



Aetna Life Insurance Co.
860-273-0123/www.Aetna.com

Product Name	Group Term Life
Life insurance type	term
Availability	All states
Issue ages	16 and above
Group minimum	2
Extended prem. guarantees?	No
Portable?	Yes
Surrender fee for cancellation?	No

Aflac
706-763-2655/www.aflac.com / www.aflacforbrokers.com

Product Name	Aflac Whole Life and Term Life; Aflac Group Whole Life and Term Life
Life insurance type	Whole, Term
Availability	All states
Issue ages	Variable
Group minimum	Individual: Min. 3; Group: 25 Insured
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	Yes

Allianz Life
763-765-5363/www.allianzlife.com

Product Name	GenDex Momentum
Life insurance type	Index Universal Life
Availability	All states except MA, NY and OR
Issue ages	0-80
Group minimum	1 *only issue individual policies
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	Yes

Allstate Workplace Division
800-521-3535/www.allstateatwork.com

Product Name	GUL22
Life insurance type	Group Universal Life
Availability	All states except CA, MA, MT and NY
Issue ages	0 to 80
Group minimum	5
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	Yes

Allstate Workplace Division
800-521-3535/www.allstateatwork.com

Product Name	Horizon Term
Life insurance type	Term
Availability	All states except NY
Issue ages	18 to 65
Group minimum	5
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No

Allstate Workplace Division
800-521-3535/www.allstateatwork.com

Product Name	UL20
Life insurance type	Universal Life
Availability	All states except NY
Issue ages	0 to 80
Group minimum	5
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	Yes

Allstate Workplace Division
800-521-3535/www.allstateatwork.com

Product Name	UL21
Life insurance type	Universal Life
Availability	All states except NY
Issue ages	0 to 75
Group minimum	5
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	Yes

AlwaysCare Benefits Inc. (a Starmount Life Insurance Co.)
888-729-5433, option 5/www.AlwaysCareBenefits.com

Product Name	AlwaysCare Group Life
Life insurance type	Group Term Life and AD&D
Availability	All states except MA and NY
Issue ages	Available for all full-time employees actively at work
Group minimum	10 enrolled
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No

Amalgamated Life Insurance Co.
914-367-5504/www.amalgamatedlife.com

Product Name	Worker's life
Life insurance type	Term
Availability	All except AL, CA, FL, IL, MN, MT, NH, NJ, NM, ND, OR, UT, WA and WY
Issue ages	17-65
Group minimum	2
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	No

American General Life Cos.
732-922-7000/www.americangeneral.com/employeebenefits

Product Name	Group Term Life
Life insurance type	Term
Availability	All states
Issue ages	No set age - participant must meet the actively at work requirement
Group minimum	2 lives
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No



American General Life Insurance Co.
800-231-3655/www.americangeneral.com

Product Name	AGL Return-of-Premium 2009
Life insurance type	Term
Availability	WA
Issue ages	Variable
Group minimum	N/A
Extended prem. guarantees?	No
Portable?	No
Surrender fee for cancellation?	No

American General Life Insurance Co.
800-231-3655/www.americangeneral.com

Product Name	AGL Return-of-Premium 2010
Life insurance type	Term
Availability	All states except NY and WA
Issue ages	Variable
Group minimum	N/A
Extended prem. guarantees?	No
Portable?	No
Surrender fee for cancellation?	No

American General Life Insurance Co.
800-231-3655/www.americangeneral.com

Product Name	AGL Select-a-Term November 2010
Life insurance type	Term
Availability	All states except WA
Issue ages	Variable
Group minimum	N/A
Extended prem. guarantees?	No
Portable?	No
Surrender fee for cancellation?	No

American General Life Insurance Co.
800-231-3655/www.americangeneral.com

Product Name	AGL Select-a-Term November 2010
Life insurance type	Term
Availability	All states except NY and WA
Issue ages	Variable
Group minimum	N/A
Extended prem. guarantees?	No
Portable?	No
Surrender fee for cancellation?	No

