

Allianz Life 800-950-7372 www.allianzlife.com	
Product Name	Allianz Life Pro+
Availability	All states except MD, MA, NJ, NY, OR, PA, TX, VT, VA, WA
Issue ages	0-80
Premium payment options	Annual, semi-annual, quarterly, monthly, single
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	10 years if minimum funding requirement has been met
Surrender charges	15 years depending on age, risk class, and gender
Additional riders available	LTC accelerated benefit, Additional Term Rider, Inflation Protection Rider, Waiver of Specified Amount, Other Insured Term Rider, Enhanced Liquidity Option Rider, Enhanced Cash Value Rider, Child Term Rider

Allianz Life 800-950-7372 www.allianzlife.com	
Product Name	GenDex Foundation
Availability	All states except MA, NY, OR
Issue ages	0-80
Premium payment options	Annual, semi-annual, quarterly, monthly, single
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	0-50 = 20 years; 51-60 = 15 years; 61-80 = 10 years; (if minimum funding requirement has been met)
Surrender charges	15 years, actual charge varies by age, risk class, and gender
Additional riders available	LTC accelerated Benefit, Additional Term Rider, Waiver of Specified Premium Rider, Other Insured Term Rider, Child Term Rider, Waiver of Monthly Deductions Rider

Allianz Life 800-950-7372 www.allianzlife.com	
Product Name	GenDex Momentum
Availability	All states except MA, NY, OR
Issue ages	0-80
Premium payment options	Annual, semi-annual, quarterly, monthly, single
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	10 years if minimum funding requirement has been met
Surrender charges	15 years, actual charge varies by age, risk class, and gender
Additional riders available	LTC Accelerated benefit, Additional Term Rider, Waiver of Specified Amount, Other Insured Term Rider, Enhanced Liquidity Option Rider, Enhanced Cash Value Rider, Child Term Rider, Waiver of Monthly Deductions

Allianz Life 800-765-5363 www.allianzlife.com	
Product Name	GenDex Survivor
Availability	All states except MA, NY, OR, PA
Issue ages	18-80
Premium payment options	Annual, semi-annual, quarterly, monthly, single
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	10 years if minimum funding requirement has been met
Surrender charges	19 years, actual charge varies by age, risk class, and gender
Additional riders available	Estate Protection Rider, First to Die Rider, Enhance Liquidity Rider, Loan Protection Rider, Waiver of Monthly Deduction Rider, Waiver of Specified Premium Rider

Allstate Benefits (underwritten by American Heritage Life Insurance Co.) 904-992-3098 www.allstateatwork.com	
Product Name	Group Universal Life Insurance (GUL22)
Availability	All states except MA, MT, NY
Issue ages	0-80, Non-Tobacco; 19-80, Tobacco
Premium payment options	Payroll deduction
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	Payable as lump-sum only at death of insured prior to maturity date (age 95.) Under Option 1, amount is the specified amount on the date of death. Under Option 2, amount is the specified amount, plus the fund value on the date of death.
Surrender charges	Varies by age; one grading to zero over a period of no more than 19 years. 19 years for issue ages 0-45; 14 years for issue ages 46-54; 9 years for issue ages 55-80.
Additional riders available	Availability varies by state: Children's Term, Accidental Death Benefit, Accelerated Death Benefit for Terminal Illness, Future Purchase Option, Total Disability Payor Waiver of Premium, Total Disability Premium Waiver, Accelerated Death Benefit for Long-Term Care, Extension of Benefits for Long-Term Care, Continuation of Coverage During Strike or Layoff (Employee Only), Spouse Term and Term Insurance.

Allstate Benefits (underwritten by American Heritage Life Insurance Co.) 904-992-3098 www.allstateatwork.com	
Product Name	Universal Life Insurance (UL20)
Availability	All states except NY
Issue ages	0-80, Non-Tobacco; 19-80, Tobacco
Premium payment options	Payroll deduction
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	Various settlement options available. Under Option 1, amount is the specified amount on the date of death. Under Option 2, amount is the specified amount, plus the fund value on the date of death.
Surrender charges	An amount per \$1,000 issued or increased, varies by age and class and grading to zero by the beginning of year 6.
Additional riders available	Availability varies by state: Children's Term, Accidental Death Benefit, Accelerated Death Benefit for Terminal Illness, Future Purchase Option, Total Disability Premium Waiver, Critical Illness, Spouse Term and Term Insurance.

