

# Life Product Portfolio Features For Cenco's Brokerage Partners

Revised 11/9/11

## American General

Term is convertible to any of the AG universal or variable universal products

EFT allowed on any payment mode (annual, semi-annual, etc.)

Foreign travel opportunities

Credit card payments for initial term premium

Cigar smokers (12 per year) may qualify for non-tobacco rates with HOS negative for nicotine

<b>AG Ultra One</b>	1 Year Renewable Term (not convertible) \$25,000 minimum
<b>AG Select-a-Term</b>	Guaranteed Level Term - 10, 15-30 year periods \$100K minimum Convertible to fixed or variable life Select Income Rider for monthly income benefit
<b>AG ROP Select-a-Term</b>	20-35 year Guaranteed Level Term with a return of premium at the end of the term period Designed to endow at age 95 No policy fee No modal factors
<b>Elite Universal Life</b>	Individual Universal Life (competitive minimum to endow premiums) Issue to age 90 2 year rolling target 1035 loan exchange provision
<b>AG Secure Lifetime GUL</b>	Individual Universal Life Dial-a-guarantee with guaranteed cash values Unisex rates Six underwriting classes Maturity age 121 Standard classes include up to Table 2 through issue age 70 2 year rolling target
<b>Elite Transition UL</b>	Individual Universal Life Conversions only
<b>AG Choice Index GUL</b>	Indexed Individual Universal Life Dial-a-guarantee Unisex rates Indexed to global indices (S&P 500, Hang Seng, EURO STOXX 50) Six underwriting classes Standard or Choice loans available Maturity age 121 2 year rolling target
<b>Elite Index UL</b>	Individual Indexed Universal Life Monthly guarantee premium to age 121 rider Indexed to S&P 500 Option 3 2 year rolling target
<b>Elite Global Plus IUL</b>	Individual Indexed Universal Life Automatic overweighting Indexed to global indices (S&P 500, Hang Seng, Dow Jones EURO STOXX 50) Option 3 Lifetime guarantee death benefit rider

**Elite Survivor IUL**

Indexed Survivorship Universal Life  
4 year term rider  
Option 3  
2 year rolling target

**Elite Global Survivor IUL**

Indexed Survivorship Universal Life  
Policy Exchange Option  
4 year term rider  
Option 3

**American Elite Whole Life**

Individual Indexed Sensitive Whole Life  
Suited for conversions

## **American National**

Age last birthday

Strong in annuities, experts in 412i market

Simply Life - Simplified issue program for business owners/employees available on Passport UL and Affinity Whole Life

**ANICO Select Term** 10, 15, 20, 30 Guaranteed Level Term  
ROP rider available on 20 and 30 year term

**ANICO Executive UL** Individual Universal Life  
Cash accumulation  
Coverage continuation rider

**ANICO Indexed UL** Indexed Individual Universal Life  
Indexed to S&P 500  
Option 3  
Rolling target

**Affinity 7 NQ Whole Life** Participating Whole Life  
6 underwriting classes

## AmerUs/Aviva

Products are very competitive on a standard nonsmoker and smoker basis

Wellness for Life rider offers potential for reduced COI's beginning in the third policy year based on maintaining a healthy lifestyle

External Term Conversion program

Telelife application

<b>2010 Term Series</b>	ART (Annual Renewable Term) (minimum face - \$500K) 10,20,30 Guaranteed Level Term Additional Insured term rider Conversion credits
<b>Guarantee UL Solution III</b>	Individual Universal Life Minimum face \$25K for juveniles, \$50K for adults No-lapse guarantees Primary insured rider for blending Wellness for life rider Higher target premiums Basic NLG 5 year period removed now same premium for all years
<b>Aviva LifeStage UL</b>	Individual Universal Life Current assumption - 3.5% guaranteed minimum interest rate Primary insured rider for blending Rolling target Wellness for life rider
<b>Advantage Builder IV</b>	Indexed Individual Universal Life Indexed to S&P 500, DJIA, NASDAQ 100 Lifetime death benefit guarantees with no-lapse guarantee rider Lifetime rolling target Guideline premium and CVAT Lower target
<b>Lifetime Builder III</b>	Indexed Individual Universal Life Indexed to S&P 500, DJIA, NASDAQ 100 Variable and fixed rate loans available Cash value accumulation Return of Premium rider Guideline Premium and CVAT tests available - allows maximum funding with minimum death benefit Highest target
<b>Multi Choice Indexed Single Premium Life</b>	Indexed Individual Universal Life Annuity alternative Single premium Option 1 only No lapse guarantee Simplified underwriting