American General Life Insurance Co.
800-231-3655 / www.americangeneral.com

Product Name	ContinUL
Life insurance type	Universal Life
Availability	All states except NY
Issue ages	ANB, All Classes 18-80, Juvenile (0-17)
Group minimum	N/A
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	Yes

American General Life Insurance Co.
800-231-3655/www.americangeneral.com

Product Name	ContinUL Extend Plus
Life insurance type	Universal Life
Availability	All states except NY
Issue ages	ANB, Preferred Plus (18-80), Other Classes 18-90, Juvenile (0-17)
Group minimum	N/A
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	Yes

American General Life Insurance Co.
800-231-3655/www.americangeneral.com

Product Name	Elite Global Plus
Life insurance type	Universal Life
Availability	All states except NY, PA and VT
Issue ages	All NT and Best Tobacco Classes (18-80), Standard Tobacco (0-80)
Group minimum	N/A
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	Yes

American General Life Insurance Co.
800-231-3655/www.americangeneral.com

Product Name	Elite Global Survivor
Life insurance type	Universal Life
Availability	All states except NY, PA and VT
Issue ages	All Classes (18-80)
Group minimum	N/A
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	Yes

American General Life Insurance Co.
800-231-3655/www.americangeneral.com

Product Name	Elite Index
Life insurance type	Universal Life
Availability	All states except MA, NY and VT
Issue ages	ANB, Preferred Plus (18-80), Other Classes (18-90), Juvenile (0-17)
Group minimum	N/A
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	Yes

American General Life Insurance Co.
800-231-3655/www.americangeneral.com

Product Name	Elite Survivor Index
Life insurance type	Universal Life
Availability	All states except MA, NY and VT
Issue ages	ANB, Preferred Plus (18-80), Other Classes (18-90), Juvenile (0-17)
Group minimum	N/A
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	Yes



American General Life Insurance Co.
800-231-3655/www.americangeneral.com

Product Name	Elite UL
Life insurance type	Universal Life
Availability	All states except NY
Issue ages	ANB, Preferred Plus (18-80), Other Classes 18-90, Juvenile (0-17)
Group minimum	N/A
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	Yes

American National Insurance Co.
888-501-4043/www.img.anicoweb.com

Product Name	ANICO LTG UL
Life insurance type	Universal Life
Availability	All states except MT and NY
Issue ages	18-85
Group minimum	Individual Life Insurance
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	Yes

American Public Life Insurance Co.
866-980-7483/www.ampublic.com

Product Name	Worksite Life
Life insurance type	term, whole, and children's life products
Availability	All states except NY
Issue ages	18-70 (may vary by product and by state)
Group minimum	1
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No

American United Life Insurance Co., a OneAmerica Co.
800-533-5318/www.oneamerica.com

Product Name	Traditional Group Term Life Insurance
Life insurance type	Term
Availability	All states except CA, HI, MT and NY
Issue ages	Varies by employer group
Group minimum	10
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	No

American United Life Insurance Co., a OneAmerica Co.
800-533-5318/www.oneamerica.com

Product Name	Voluntary Group Term Life Insurance
Life insurance type	Term
Availability	All states except CA, HI, MT and NY
Issue ages	Varies by employer group.
Group minimum	10
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No

Assurity Life Insurance Co.
800-276-7619 x3687/www.assurity.com

Product Name	Universal Life
Life insurance type	universal
Availability	All states except DE, MT, NH, NY and VT
Issue ages	18-65
Group minimum	Simplified issue: 5; Guaranteed issue: 25+
Extended prem. guarantees?	No
Portable?	Yes
Surrender fee for cancellation?	Yes

Assurity Life Insurance Co.
800-276-7619 x3687/www.assurity.com

Product Name	Whole Life+
Life insurance type	Whole
Availability	All except CA, CT, DE, DC, FL, IL, MT, NV, NJ, NY, ND and OR
Issue ages	Emp. + spouse 18-65; children 14 days-21 yrs
Group minimum	Simplified issue: 10; Guaranteed issue: 50+
Extended prem. guarantees?	No
Portable?	Yes
Surrender fee for cancellation?	No