Allstate Benefits (underwritten by American Heritage Life Insurance Co.) 904-992-3098 www.allstateatwork.com	
Product Name	Universal Life Insurance (UL21)
Availability	All states except NY
Issue ages	0-75 Non-Tobacco; 19-75 Tobacco
Premium payment options	Payroll deduction
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	Various settlement options available. Under Option 1, amount on the date of death. Under Option 2, amount is the specified amount, plus the fund value on the date of death.
Surrender charges	Varies by age; one grading to zero over a period of no more than 19 years. 19 years for issue ages 0-45; 14 years for issue ages 46-54; 9 years for issue ages 55-80.
Additional riders available	Availability varies by state: Children's Term, Accidental Death Benefit, Accelerated Death Benefit for Terminal Illness, Future Purchase Option, Total Disability Premium Waiver, Critical Illness, Spouse Term and Term Insurance.

American General Benefit Solutions 877-672-1648 www.americangeneral.com/employeebenefits	
Product Name	Platinum Universal Life
Availability	All, States
Issue ages	6 months-70 years
Premium payment options	Monthly, Weekly, Semi-monthly, and Bi-weekly payroll deduction
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	Paid to the beneficiary or estate either in a lump sum or in equal installments, if the beneficiary wishes.
Surrender charges	for the first 14 years
Additional riders available	Waiver of premium, Accidental Death Benefit, Guarantee Purchase Option (add-a Buck), child term benefit

Assurity at Work, Assurity Life Insurance Co. 800-276-7619 www.assurity.com	
Product Name	Universal Life
Availability	All states except DE, MT, NY, VT
Issue ages	18-65
Premium payment options	Payroll deduction - biweekly, monthly, semi-monthly
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	Face amount
Surrender charges	Set fee (based on multiple factors) that gradually decreases after the first 5 years.
Additional riders available	Disability Waiver of Premium Rider; Term Rider (employee); Child Rider or Policy; Spouse Rider or Policy; Accidental Death Benefit Rider; Accelerated Death Benefit Rider (no additional cost)

Aviva Life & Annuity Co 800-800-9882 www.avivausa.com	
Product Name	Advantage Builder
Availability	All states except AK, CA, ID, MD, MA, MN, MO, MT, NH, NM, NY, PA, VT, VA, WA
Issue ages	0-85
Premium payment options	Premiums may be paid: Annually, Semi-Annually, Quarterly, Monthly, PAC (Monthly)
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	DB Options: Level, Increasing, Level with Death Benefit Return of Premium Rider. Flexible Death Benefit that can be increased (with evidence of insurability) or decreased as needed
Surrender charges	15-year declining schedule
Additional riders available	Wellness for Life, No-Lapse Guarantee, Accelerated Benefits, Accidental Death Benefit, Additional Insured, Children's Insurance, Death Benefit Return of Premium, Guaranteed Purchase Rider, Life Protector Rider, Primary Insured, Waiver of Monthly Deductions Rider, Waiver of Specified Premium

Aviva Life & Annuity Co 800-800-9882 www.avivausa.com	
Product Name	Guarantee UL Solution
Availability	All states except HI, MD, MA, MN, MT, NY, VA, WA
Issue ages	0-85
Premium payment options	Premiums may be paid: Annually, Semi-Annually, Quarterly, Monthly, PAC (Monthly)
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	DB Options: Level or Increasing Flexible death benefit that can be increased (with evidence of insurability) or decreased as needed
Surrender charges	15-year declining schedule
Additional riders available	Wellness for Life, Life Protector Rider, Accelerated Benefit, Guaranteed Purchase Option, Primary Insured, Waiver of Specified Premium, Children's Insurance