**Indexed Survivor Life**

Survivorship Indexed Universal Life  
Indexed to S&P 500, DJIA and NASDAQ 100  
Lifetime rolling target  
NLG rider  
Cash value accumulation  
Limited premium payment options

***UL RIDERS***

No Lapse Guarantee Rider (Advantage Builder IV & Indexed Survivor UL)  
Life Protector Rider  
Death Benefit Maturity Extension Rider  
Accelerated Benefits Rider  
Nursing Home Waiver  
Primary Insured Rider  
Waiver of Monthly Deductions Rider  
Waiver of Specified Premium Rider  
Accidental Death Benefit  
Children's Insurance Rider  
Joint Term Rider (Indexed Survivor UL)  
Estate Protection Rider (Indexed Survivor UL)  
Death Benefit Return of Premium Rider (Indexed Survivor UL)  
Wellness Rider (Indexed UL Products Only)

***TERM RIDERS***

Waiver of Premium and Waiver of Premium Plus  
Accidental Death Benefit  
Children's Insurance  
Additional Insured  
Accelerated Benefits Rider

## Assurity Life

Age last birthday (except LifeScape WL)

Premiums can be paid by credit card, bank draft

Minimum face amount on whole life products \$5K - good for final expense policy

<b>LifeScape NonMed Term 350</b>	10,15,20,30 Guaranteed Level Term Fully underwritten, non med basis Conversion credit Face amounts: \$50K - \$350K Riders: ROP, DI, Critical Illness
<b>LifeScape Term 350 Plus</b>	10, 15, 20, 30 Guaranteed Level Term Conversion credit Riders: ROP, DI, Critical Illness
<b>LifeScape Premier UL</b>	Individual Universal Life Cash accumulation with maturity at age 121 Lapse protection guarantee for 5 years Accelerated DB w/Terminal Illness option or LTC/Home Health Care option Guideline premium test
<b>LifeScape Whole Life</b>	Individual Whole Life (participating) Age nearest birthday Critical Illness Rider on base insured or other insured DI Rider Alternate death benefit payment options available
<b>LifeScape Simplified Level Whole Life</b>	Individual Whole Life (participating) Limited yes/no health questions Guaranteed level premiums Liberal height and weight chart Issue ages 0-80
<b>LifeScape Simplified Graded Whole Life</b>	Reduced death benefit for first two years, 40% of face amount the first year and 75% of face amount the second year Issue ages 40-80
<b>LifeScape Simplified Modified Whole Life</b>	Reduced death benefit for first two years, 110% of annual premium in the first year and 220% of annual premium in the second year Issue ages 40-80
<b>LifeScape Single Premium Whole Life</b>	Individual Whole Life (non participating) Useful for final expense Accelerated DB with Terminal Illness option or LTC/Home Health Care option Creates a MEC

## **Banner Life**

Commissions may be paid by direct deposit if elected

Aggressive underwriting

Permanent flat extras (6+ years) now commissionable

Jumbo underwriting limit \$30Mil

<b>OPTerm</b>	10, 15, 20, 30 Guaranteed Level Term. Table ratings based on standard plus classes.
<b>Life Value Term</b>	20, 30 year guaranteed non-level term (premiums increase yearly - graded) Meant for low initial premium/high face amount sales
<b>Life Choice UL</b>	Individual Universal Life Lifetime guarantees Dial-a-guarantee Six underwriting classes
<b>Life Change UL</b>	Individual Universal Life Lifetime guarantees Dial-a-guarantee Better than Life Choice for short pays with coverage to age 121 or 1035X with ongoing premiums 6 underwriting classes
<b>Life Step UL</b>	Individual Universal Life Conversion-only product for policies 5 years and older Lifetime guarantees Dial-a-guarantee 6 underwriting classes

## **Genworth Life Insurance (GLIC)**

Focused on the middle market with guarantees to age 105 and under

EFT allowed on any payment mode (annual, semi-annual, etc.)