BEST Life and Health Insurance Co.
800-237-8543/www.bestlife.com

Product Name	Gold, Bronze and Silver
Life insurance type	Group Term Life Insurance
Availability	All states
Issue ages	Full-time employees eligible regardless of age.
Group minimum	groups from 2 employees enrolling or more.
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No

Boston Mutual
800-669-2668/www.bostonmutual.com

Product Name	ELO Employee Life Option
Life insurance type	Whole
Availability	All states
Issue ages	16-70
Group minimum	50
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	Yes

Brokers National Life
800-798-1125/www.bnlac.com

Product Name	Guaranteed Issue Group Life
Life insurance type	Term
Availability	All except CT, MD, MA, MT, NH, NJ, NY, RI and VA
Issue ages	18-75
Group minimum	3 enrollees
Extended prem. guarantees?	No
Portable?	No
Surrender fee for cancellation?	No



Calkins-Kramer Insurance Inc.
800-888-1973/www.calkinskramer.com

Product Name	Colony Term UL
Life insurance type	Term Insurance
Availability	All states except NY
Issue ages	0-85 10yr, 0-80 15yr, 0-75 20yr, 0-65 -30yr
Group minimum	Individual plan
Extended prem. guarantees?	No
Portable?	Yes
Surrender fee for cancellation?	Yes

Colonial Life & Accident Insurance Co.
803-798-5555/www.coloniallife.com

Product Name	Term Life 1000
Life insurance type	Individual term
Availability	All states
Issue ages	Variable
Group minimum	3
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No

CIGNA
215-761-5147/www.cigna.com

Product Name	CIGNA Life Insurance
Life insurance type	Term Life and Group Universal Life
Availability	All states
Issue ages	Birth, no cap on the employee's age
Group minimum	50 lives
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	Yes

Colonial Life & Accident Insurance Co.
803-798-5555/www.coloniallife.com

Product Name	Universal Life 1000
Life insurance type	Universal
Availability	All states
Issue ages	0-79
Group minimum	3
Extended prem. guarantees?	No
Portable?	Yes
Surrender fee for cancellation?	Yes

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Colonial Life & Accident Insurance Co.
803-798-5555/www.coloniallife.com

Product Name	Whole Life 1000
Life insurance type	Whole
Availability	All states
Issue ages	Paid Up at Age 65 plan: 16-55 Paid Up at Age 95 plan: 16-79
Group minimum	3
Extended prem. guarantees?	No
Portable?	Yes
Surrender fee for cancellation?	No

Combined Insurance-Worksite Solutions
800-704-0195/www.combinedworksite.com

Product Name	Universal Life
Life insurance type	Universal
Availability	All states
Issue ages	18-70 (employee and spouse) 11 days-17 years (children/grandchildren); 18-23 if full-time student
Group minimum	No minimum; Individually underwritten policy
Extended prem. guarantees?	No
Portable?	Yes
Surrender fee for cancellation?	Yes

Companion Life Insurance Co.
800-753-0404/www.companionlife.com

Product Name	Varies
Life insurance type	Group Life -- small, large & voluntary life
Availability	All states except CT, HI, NJ and NY
Issue ages	Varies
Group minimum	Varies
Extended prem. guarantees?	No
Portable?	Yes
Surrender fee for cancellation?	No

Conseco Insurance Co.
888-266-6002/www.partnerwith.com

Product Name	Worksite UL2
Life insurance type	Universal Life
Availability	All states except MN and VT
Issue ages	15 days thru 70 years
Group minimum	10 employees with a minimum of 5 apps
Extended prem. guarantees?	No
Portable?	Yes
Surrender fee for cancellation?	Yes

Dearborn National
800-331-0512/www.dearbornnational.com

Product Name	Group Life, Voluntary Group Life
Life insurance type	Group Life, Voluntary Group Life
Availability	All states
Issue ages	All working ages and retirees
Group minimum	2 lives
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No

Direct Benefits Inc.
800-620-5010/www.directbenefits.com

Product Name	Spirit Life
Life insurance type	Group Term Life
Availability	All except CT, ME, MA, NH, NJ, NY, NC, RI and VT
Issue ages	18-79 actively at work 30+ hours a week
Group minimum	2
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	No