Aviva Life & Annuity Co. 800-800-9882 www.avivausa.com	
Product Name	LifeStage UL
Availability	All states except MD, MT, NY
Issue ages	0-85
Premium payment options	Premiums may be paid: Annually, Semi-Annually, Quarterly, Monthly, PAC (Monthly)
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	DB Options: Level, Increasing, Level with Death Benefit Return of Premium Rider. Flexible death benefit that can be increased (with evidence of insurability) or decreased as needed
Surrender charges	19-year declining schedule
Additional riders available	Wellness for Life, Accelerated Benefits, Accidental Death Benefit, Additional Insured, Children's Insurance, Death Benefit Return of Premium, Guaranteed Purchase Rider, Life Protector Rider, Primary Insured, Waiver of Monthly Deductions Rider, Waiver of Specified Premium, Waiver of Surrender Charge Due to Confinement

Aviva Life & Annuity Co. 800-800-9882 www.avivausa.com	
Product Name	Lifetime Builder
Availability	All states except MD, MT, NH, NY, PA
Issue ages	0-85 SNT; 18-85 ST & Preferred; 18-75 Premier
Premium payment options	Premiums may be paid: Annually, Semi-Annually, Quarterly, Monthly, PAC (Monthly)
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	3 options: Level, Increasing, Level with Death Benefit Return of Premium Rider. Flexible Death Benefit that can be increased (with evidence of insurability) or decreased as needed.
Surrender charges	15-year declining schedule
Additional riders available	Wellness for Life, Life, Protector Rider, Early Cash Value, Waiver of Surrender Charge Due to Confinement, Waiver of Monthly Deductions, Accelerated Benefits, Accidental Death Benefit, Additional Insured, Children's Insurance, Death Benefit Return of Premium, Guaranteed Purchase Option, Primary Insured, Waiver of Specified Premium

Aviva Life & Annuity Co. of New York 800-252-4467 www.avivausa.com	
Product Name	Empire Solution UL
Availability	NY
Issue ages	0-85
Premium payment options	Premiums may be paid: Annually, Semi-Annually, Quarterly, PAC (Monthly)
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	DB Options: Level, Increasing, Level with Death Benefit Return of Premium Rider Flexible death benefit that can be increased (with evidence of insurability) or decreased as needed
Surrender charges	15-year declining schedule
Additional riders available	No-Lapse Guarantee, Life Protector Rider, Accelerated Benefits, Accidental Death, Additional Insured, Children's Insurance, Death Benefit Return of Premium, Guaranteed Purchase Option, Primary Insured, Waiver of Monthly Deductions, Waiver of Specified Premium

Aviva Life & Annuity Co. of New York 800-252-4467 www.avivausa.com	
Product Name	Guarantee UL Solution
Availability	NY
Issue ages	0-85
Premium payment options	Premiums may be paid: Annually, Semi-Annually, Quarterly, Monthly, PAC (Monthly)
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	DB Options: Level or Increasing; Flexible death benefit that can be increased (with evidence of insurability) or decreased as needed
Surrender charges	15-year declining schedule
Additional riders available	Accelerated Benefits, Children's Insurance, Guaranteed Purchase Option, Life Protector, Primary Insured, Waiver of Specified Premium

Aviva Life & Annuity Co. of New York 800-252-4467 www.avivausa.com	
Product Name	Life Builder
Availability	NY
Issue ages	0-85
Premium payment options	Premiums may be paid: Annually, Semi-Annually, Quarterly, Monthly, PAC (Monthly)
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	DB Options: Level, Increasing, Level with Death Benefit Return of Premium Rider Flexible death benefit that can be increased (with evidence of insurability) or decreased as needed
Surrender charges	15-year declining schedule
Additional riders available	Early Cash Value, Life Protector Rider, Waiver of Surrender Charge Due to Confinement, Waiver of Specified Premium, Waiver of Monthly Deductions, Primary Insured, Guaranteed Purchase Option, Death Benefit Return of Premium, Children's Insurance, Additional Insured, Accidental Death

Aviva Life & Annuity Co. of New York 800-252-4467 www.avivausa.com	
Product Name	LifeStage UL
Availability	NY
Issue ages	0-85
Premium payment options	Premiums may be paid: Annually, Semi-Annually, Quarterly, Monthly, PAC (Monthly)
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	DB Options: Level, Increasing, Level with Death Benefit Return of Premium Rider Flexible death benefit that can be increased (with evidence of insurability) or decreased as needed
Surrender charges	19-year declining schedule
Additional riders available	Life Protector Rider, Accidental Death, Additional Insured, Children's Insurance, Death Benefit Return of Premium, Guaranteed Purchase Option, Primary Insured, Waiver of Monthly Deductions, Waiver of Specified Premium, Waiver of Surrender Charge Due to Confinement