### **Colony Term UL**

Individual Universal Life  
Optimized for planned premiums of 10, 15, 20 30 year duration  
62 day grace period  
Unlimited catch up  
Unlimited rolling targets  
Not available for conversions

### **GenGuard UL**

Individual Universal Life  
Guarantees to age 105, guarantees available to 121  
Issue to age 90  
Strong for 1035 exchanges, with and without loans  
Unlimited catch-up  
Unlimited rolling target  
Not available for conversions

### **Colony LifeLong UL**

Individual Universal Life  
Lifetime guarantees to age 121  
Dial-a-guarantee  
Best for lifetime level pays  
Unlimited rolling targets

### **Life Ready UL II**

Individual Universal Life  
Current assumption UL  
Non-maturing with charges to age 121 (2001 CSO)  
Issue to age 90  
Can be illustrated to endow or premium to carry to age 121  
Not available for conversions

### **Lifetime Protector SGII**

Individual Universal Life  
Available for conversions only

## **Guardian Life**

<b>Yearly Renewable Term</b>	Annual Renewable Term Whole life purchase option rider Convertible
<b>Guardian Level Term</b>	10, 15, 20 Guaranteed Level Term Minimum face is \$250K Conversion period is 5 years Extended conversion rider
<b>Current Assumption UL</b>	Individual Universal Life Designed to provide lifetime protection, flexibility and cash values at a competitive affordable premium Minimum face is \$100K 5 year no lapse guarantee Enhanced Accelerated Benefit
<b>UL Secondary Guarantee</b>	Individual Universal Life Secondary guarantee Lifetime no lapse guarantee Utilizes only CVAT test Issue ages 20-80 Catch up provision Minimum face is \$100K
<b>Life Paid Up at 65 (WL)</b>	Level Premium Whole Life to age 65 High early cash values Level death benefit Minimum face is \$25K
<b>Life Paid Up at 95 (WL)</b>	Level Premium Whole Life to 95 Level death benefit Minimum face is \$25K Higher guaranteed cash value than Whole Life 99
<b>Life Paid Up at 99 (WL)</b>	Level Premium Whole Life to 99 Level death benefit Minimum face is \$25K High cash accumulation
<b>Life Paid Up at 121 (WL)</b>	Level Premium Whole Life to 121 Level death benefit Minimum face amount \$250K - 0-49, \$100K - 50+ Affordable competitive cost
<b>10 Pay Whole Life</b>	Level Premium Whole Life for 10 years Level death benefit Minimum face is \$25K Higher early cash value
<b>20 Pay Whole Life</b>	Level Premium Whole Life for 20 years Level death benefit Minimum face is \$25K High early cash values
<b>EstateGuard SUL (Second to Die)</b>	Survivorship Universal Life Minimum face amount - \$250K GPT and CVAT Policy Split Option
<b>Survivorship UL Secondary Guarantee</b>	Survivorship Universal Life Affordable coverage Lifetime no lapse guarantee Issue ages 20-85 \$250K minimum face amount DuoGuard Rider

## **ING ReliaStar**

Permanent Plans offer competitive rates for alternate tobacco users

Credit cards accepted for initial premiums on TermSmart (check for state availability)

Rating Drop Program - Ratings are removed after policy year 20

Two term policies can be converted into one SUL policy for the combined amount of the term policies (up to \$10M max); both term policies must be 5 years old or less

### **TermSmart**

10, 15, 20, 25, 30 guaranteed level term  
Six underwriting classes

### **ING ROP Endowment Term**

20, 25, 30 guaranteed level term  
Six underwriting classes  
No policy fees  
Convertible by end of guaranteed period or age 70

### **Protector UL**

Individual Universal Life  
Focus on endow and lower premium solves  
Ages 86-90 allowed with prior underwriting approval