EMC National Life
800-232-5818/www.emcnationalLife.com

Product Name	Workplace Increasing Whole Life
Life insurance type	Whole
Availability	All states except MD and MA
Issue ages	18-70
Group minimum	3
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No

EMC National Life
800-232-5818/www.emcnationalLife.com

Product Name	Workplace Permanent Life
Life insurance type	Whole
Availability	All states except CA, FL, MD and MA
Issue ages	18-70
Group minimum	3
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No

Equitable Life & Casualty
800-352-5170/www.EquiLife.com

Product Name	EquiLife Legacy 3
Life insurance type	whole
Availability	All except AK, CA, FL, MA, MN, NJ, NY, NC, PA and WA
Issue ages	18 - 85
Group minimum	1
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No

Equitable Life & Casualty
800-352-5170/www.EquiLife.com

Product Name	EquiLife Legacy Life 2
Life insurance type	Whole
Availability	All except AK, CA, FL, MA, MN, NJ, NY, NC, PA and WA
Issue ages	18 - 85
Group minimum	1
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No



Equitable Life & Casualty 800-352-5170/www.EquiLife.com	
Product Name	Legacy Life 1
Life insurance type	Whole
Availability	All except AK CA FL HI MA MN NJ NY PA WA
Issue ages	18-85
Group minimum	1
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No

Illinois Mutual 800-437-7355 x782/www.IllinoisMutual.com	
Product Name	Interest Sensitive Whole Life Insurance
Life insurance type	Whole Life
Availability	All states except AK, HI, MT, NJ, NY and PA
Issue ages	Employee/Spouse: 15-79 Children: 14 days - 18 or 24 years
Group minimum	20
Extended prem. guarantees?	No
Portable?	Yes
Surrender fee for cancellation?	Yes

ING Employee Benefits 612-342-7459/www.ing-usa.com/us/businesses/employeebenefits/index.htm	
Product Name	Group Annual Term
Life insurance type	Group Annual Term
Availability	All states
Issue ages	16
Group minimum	50 lives
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No

Kansas City Life Insurance Co. 877-266-6767 x8200/www.kclgroupbenefits.com	
Product Name	Group Term Life
Life insurance type	Term
Availability	All states except NY and VT
Issue ages	all
Group minimum	2
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No

Katz Life Group 866-781-5289/www.katzlife.com	
Product Name	Life Insurance
Life insurance type	All lines life and disability
Availability	All states
Issue ages	All
Group minimum	None
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No

Lincoln Financial Group 800-423-2765/www.lfg.com	
Product Name	Term Life
Life insurance type	Term Life
Availability	All states
Issue ages	17-70
Group minimum	2
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No

National Western Life Insurance Co. 512-719-2314/www.nationalwesternlife.com	
Product Name	NWL LifetimeReturns Select
Life insurance type	Indexed UL
Availability	All states except MA, MN, NJ, NY, PA and VT
Issue ages	45-80
Group minimum	NA
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	Yes

Nationwide Financial 800-321-6064/ssc.nwservicecenter.nwie.net/iApp/ssc/login.do	
Product Name	Nationwide YourLife Current Assumption UL
Life insurance type	Universal
Availability	All states
Issue ages	Ages 18-80 (Preferred Classes); Ages 0-85 (Nontobacco); Ages 18-85 (Tobacco)
Group minimum	Individual product
Extended prem. guarantees?	No
Portable?	N/A
Surrender fee for cancellation?	Yes

Nationwide Financial 800-321-6064/ssc.nwservicecenter.nwie.net/iApp/ssc/login.do	
Product Name	Nationwide YourLife No-Lapse Guarantee UL
Life insurance type	Universal
Availability	All states
Issue ages	ages 18-85 (max 80 for preferred classes)
Group minimum	Individual product
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	Yes

Nationwide Financial 800-321-6064/ssc.nwservicecenter.nwie.net/iApp/ssc/login.do	
Product Name	Nationwide YourLife Single Premium UL
Life insurance type	Universal
Availability	All states
Issue ages	Ages 35-80
Group minimum	Individual product
Extended prem. guarantees?	Yes
Portable?	N/A
Surrender fee for cancellation?	Yes