AXA Equitable 212-314-2752 www.axa-equitable.com	
Product Name	Athena UL
Availability	All states
Issue ages	Ages 0-85 (Standard Plus); Ages 20-85 (Guaranteed Issue); Ages 18-75 (Preferred Elite); Ages 18-80 (Preferred Nontobacco); Ages 18-79 (if rated with a flat extra)
Premium payment options	Annual, Semi-Annual, Quarterly, Monthly and Electronic Draft Monthly
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	Death Benefits are received generally income tax free either in a lump sum or through a variety of settlement options.
Surrender charges	The surrender charge is a declining charge covering the first 20 years and varies by issue age, gender and tobacco status.
Additional riders available	No Lapse Guarantee Rider (NLG), Charitable Legacy Rider (CLR), Return of Premium at Death Benefit Rider (ROPR), Disability Waiver of Monthly Deductions Rider (DDW), Children's Term Insurance Rider (CTIR), Substitution of Insured Rider (SOI), Living Benefits Rider (LBR) (terminal illness), Loan Extension Endorsement (LEE), Long-Term Care Services Rider (LTCS) (chronic illness), Option to Purchase Additional Insurance Rider (OPAI)

Colonial Life & Accident Insurance Co. www.coloniallife.com	
Product Name	Universal Life 1000
Availability	All, States
Issue ages	16-79: adult individual policy; 0-17 (18-24, if a full-time student): children/grandchildren individual policy
Premium payment options	Payroll deduction and individual pay group (IPG); individual sales through bank draft, quarterly, or semi-annual or annual billing
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	Two death benefit options available: level death benefit (Option A) or increasing death benefit (Option B).
Surrender charges	Surrender charge is a rate per thousand based on age and decreases over a specified time period.
Additional riders available	Long Term Care Rider, Restoration of Benefits Rider, Spouse Term Rider, Children Term Rider, Accidental Death Benefit Rider, Guaranteed Purchase Option Rider, Additional Coverage Term Rider, Waiver of Monthly Deductions Rider

Combined Insurance-Worksite 866-857-2317 www.combinedworksite.com	
Product Name	Universal Life Protector
Availability	All, States
Issue ages	18-70
Premium payment options	Paid via payroll deduction or monthly via APC/PAC. Flexible premiums
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	Death benefit can be paid in a lump sum or in a payment plan if requested (equal periodic payments for a fixed period up to 30 years--annual, semi-annual, quarterly or monthly). Any policy debt is deducted from the proceeds payable.
Surrender charges	Surrender charges are applied for the first 14 years, grading down each year to \$0 in year 15.
Additional riders available	Accelerated benefits rider is automatically included with the policy.

Fidelity & Guaranty Life Insurance Co. 410-895-0100 www.fglife.com	
Product Name	FG Life-Choice
Availability	All states except MT, NY
Issue ages	0-85
Premium payment options	Monthly, Quarterly, Semi Annual, Annual- Minimum premium, Target Premium and Specified premiums allowed
Guaranteed interest rate / Portable	No / No
Death benefit	Option A — Level Death Benefit, death benefit remains level, even though your contract's account value grows over time. Option B — Increasing Death Benefit, death benefit is based on the amount of coverage you purchased plus the account value in the contract.
Surrender charges	Surrender charges are present at issue and decline to zero over the first 15 years of the policy.
Additional riders available	Accelerated Death Benefit, Accidental Death Benefit, OverLoan Protection, Child Level Term, Waiver of Monthly Deduction

Fidelity & Guaranty Life Insurance Co. 410-895-0100 www.fglife.com	
Product Name	FG Life-Elite
Availability	All states except MT, NY
Issue ages	0-85
Premium payment options	Monthly, quarterly, semi annual, and annual. Premiums can be minimum, target or specified.
Guaranteed interest rate / Portable	No / No
Death benefit	Option A — Level Death Benefit. death benefit generally remains level, even though your contract's account value grows over time. Option B — Increasing Death Benefit. Total death benefit is based on the amount of coverage you purchased plus the account value in the contract.
Surrender charges	Surrender charges are present at issue and decline to zero over the first 15 years of the policy.
Additional riders available	Accelerated Death Benefit, Accidental Death Benefit, Overloan Protection, Child Level Term, Waiver of Monthly Deduction