## Life of the Southwest

Strong living needs riders

TermOut - external term conversaiion program

Jumpln - additional permanent insurance program

Lifetime Income Benefit Rider provides income for life

<b>LSW Guaranteed Level Term</b>	10, 15, 30 Guaranteed Level Term Accelerated Benefit for Terminal/Critical Illness
<b>LSW Foundation UL</b>	Individual Universal Life Lowest initial premium permanent protection with traditional UL flexibility Issue ages 0-85 (age last birthday) Minimum face amount \$25K ABR riders
<b>LSW IncomeBuilder UL</b>	Individual Universal Life Cash value growth and income potential DI Rider (2 years or 5 years) Accelerated Benefit Rider for Terminal/Chronic/Critical Illness Unemployment Rider
<b>LSW FlexLife IUL</b>	Individual Indexed Universal Life Best when overfunded and for income potential DB Protection Rider guarantees up to 30 years Accelerated Benefit Rider for Terminal/Chronic/Critical Illness Balance Sheet Benefit Rider Lifetime Income Benefit Rider
<b>LSW SecurePlus Provider IUL</b>	Individual Indexed Universal Life Age last birthday Lifetime rolling targets DI Riders (2 years or 5 years) Accelerated Benefit Rider for Terminal/Chronic/Critical Illness Unemployment Rider
<b>LifeCycle Solution SIUL</b>	Survivorship Indexed Universal Life Survivor Protector Benefit Rider - first-to-die rider Indexed to S&P 500 Lifetime Income Benefit Rider Balance Sheet Benefit Rider

## Lincoln Life (LCN)

Table 3 to Standard - Table Shave Program for permanent - Available to both lives

No commissions on excess for GUL and Survivorship GUL

Alternate tobacco qualifies for Standard Nonsmoker

Two single life term policies can convert to one survivorship policy

(\$100K of convertible term on each insured is required to convert to \$100K of survivorship)

Flat extras may be converted to table ratings

Estate Tax Repeal Rider waives surrender charges

EFT allowed for annual premium payments on term and UL policies

<b>Lincoln LifeElements (2010)</b>	10, 15, 20, 30 Guaranteed Level Term
<b>LifeGuarantee UL (2011)</b>	Individual Universal Life Premiums payable to age 100 Catch-up available 5 year rolling target
<b>LifeGuarantee Plus UL (2009)</b>	Individual Universal Life 2001 CSO tables - premiums payable to age 100 Issue to age 90 Cash accumulation potential Death benefit option 3 available with full guarantees 5 year rolling target
<b>Lincoln DurationGuarantee UL</b>	Individual Universal Life Designed for dial-down sales of 10, 15, 20, 25, 30 years, or to age 95 Catch-up available 5 year rolling target
<b>LifeGuarantee SUL (2011)</b>	Survivorship Universal Life Guarantees to age 121 and beyond Issue to age 90 (both lives) Catch-up available
<b>LifeCurrent UL</b>	Individual Universal Life Current interest-based cash value accumulation Option 3 Guarantee available for lesser of 20 years or age 90
<b>LifeReserve UL</b>	Individual Universal Life 9 year surrender charge 5 year rolling target Option 3
<b>LifeReserve IUL</b>	Individual Indexed Universal Life 9 year surrender charge 5 year rolling target Best for max funding, minimum non-MEC DB, GPT, using loans and not withdrawals Supplemental Term Rider for term blending
<b>MoneyGuard Reserve</b>	Individual life insurance and long term care benefits in one policy Single 3, 5, 7 and 10 pay options 4% guaranteed interest rate