Oxford Life Insurance Co.
800-308-2318/www.oxfordlife.com

Product Name	Advance Wealth Transfer
Life insurance type	Single Premium Whole Life
Availability	All except AL LA MA MS MT NY VT VA WV
Issue ages	50-85
Group minimum	Not Applicable
Extended prem. guarantees?	No
Portable?	No
Surrender fee for cancellation?	No

Petersen International Underwriters
800-345-8816/www.piu.org

Product Name	Contingent Life
Life insurance type	Contingent
Availability	All states
Issue ages	10 to 85
Group minimum	1
Extended prem. guarantees?	No
Portable?	No
Surrender fee for cancellation?	No

Principal Life Insurance Co.
515-247-5111/www.principal.com

Product Name	Survivorship Universal Life Protector
Life insurance type	Survivorship universal life
Availability	All states
Issue ages	20-85
Group minimum	Two lives. Death benefit paid on second death.
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	Yes

Principal Life Insurance Co.
515-247-5111/www.principal.com

Product Name	UL Flex
Life insurance type	Universal Life
Availability	All states
Issue ages	0-85
Group minimum	One
Extended prem. guarantees?	No
Portable?	Yes
Surrender fee for cancellation?	Yes

Principal Life Insurance Co.
515-247-5111/www.principal.com

Product Name	UL Protector III
Life insurance type	Universal Life
Availability	All States
Issue ages	0-85
Group minimum	One
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	Yes

Principal Life Insurance Co.
515-247-5111/www.principal.com

Product Name	VUL Income II
Life insurance type	Variable universal life
Availability	All states except NY
Issue ages	0-85
Group minimum	One
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	Yes

Reliance Standard Life Insurance Co.
800-351-7500/www.reliancestandard.com

Product Name	Group Term Life
Life insurance type	Group Term Life
Availability	All states
Issue ages	All
Group minimum	10
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No

Standard Life and Accident
800-514-2080/www.slaico.com

Product Name	AdvantageGuard
Life insurance type	whole life
Availability	All states except AL, DC, ME, NH, NJ and NY
Issue ages	26-80
Group minimum	Not a group product but can be written on payroll deduction for 3+ lives
Extended prem. guarantees?	No
Portable?	Yes
Surrender fee for cancellation?	No

Sun Life Financial
800-SUN-LIFE/www.sunlife.com/us

Product Name	Group Life
Life insurance type	Group term
Availability	All states
Issue ages	N/A
Group minimum	2 employees
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No

Symetra Life Insurance Co.
800-426-7784/www.symetra.com

Product Name	Group Basic Term Life and AD&D; Group Supplemental Term Life and AD&D
Life insurance type	Group Term Life
Availability	All states except NY
Issue ages	N/A
Group minimum	10 enrolled lives
Extended prem. guarantees?	N/A
Portable?	Yes
Surrender fee for cancellation?	N/A



Texas Life Insurance Co 800-283-9233 x6320/www.texaslife.com	
Product Name	PureLife
Life insurance type	Universal
Availability	All states except NY
Issue ages	Employee 17-70, Spouse 17-60, Children and Grandchildren 15 days to 18 years
Group minimum	5
Extended prem. guarantees?	No
Portable?	Yes
Surrender fee for cancellation?	No

The Standard www.standard.com	
Product Name	Group Life Insurance
Life insurance type	Term—Life with AD&D or Life only
Availability	All states
Issue ages	Policies are issued to employers. An individual must be an employee of the employer.
Group minimum	2 or more eligible employees.
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	No

The United States Life Insurance Co. in the City of New York 800-487-5433/www.uslife.com	
Product Name	ContinUL
Life insurance type	Universal Life
Availability	NY
Issue ages	ANB, All Classes 18-80
Group minimum	N/A
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	Yes