GPM Life 800-938-4765 x2209 www.gpmlife.com (public); www.gpmagent.com (appointed agents)	
Product Name	GovUL
Availability	All states except DC, MA, MT, NJ, NY, PA
Issue ages	18-60, \$25,000-\$100,000
Premium payment options	Available to actively employed Federal Civil Service Employees via payroll allotment only.
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	Face amount less any policy loans
Surrender charges	Annually reducing surrender charge for 19 years, none thereafter.
Additional riders available	WC01, Limited additional policy for spouses, CBR

GPM Life 800-938-4765 x2209 www.gpmlife.com (public); www.gpmagent.com (appointed agents)	
Product Name	UNI-Mark 08 (UM08)
Availability	All states except MT, NJ, NY, PA
Issue ages	0-75
Premium payment options	\$25,000 with \$25.00 per month premium
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	Face amount less any loans or withdrawals
Surrender charges	Annually Reducing Surrender Charge for 19 Years. See policy Illustration for Details.
Additional riders available	ADB, WC01, GBI, AIR, SIR, OIR, CBR

ING 612-342-3088 www.ing.com	
Product Name	Premier Universal Life Insurance
Availability	All states
Issue ages	15-70
Premium payment options	payroll deduction, direct bill
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	Can be higher for the premium, but not guaranteed
Surrender charges	Run for 20 years
Additional riders available	Accelerated Benefit Rider (ABR); Accidental Death Benefit Rider (ADB); Children's Term Insurance Rider (CTR); Waiver of Monthly Deduction (WMD) employee only

Midland National 800-843-3316 www.mnlife.com	
Product Name	Essential Guaranteed Universal Life 2 (EGUL2)
Availability	All states except NY
Issue ages	0-85 (May vary depending on Class)
Premium payment options	Annually, Semi-Annually, Quarterly and Monthly EFT
Guaranteed interest rate / Portable	Yes / N/A
Death benefit	Paid in lump sum unless otherwise specified by owner.
Surrender charges	20 Years; Vary by issue age, gender, tobacco status and duration.
Additional riders available	Chronic and Terminal Accelerated Benefit Riders, Waiver of Charges, Flexible Disability Benefit, Children's Insurance Rider, Premium Deposit Agreement

Midland National 800-843-3316 www.mnlife.com	
Product Name	Universal Life - Cash Value (UL-CV)
Availability	All states except NY
Issue ages	0-75 (May vary depending on class)
Premium payment options	Annually, Semi-Annually, Quarterly and Monthly EFT
Guaranteed interest rate / Portable	Yes / N/A
Death benefit	Paid in lump sum unless otherwise specified by owner.
Surrender charges	15 Years. Varies by issue age, tobacco status and duration.
Additional riders available	Chronic and Terminal Accelerated Benefit Riders Waiver of Surrender Charge Option with Table Shaving Return of Premium Death Benefit Option Endorsement Waiver of Charges Children's Insurance Rider

Midland National 800-843-3316 www.mnlife.com	
Product Name	Universal Life - Death Benefit (UL-DB)
Availability	All states except NY
Issue ages	0-85 (May vary by Class)
Premium payment options	Annually, Semi-Annually, Quarterly and Monthly EFT
Guaranteed interest rate / Portable	Yes / N/A
Death benefit	Paid in lump sum unless otherwise specified by owner.
Surrender charges	Earlier of 20 years or attained age 95. Varies by issue age, gender, tobacco status and duration.
Additional riders available	Chronic and Terminal Accelerated Benefit Riders Premium Guarantee Rider Waiver of Charges Children's Insurance Rider

Mutual Trust Financial Group 800-323-7320 x5308 www.mutualtrust.com	
Product Name	Vanguard Silver
Availability	All states except AL, AK, MD, MA, NJ, NY, PA, VT
Issue ages	0-80
Premium payment options	Annual, semi-annual, quarterly, monthly PAC. List bill also available.
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	Choice of three options. Option A: Face amount of the policy plus the policy account value. Option B: Face amount of the policy. Option C: Face amount plus paid premiums (minus withdrawals). In no event will the death benefit be less than the policy account value at the beginning of the policy month of death multiplied by the appropriate death benefit percentage.
Surrender charges	Varies by issue age, duration, sex and Tobacco/Non-Tobacco distinction. No surrender charge after the 20th duration of the original coverage or the 20th duration of any increase in coverage; only assessed against the account for regular premiums. No surrender charge is assessed against the account for excess premiums.
Additional riders available	Waiver of Monthly Deduction; Accidental Death Benefit; Guaranteed Purchase Option

