

Life Product Portfolio Features For Cenco's Brokerage Partners

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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.)

Credit card payments for initial term premium

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

AG Ultra One	1 Year Renewable Term (not convertible) \$25,000 minimum
AG Select-a-Term	Guaranteed Level Term - 10, 15-30 year periods \$100K minimum Convertible to fixed or variable life
AG ROP Select-a-Term	15, 20-35 Guaranteed Level Term with a return of premium at the end of the term period or paid up policy No policy fee No modal factors
Elite Universal Life	Individual Universal Life (competitive minimum to endow premiums) Issue to age 90 2 year rolling target 1035 loan exchange provision
ContinUL	Individual Universal Life Dial-a-guarantee Unisex rates Six underwriting classes Standard classes include up to Table 2 through issue age 70 Maturity age 121 2 year rolling target
ContinUL Extend Plus	Individual Universal Life Dial-a-guarantee Unisex rates Option 3 Guaranteed term rider Maturity age 121 2 year rolling target
Elite Index UL	Indexed Individual Universal Life Monthly guarantee premium to age 121 rider Indexed to S&P 500 Option 3 2 year rolling target
Elite Survivor IUL	Indexed Survivorship Universal Life 4 year term rider Option 3 2 year rolling target
Elite Global Plus IUL	Indexed Individual 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

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
LTG Universal Life	Individual Universal Life Low premium death benefit and lifetime guarantees
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

2010 Term Series	ART (Annual Renewable Term) (minimum face - \$500K) 10,20,30 Guaranteed Level Term Additional Insured term rider
Guarantee UL Solution II	Individual Universal Life Minimum face \$25K for juveniles, \$50K for adults No-lapse guarantees Primary insured rider for blending Wellness for life rider
Patriot Solution II	Individual Universal Life Primary insured rider for blending Rolling target Wellness for life rider
Advantage Builder III	Indexed Individual Universal Life Indexed to S&P 500, DJIA, NASDAQ 100 Lifetime death benefit guarantees with no-lapse guarantee rider Lifetime rolling target Account Value Enhancement at 10th policy year - .5% guaranteed Guideline premium and CVAT Low target
Lifetime Builder II	Indexed Individual Universal Life Indexed to S&P 500, DJIA, NASDAQ 100 20% free partial withdrawals available Variable and fixed rate loans available Account Value Enhancement at 10th policy year - .7% guaranteed Cash value accumulation Early Cash Value Rider - refunds the surrender charges and premium load in the event of a full policy surrender in years 1 or 2 Return of Premium rider Guideline Premium and CVAT tests available - allows maximum funding with minimum death benefit Highest target
Multi Choice Indexed Single Premium Life	Indexed Individual Universal Life Annuity alternative Single premium Option 1 only No lapse guarantee Simplified underwriting
Multi Choice Single Premium Life	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
Lifetime rolling target
NLG rider
Cash value accumulation
Limited premium payment options

UL RIDERS

No Lapse Guarantee Rider (Advantage Builder III & 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

Simplified underwriting available

Minimum face amount is \$5K - good for final expense policy

Lifescape NonMed Term 350	10,15,20,30 Guaranteed Level Term Simplified issue (no medical exam) Maximum issue amount \$350K
Lifescape Term 350 Plus	10, 15, 20, 30 year level term Minimum face - \$350K
Acci-Flex	Accidental Death or Disability Term Life Insurance No medical exam Not convertible Health insurance license is required to sell Acci-Flex
Lifescape Whole Life	Level Benefit Whole Life Guaranteed premiums through maturity at age 121 Paid up additions Term rider is convertible
Lifescape Simplified Level Whole Life	Level Benefit Whole Life Limited yes/no health questions Guaranteed level premiums Liberal height and weight chart Issue ages 0-80
Lifescape Graded Whole Life	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
Lifescape Modified Whole Life	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

Banner Life

Commissions may be paid by direct deposit if elected

Aggressive underwriting

Permanent flat extras (6+ years) now commissionable

Jumbo underwriting limit \$30Mil

OPTerm	10, 15, 20, 30 Guaranteed Level Term. Table ratings based on standard plus classes.
Life Value Term	20, 30 year guaranteed non-level term (premiums increase yearly - graded) Meant for low initial premium/high face amount sales
Life Choice UL	Individual Universal Life Lifetime guarantees Dial-a-guarantee Six underwriting classes
Life Umbrella UL 120	Individual Universal Life Lifetime guarantees Low cost death benefit Six underwriting classes

Genworth Life Insurance (GLIC)

Credit Card and Electronic Funds Transfer for term initial payments; EFT only for UL initial payments
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
Issue to age 90
Strong for 1035 exchanges
Unlimited catch-up
Unlimited rolling target
Not available for conversions

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

Guardian Life

Yearly Renewable Term Gold

Annual Renewable Term
Whole life purchase option rider
Convertible

Level Term Gold

10, 15, 20 Guaranteed Level Term
Minimum face is \$250K

Conversion period is 5 years
Extended conversion rider

Whole Life 99

Level Premium Whole Life to 99
Level death benefit
Minimum face is \$25K
High cash accumulation

Whole Life 121

Level Premium Whole Life to 121
Level death benefit
Minimum face amount \$250K - 0-49, \$100K - 50+
Affordable competitive cost

Whole Life 95

Level Premium Whole Life to 95
Level death benefit
Minimum face is \$25K
Higher guaranteed cash value than Whole Life 99

Limited Pay Whole Life

Level Premium Whole Life to later of 20 years or age 65
Level death benefit
Minimum face is \$25K

10 Pay Whole Life

Level Premium Whole Life for 10 years
Level death benefit
Minimum face is \$25K
Higher early cash value

EstateGuard SUL (Second to Die)

Flexible Premium Universal Life
Minimum face amount - \$250K
GPT and CVAT
Policy Split Option

Lincoln Life (LCN)

Jefferson Pilot and Lincoln Life merged.