The United States Life Insurance Co. in the City of New York 800-487-5433/www.uslife.com	
Product Name	ContinUL Extend Plus
Life insurance type	Universal Life
Availability	NY
Issue ages	ANB, Preferred Plus (18-80), Other Classes 18-90
Group minimum	N/A
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	Yes

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The United States Life Insurance Co. in the City of New York
800-487-5433/www.uslife.com

Product Name	Elite Global Plus
Life insurance type	Universal Life
Availability	NY
Issue ages	All classes (18-80)
Group minimum	N/A
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	Yes

The United States Life Insurance Co. in the City of New York
800-487-5433/www.uslife.com

Product Name	Elite Index
Life insurance type	Universal Life
Availability	NY
Issue ages	ANB, Preferred Plus (18-80), Other (18-90)
Group minimum	N/A
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	Yes

The United States Life Insurance Co. in the City of New York
800-487-5433/www.uslife.com

Product Name	Elite Global Survivor
Life insurance type	Universal Life
Availability	NY
Issue ages	All classes (18-80)
Group minimum	N/A
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	Yes

The United States Life Insurance Co. in the City of New York
800-487-5433/www.uslife.com

Product Name	Elite Survivor Index
Life insurance type	Universal Life
Availability	NY
Issue ages	ANB, Preferred Plus (18-80), Other (18-90)
Group minimum	N/A
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	Yes



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The United States Life Insurance Co. in the City of New York
800-487-5433/www.uslife.com

Product Name	Elite UL
Life insurance type	Universal Life
Availability	NY
Issue ages	ANB, Preferred Plus (18-80), Other 18-90
Group minimum	N/A
Extended prem. guarantees?	Yes
Portable?	No
Surrender fee for cancellation?	Yes

The United States Life Insurance Co. in the City of New York
800-487-5433/www.uslife.com

Product Name	USL Return-of-Premium 2010
Life insurance type	Term
Availability	NY
Issue ages	Variable
Group minimum	N/A
Extended prem. guarantees?	No
Portable?	No
Surrender fee for cancellation?	No

The United States Life Insurance Co. in the City of New York
800-487-5433/www.uslife.com

Product Name	USL Select-a-Term November 2010
Life insurance type	Term
Availability	NY
Issue ages	Variable
Group minimum	N/A
Extended prem. guarantees?	No
Portable?	No
Surrender fee for cancellation?	No

Trustmark Insurance Co.
800-840-4692/www.trustmarksolutions.com

Product Name	Guaranteed Universal Life
Life insurance type	Universal Life
Availability	All states
Issue ages	0-80
Group minimum	20
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	Yes



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www.imglobal.com/bsm



Trustmark Insurance Co. 800-840-4692/www.trustmarksolutions.com	
Product Name	Universal Life
Life insurance type	Universal Life
Availability	All states
Issue ages	0-80
Group minimum	20
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	Yes

Trustmark Insurance Co. 800-840-4692/www.trustmarksolutions.com	
Product Name	Universal LifeEvents
Life insurance type	Universal
Availability	All states
Issue ages	0-64
Group minimum	20
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	Yes

Union Central Life Insurance Co - a UNIFI Co. 800-319-6903/www.unificompanies.com	
Product Name	Focus 10
Life insurance type	Term Life
Availability	All states
Issue ages	Up to age 70.5
Group minimum	20
Extended prem. guarantees?	No
Portable?	Yes
Surrender fee for cancellation?	No

Unum 866-679-3054/www.unum.com	
Product Name	Interest Sensitive Whole Life
Life insurance type	interest sensitive whole life
Availability	All states
Issue ages	15-80
Group minimum	10
Extended prem. guarantees?	No
Portable?	Yes
Surrender fee for cancellation?	Yes

Wells Fargo Insurance Services Inc. 803-765-3521/www.mylifeplanningcenter.com	
Product Name	My Life Planning Center
Life insurance type	Universal, Whole Life, Level Term, Fixed Annuity Lifetime Income
Availability	All states
Issue ages	To age 80
Group minimum	1000 employees or members
Extended prem. guarantees?	Yes
Portable?	Yes
Surrender fee for cancellation?	Yes





What You Need to Know Now about Group LTC Benefits

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