National Western Life Insurance Co. 512-836-1010 www.nationalwesternlife.com	
Product Name	NWL Lifetime Returns Select
Availability	All states except MA, MN, NJ, NY, OK, PA, VT
Issue ages	45-85
Premium payment options	Single Pay, 10 Pay and 5 Pay
Guaranteed interest rate / Portable	Yes / No
Death benefit	Equal to the greater of the Face Amount or the Account Balance with a percentage adj. based on age as of the last policy anniversary. May be extended beyond age 121.
Surrender charges	1st Policy Yr: 45-70, 7.00%; 71-80, 6.00%; 81-85, 5.50%. 2nd Policy Yr+: Percentages decrease .5% @ year
Additional riders available	Accelerated Benefit Rider; Living Benefit Rider; Paid Up Life Insurance Rider; Return of Premium Rider (1 Pay Plan Only)

Nationwide 800-321-6064 www.nationwide.com	
Product Name	Nationwide YourLife No-Lapse Guarantee UL
Availability	All states
Issue ages	18-85
Premium payment options	Flexible premiums permitted up to age 120
Guaranteed interest rate / Portable	Yes / No
Death benefit	Death benefit can be guaranteed through age 120 (Lifetime). The policy will not lapse as long as the Death Benefit Guarantee Value less any outstanding policy indebtedness, is greater than zero.
Surrender charges	Declines to 0% in the lesser of the 20th year or attained age 100
Additional riders available	Long Term Care rider (indemnity style payout); Spouse rider; Children's Term rider; Waiver of Monthly Deduction rider; Accelerated DB rider; Accidental DB rider

North American Co. 800-800-3656 www.nacolah.com	
Product Name	Custom GrowthCV
Availability	All states except NY
Issue ages	15 days - Age 75 (May vary by Class)
Premium payment options	Annually, Semi-Annually, Quarterly and Monthly EFT
Guaranteed interest rate / Portable	Yes / N/A
Death benefit	Paid in lump sum unless otherwise specified by owner.
Surrender charges	15 years. Varies by issue age, gender, tobacco status, and duration.
Additional riders available	Chronic and Terminal Accelerated Benefit Waiver of Surrender Charge Option with Table Shave Return of Premium Death Benefit Option Endorsement

North American Co. 800-800-3656 www.nacolah.com	
Product Name	Custom Guarantee
Availability	All states except NY
Issue ages	15 days - Age 85 (May vary by Class)
Premium payment options	Annually, Semi-Annually, Quarterly and Monthly EFT
Guaranteed interest rate / Portable	Yes / N/A
Death benefit	Paid in lump sum unless otherwise specified by owner.
Surrender charges	20 years or to age 95, if less; varies by issue age, gender, tobacco status and duration.
Additional riders available	Chronic and Terminal Illness Accelerated Benefit Waiver of Monthly Deductions Children's Term Rider

North American Co. 800-800-3656 www.nacolah.com	
Product Name	Custom TermGUL
Availability	All states except NY
Issue ages	15 days - Age 85 (May vary by Class)
Premium payment options	Annually, Semi-Annually, Quarterly and Monthly EFT
Guaranteed interest rate / Portable	Yes / N/A
Death benefit	Paid in lump sum unless otherwise specified by owner.
Surrender charges	20 years or to age 95, if less; Varies by issue age, bender, tobacco status and duration.
Additional riders available	Chronic and Terminal Illness, Accelerated Benefit, Premium Guarantee Rider, Waiver of Monthly Deductions Rider, Children's Term Rider