## **National Life Insurance of Vermont**

**LifeSelect Strategy: blend of NL FlexLife IUL and NL LifeBuilder WL offers WL guarantees and IUL upside cash values.**

**2 year nonsmoker discount on NL Lifebuilder WL for smokers.**

**Strong living needs riders.**

**Lifetime Income Benefit Rider provides income for life**

**Limit of \$2Mil on dump-in's**

**TimeOut - external term conversion program**

**Jumpln - additional permanent insurance program**

<b>NL Guaranteed Level Term</b>	10, 15, 20 Guaranteed Level Term Accelerated Benefit Rider for Terminal/Chronic Illness
<b>NL AssurePlus Protector</b>	Individual Universal Life Low cost death benefit Accelerated Benefit Rider for Terminal/Chronic/Critical Illness LTC Rider
<b>NL Estate Provider</b>	Survivorship Universal Life Additional Protection Benefit for blending coverage
<b>NL FlexLife IUL</b>	Individual Indexed Universal Life Best when overfunded and for income potential DB Protection Rider guarantees up to 30 years Accelerated Benefit Rider for Terminal/Chronic/Critical Illness Balance Sheet Benefit Rider Lifetime Income Benefit Rider
<b>NL LifeBuilder Whole Life</b>	Individual Whole Life Flex Term for blending coverage Nonsmoker rates available to tobacco users for the first 2 policy years Accelerated Benefit Rider for Terminal/Chronic/Critical Illness Combine with Term Rider as an alternate to ROP
<b>NL LifeBuilder 1 Whole Life</b>	Individual Single Premium Whole Life Flex Term for blending coverage Accelerated Benefit Rider for Terminal/Chronic/Critical Illness Combine with Term Rider as an alternate to ROP

## North American

Relaxed underwriting for seniors - allows higher reading for blood pressure, cholesterol, weight

Credit card payments for all payment modes

Electronic commission transfer for agents and general agents

Additional Insurance Option allows for opportunities to purchase additional death benefit on future anniversaries

Temporary Insurance Agreement up to \$1,000,000

Telemed - all ages and face amounts

<b>ADDvantage Term</b>	10, 15, 20 Guaranteed Level Term Return of premium rider on 15, 20, 30 year term
<b>Custom TermGUL</b>	Individual Universal Life Current assumption product Chronic illness accelerated death benefit rider Minimum face amount - \$25K NLG rider
<b>Custom Accumulator III</b>	Individual Universal Life Strong cash values Issue to age 90 Return of premium feature Great for single-premium and short pay 20% per table for impaired risks 2 year rolling target
<b>Custom Guarantee (Gen 6)</b>	Individual Universal Life Dial-a-guarantee/Guarantees to age 120 Premiums paid to age 100 Guaranteed Exchange Privilege - can exchange policy for a cash accumulation UL 2 year rolling target
<b>Custom GrowthCV</b>	Individual Universal Life Age last birthday CVAT or Guideline Premium Test Chronic illness benefit ABR 2 year rolling target
<b>Builder IUL</b>	Indexed Individual Universal Life 2 year rolling target Linked to S&P 500, DJIA or NASDAQ-100 Minimum guaranteed fixed account rate is 2.5% Daily sweeps to index selections
<b>Guarantee Builder IUL</b>	Indexed Individual Universal Life 2 year rolling target Guarantees up to age 120 can be purchased Linked to S&P 500, DJIA, NASDAQ-100, DJ EUROSTOXX 50 Daily sweeps to index selections
<b>Rapid Builder IUL</b>	Indexed Individual Universal Life 2 year rolling target Designed to build early cash value Linked to S&P 500, DJIA, NASDAQ-100, DJ EUROSTOXX 50 Daily sweeps to index selections
<b>Survivorship GIUL</b>	Indexed Survivorship UL Available guarantees to age 100 Daily averaging and sweeps to index selections Linked to multiple indices
<b>Legacy SPWL</b>	Individual Single Premium Whole Life Return of premium Indexed to S&P 500 and Hang Seng Chronic Illness Rider Simplified underwriting

## Protective (West Coast)

Conservative underwriting for military risks

Income Provider Option allows for periodic death benefit payments at no additional cost

Guaranteed Insurability Rider (Variable Option) - Client may buy up to 5 times base coverage at certain option dates

(Survivorship Option) - Up to 10 times the base insured amount may be purchased at death of insured by "designated person"

