

Overfunding Index Universal Life			
Carrier	A.M. Best Rating	Product	Highlights
<u>AXA</u>	A	Athena Index UL	The Athena IUL is designed for clients looking for death benefit protection combined with the opportunity for competitive cash value accumulation potential. The Loan Extension Endorsement is included at no additional charge, which ensures the policy will not lapse due to loan balance that exceeds the face amount and if the cash surrender value is insufficient to cover monthly deductions. Long-term care rider also available.
<u>John Hancock</u>	A+	Accumulation IUL Protection IUL	There is significant protection 0% floor, 2% cumulative interest rate guarantee and lengthy no-lapse guarantee. Three Allocations: 13% Capped, Uncapped, and High Par with up to 160% participation rate with an 11% capped and possibility of adding the Long-Term Rider and Overloan Protection.
<u>Minnesota Life</u>	A+	Eclipse Index Life Eclipse Protector Index Life	Their products offer 5 indexing options, capped variable loans and ability to switch between the variable and fixed loans. They also offer an indexing crediting bonus. The bonus is based on a 120-month rolling period of index credits, with the initial bonus credited on the 11th policy year anniversary. It may benefit the protection-focused clients by enhancing the Performance Death Benefit Guarantee Agreement. Such policyholders may pay lower or have few premium payments while still maintaining guaranteed protection.
<u>National Life</u>	A	Flex Life	Generated 3rd highest IUL sales at the end of the 2nd quarter. 5 indexed crediting strategies including a 140% participation strategy. Has 3 accelerated benefit riders for terminal, chronic and critical illness added at no cost. Focus on generating high supplemental retirement income. The Lifetime Income Benefit rider is automatically added which will provide the client with an income that they can't outlive. They also have the option of normal fixed or variable loans.
<u>Zurich</u>	A	Index UL	Their IUL is well complemented with an industry leading set of both fixed interest and innovative indexed interest account options. They use the S&P 500 Index, the Domestic Multi Index and the Global Multi Index. The Multi-Index Accounts are unmatched in their diversity of market coverage.

Income Provider Riders			
Carrier	A.M. Best Rating	Product	Highlights
<u>American General</u>	A	Select-A-Term	Select Income Rider - Pays a monthly benefit for a specified benefit period to the beneficiary as chosen by the owner. The SIR benefit is paid in addition to the base policy death benefit.
<u>Protective</u>	A+	Advantage Choice, ProClassic, Custom Choice UL	Income Provider Option - This optional endorsement allows the policy owner to select a guaranteed monthly or annual income stream for the death benefit payout. Available at no additional cost and only at policy issue. With this endorsement, a discount factor will be used to determine the policy death benefit and initial face amount.
<u>Transamerica</u>	A+	Trendsetter Term, TransACE, TransUltra SP and TransUltra Plus	Income Protection Option - Provides a fixed settlement option wherein the policy owner can select from any combination of three payment options. Available at no additional cost.

Guaranteed Universal Life with an Exit Strategy					
Carrier	A.M. Best Rating	Product	Issue Ages	Minimum Face Amount	Highlights
<u>American General</u>	A	Secure Survivor GUL	20 - 90	\$100,000	The Enhanced Surrender Value Rider is a no-cost rider that gives you a one-time option during the sixty days following the end of policy year 15 to surrender the policy and receive back up to a maximum of all premiums you have paid.
<u>Legal & General</u>	A+	Life Choice UL	20 - 85	\$100,000	The guarantee cash value is designed to endow the policy for its face amount to age 121, provided the contract is funded to maturity.
<u>Transamerica</u>	A+	TransACE	18 - 89	\$25,000 \$100,000 (Select)	MultiFlex Surrender Enhancement Endorsement will provide for the enhanced surrender value or the net cash value, whichever is higher. This is available during the 60-day period following the 15th, the 20th or any time on or after the 25th policy anniversary. If you surrender the policy at those times, you will receive the lesser of 100% of the gross premiums paid or 33% of the face amount of the policy.