Table Shave Program for permanent - available to both lives.

Alternate tobacco qualifies for Standard Nonsmoker

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

Lincoln LifeElements (2010)	10, 15, 20, 30 Guaranteed Level Term
LifeGuarantee UL (2009)	Individual Universal Life 2001 CSO tables - premiums payable to age 121 Issue to age 90 Catch-up available Death benefit option 3 available with full guarantees 9 year rolling target
LifeGuarantee Plus UL (2009)	Individual Universal Life 2001 CSO tables - premiums payable to age 121 Issue to age 90 Cash accumulation potential Death benefit option 3 available with full guarantees 9 year rolling target
LifeGuarantee SUL (2009)	Survivorship Universal Life Guarantees to age 121 and beyond Issue to age 90 (both lives) Catch-up available
LifeCurrent UL	Individual Universal Life Current interest-based cash value accumulation Option 3 Guarantee available for lesser of 20 years or age 90
MoneyGuard Reserve	Individual life insurance and long term care benefits in one policy Single 3, 5, 7 and 10 pay options 4% guaranteed interest rate

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

ADDvantage Term	10, 15, 20 Guaranteed Level Term Return of premium rider on 15, 20, 30 year term
Custom TermGUL	Individual Universal Life Current assumption product Chronic illness accelerated death benefit rider Minimum face amount - \$25K NLG rider
Custom Accumulator III	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
Custom Guarantee (Gen 5)	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
Custom GrowthCV	Individual Universal Life Age last birthday CVAT or Guideline Premium Test Chronic illness benefit ABR 2 year rolling target
Builder IUL	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%
Guarantee Builder IUL	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
Rapid Builder IUL	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
Survivorship GIUL	Indexed Survivorship UL Available guarantees to age 100 Daily averaging and sweeps to index selections Linked to multiple indices

TransAmerica

Jumbo case market and mature ages

Trendsetters Super Series Term

10, 15, 20, 25, 30, YRT Guaranteed Level Term
Preferred plus and age last birthday underwriting
Waiver of premium
Accelerated death benefit
Children's insurance rider
Banded premiums for more competitive pricing on large cases
ROP rider on 20, 30 year periods

Final Expense

Whole Life - Guaranteed
Minimum face \$2,000, Maximum face \$50,000
100% death benefit in all years
Simplified underwriting
Cash value
Policy loans

TransAce

Individual Universal Life
No lapse guarantee endorsement to age 111
2001 CSO
Return of premium option
Guaranteed insurability rider

TransACE CV

Individual Universal Life
Designed for new sales, conversions and juveniles
Lifetime guarantees with cash accumulation
2001 CSO
Guaranteed insurability rider

TransProtector UL

Individual Universal Life
Modified single premium UL
Simplified issue underwriting available

TransACE Survivor 2008

Survivorship Universal Life
No lapse guarantee endorsement to age 111
2001 CSO
Return of premium option

TransUltra SP 2006

Individual Universal Life
Current assumption
Age last birthday

TransUltra Plus 2006

Individual Universal Life
Current assumption
Age last birthday
Death benefit option 3 available

TransSecure II

Interest Sensitive Whole Life
Non-participating
Limited pay

Union Central

Keystone Term Series

10,15,20,30 Guaranteed Level Term
\$100K minimum face

Excel Index UL

Indexed Individual Universal Life
Indexed to S&P 500
3 crediting options
3 death benefit options

Keystone Whole Life

Individual Whole Life
Guaranteed interest rate of 4%
Policy matures at death, endows at age 121 and is
paid up at age 98

West Coast Life (WCL)

Age last birthday available on all products except C-Series Term

Strong uninsurable Second-to-Die product

Term not convertible to Survivorship product

EFT allowed for annual premium payments

Focus Term Series	10, 15, 20, 25, 30 Guaranteed Level Term
Income Replacement Term	10,15,20,25,30 Guaranteed Level Term Death benefit paid as periodic guaranteed payments for 5-30 years
WCL Secure-T (Not in CA)	Individual Universal Life Optimized for planned premiums of 10,15,20,25, 30 year duration Unlimited catch up 61 day grace period
WCL ModLife	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
Golden Legacy Term	Joint and Survivorship Term 10,20, or 30 year full guarantee Convertible to SUL
LifeTime Platinum III Plus	Individual Universal Life (Level or Single/Short Pay) Lifetime guarantees with cash accumulation Option 1 only 2 year rolling target Unlimited catch-up provision
LifeTime Advantage Plus	Individual Universal Life 10-15 year lapse protection period Focus on low cost death benefit until age 121 2 year rolling target CVAT or GPT
Golden Legacy Protector X	Survivorship Universal Life Lifetime guarantees Minimum face \$250K