Principal Life Insurance Co. 515-247-5842 www.principal.com	
Product Name	UL Protector IV
Availability	All states except CA, CT, KS, MD, MA, MN, NJ, NY, PA, VT
Issue ages	0-85 (0-80 super preferred)
Premium payment options	Annual, Semiannual, Quarterly, Monthly (EFT)
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	The client may choose among three death benefit options. Option 1 (Face Amount), Option 2 (Face Amount plus Accumulated Value), and Option 3 (Face Amount plus Premiums). Death benefits are decreased by any outstanding loan indebtedness.
Surrender charges	19 year decreasing surrender charge. Formula based on target premium, gender, age, and risk class.
Additional riders available	Accelerated Benefits rider, Waiver of Monthly Policy Charge rider, Cost of Living rider, Children Term Insurance rider, Extended Coverage rider, Salary Increase rider, Aviation Exclusion rider, Hazardous Sports Exclusion rider

Texas Life Insurance Co. 800-283-9233 www.texaslife.com	
Product Name	PureLife-plus, PureLife70 (NJ)
Availability	All states except NY
Issue ages	Employees, ages 17-70; Spouses, ages 17-60; Children and grandchildren, ages 15 days-18 years.
Premium payment options	Premium payments are payroll deducted monthly, semi-monthly, bi-weekly, weekly and can accommodate most school year schedules, i.e., 9thly or 10thly. In addition, ported policies can be paid via monthly bank draft, monthly direct bill (\$2 monthly fee), semi-annually or annually.
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	Level death benefit option (Option A) that is guaranteed to the insured's age 121, as long as the necessary premiums are paid. Increases or decreases in the death benefit are not permitted; the insured may increase the death benefit, up to his or her lifetime maximum, by purchasing additional policies. Appropriate underwriting questions must be answered when new policies are applied for.
Surrender charges	There are no surrender charges associated with PureLife-plus.
Additional riders available	Accidental Death Benefit, Waiver of Premium, Child Term Ride

Transamerica Worksite Marketing 866-872-6726 www.transamericaworksite.com	
Product Name	TransLegacy Universal Life
Availability	All states except MT
Issue ages	15 days through age 70
Premium payment options	Premiums are flexible. There are two product variations - high cash value and high face amount. The high cash value variation has planned premiums designed to endow the product at age 100. The high face amount variation has planned premiums designed to carry the policy to the later of age 81 or 15 policy years.
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	Both level and increasing death benefit options are available. The face amount may be increased or decreased, subject to insurability and other conditions stated in the Contract.
Surrender charges	Surrender charges are per \$1,000 of face amount, are level for the first 4 contract years, then decrease in years 5 through 14. There are no surrender charges in years 15 and greater.
Additional riders available	Waiver of Monthly Deductions for Disability, Waiver of Monthly Deductions for Layoff, Accidental Death and Dismemberment, Accelerated Death Benefit for Long Term Care, Extension of Benefits for Long Term Care, Accelerated Death Benefit for Critical Care, Accelerated Death Benefit for Terminal Illness, Child Term Rider, Level Term Rider, and Automatic Face Amount Increase Option

Unum 423-294-8293 www.unum.com	
Product Name	Voluntary Universal Life
Availability	All states
Issue ages	15-80
Premium payment options	Payroll deduction, all modes
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	Adjustable death benefit payable at death; net cash value payable on maturity date of age 100
Surrender charges	14 years, decreasing from 100% by 5% until year 10; from year 11 decreasing by 10% until 15% in year 14 and then 0 in year 15
Additional riders available	Long term care rider, Automatic increase rider, Accidental death benefit, Waiver of monthly deduction, Living benefit option, Children's term insurance

Washington National Insurance Co. 888-266-6002 www.partnerwith.com	
Product Name	Worksite UL2
Availability	All states except MA, MN, NY, VT
Issue ages	15 days through age 70
Premium payment options	Payroll deduction or monthly bank draft (monthly bank draft is available for employee groups where the employer does not want to be billed or for credit union groups)
Guaranteed interest rate / Portable	Yes / Yes
Death benefit	Minimum face amount: \$5,000; Maximum face amount: \$150,000 (can increase to \$250,000 with the automatic benefit increase rider)
Surrender charges	15 years and graded depending on the length of time the policy has been in force
Additional riders available	Accelerated Benefit for Terminal Illness rider (free); Accidental Death Benefit rider; Automatic Benefit Increase rider; Children's Level Term Insurance rider; Waiver of Stipulated Premium rider