Guaranteed Insurability Rider not available on term

<b>Protective Secure-T</b>	Individual Universal Life Optimized for planned premiums of 10,15,20,25, 30 year duration Unlimited catch up 61 day grace period Income Provider Option available
<b>Protective Survivorship Term</b>	Joint and Survivorship Term 10,20, or 30 year full guarantee Convertible to SUL
<b>Protective Centennial G II UL</b>	Individual Universal Life Flexible guarantees to age 121 ExtendCare Rider for LTC/Critical Illness 2 year rolling target
<b>Protective Centennial G II Plus UL</b>	Individual Universal Life Lifetime guarantees with cash accumulation Option 1 only 2 year rolling target Unlimited catch-up provision
<b>Protective OneStep Life UL</b>	Individual Universal Life Lifetime guarantees (to age 90, 95, 100 or 121) Lower premiums years 1-5, escalates years 6+ 2 year rolling target Unlimited catch-up provision
<b>Protective ModLife</b>	Individual Universal Life Lifetime guarantees (to age 90, 95, 100, 121) Lower premiums years 1-5, escalate years 6-10, level years 11+ 2 year rolling target Unlimited catch-up provision
<b>Protective ProClassic UL</b>	Individual Universal Life 10-15 year lapse protection period Focus on low cost death benefit until age 121 CVAT or GPT
<b>Protective Centennial Survivor GUL</b>	Survivorship Universal Life Lifetime guarantees Minimum face \$250K Dial-a-guarantee

## TransAmerica

Age last birthday (some products)

Policy fees waived for multiple term policies on the same insured

Many products have Required Annual Premium (RAP) for 5 years

Advanced Premium Agreement (prepaid premiums) available on term products

<b>TransTerm</b>	Individual Universal Life (Term/UL) Optimized for planned premiums of 10, 15, 20, 25, 30 year durations Nonmed band for \$25K - \$99,999 61 day grace period
<b>TransAce</b>	Individual Universal Life No lapse guarantee endorsement to age 111 2001 CSO Return of premium option Guaranteed insurability rider
<b>TransACE CV</b>	Individual Universal Life Designed for new sales, conversions and juveniles Lifetime guarantees with cash accumulation 2001 CSO Guaranteed insurability rider
<b>TransUltra SP 2006</b>	Individual Universal Life Current assumption Age last birthday
<b>TransUltra Plus 2006</b>	Individual Universal Life Current assumption Age last birthday Death benefit option 3 available
<b>TransProtector UL</b>	Individual Universal Life Modified single premium UL Simplified issue underwriting available
<b>Freedom Index UL II</b>	Individual Indexed Universal Life Indexed to S&P 500 Six underwriting classes
<b>Freedom Global IUL II</b>	Individual Indexed Universal Life Indexed to S&P 500, EURO STOXX 50, Hang Seng Six underwriting classes
<b>TransACE Survivor 2008</b>	Survivorship Universal Life No lapse guarantee endorsement to age 111 2001 CSO Return of premium option
<b>TransSecure II</b>	Interest Sensitive Whole Life Non-participating Limited pay
<b>Final Expense</b>	Guaranteed Whole Life Minimum face \$2,000, Maximum face \$50,000 100% death benefit in all years Simplified underwriting

## Union Central

<b>Keystone Term Series</b>	10,15,20,30 Guaranteed Level Term \$100K minimum face
<b>Excel Essential UL</b>	Individual Universal Life Affordable premiums 15 year guaranteed death benefit Tax deferred cash accumulation
<b>Excel Life Value UL</b>	Individual Universal Life Current assumption UL Unisex underwriting classification available Cash accumulation life product Accelerated Benefit Rider for Terminal Illness
<b>Excel Life Value SUL</b>	Survivorship Universal Life Current assumption SUL Estate protection Policy split
<b>Excel Index UL</b>	Indexed Individual Universal Life Indexed to S&P 500 3 crediting options 3 death benefit options
<b>Excel Plus Index UL</b>	Indexed Individual Universal Life Point to point interest calculation Annual lock-in of gains Insurance exchange Child rider
<b>Keystone Whole Life</b>	Individual Whole Life Guaranteed interest rate of 4% Policy matures at death, endows at age 121 and is paid up at age 98 Minimum face amount \$25K Low base premium
<b>Keystone Foundation Whole Life</b>	Individual Whole Life Cash accumulation whole life product Minimum face amount \$25K 1 year term and paid up life insurance