

Carrier	Product	Type	GI	SI	HECV	GI Min. Lives	GI Min/Max Face Amount	GI Participation	SI Min. Lives	SI Min./Max Face Amounts	SI Participation	GI/SI Min/Max Issue Age	GI/SI Min Annual Income	GI/SI Allow Prem Finance	GI/SI List Bill	HECV: Corp Owned or Sponsor	HECV: Indiv or Trust Owned	HECV: Allow Prem Finance	HECV: Max Age for Rider	HECV: Prem to NSV Ratio	HECV: Comp
AIG / American General Life	Max Accumulator+	IUL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12%	-
Allianz Life Insurance Company of NA	Life Pro + IUL	IUL	-	-	Yes	-	-	-	-	-	-	-	-	Yes	-	Yes	Yes	Yes	ECV - 60, EL - 80	95%	Spread
American National	Affinity 7 Q Whole Life	WL	-	Yes	-	-	-	-	10	\$10k - \$250k - EE Owned	Voluntary	18-65 *	-	-	Yes	-	-	-	-	-	-
American National	Anico Signature Term SI 10, 20 & 30	Term	-	Yes	-	-	-	-	10	\$50k - \$250k - EE Owned	Voluntary	18-65 *	-	-	Yes	-	-	-	-	-	-
American National	Anico Executive TE UL	UL	-	Yes	-	-	-	-	10	\$25k - \$250k - EE Owned	Voluntary	18-65 *	-	-	Yes	-	-	-	-	-	-
American National	Anico Executive UL	UL	-	Yes	-	-	-	-	10	\$25k - \$250k - EE Owned	Voluntary	18-65 *	-	-	Yes	-	-	-	-	-	-
American National	Affinity 7 NQ Whole Life	WL	-	Yes	-	-	-	-	10	\$10k - \$250k - EE Owned	Voluntary	18-65 *	-	-	Yes	-	-	-	-	-	-
American National	Signature Guaranteed UL - SI	UL	-	Yes	-	-	-	-	10	\$25k - \$250k - EE Owned	Voluntary	18-65 *	-	-	Yes	-	-	-	-	-	-
American National (NY)	Signature Term 10, 20 & 30 yr	Term	-	Yes	-	-	-	-	10	\$50k - \$250k - EE Owned	Voluntary	18-65 *	-	-	Yes	-	-	-	-	-	-
Ameritas Life	Focus 10 Term	Term	-	Yes	-	-	-	-	10	Fixed design: 10-19 lives - \$100k to \$150k. On flexible design: 20+ lives X \$20k - ER & EE Owned	100%	70	-	-	Yes	-	-	-	-	-	-
AXA (Equitable)	Incentive Life Legacy	VUL	Yes	-	-	10	10 - 14 X \$30k, 51+ \$60k - ER & EE Owned	100% to 75%	-	-	-	20-70	\$100k	-	Yes	-	-	-	-	-	-
American National (NY)	Executive SI UL - NY	UL	-	Yes	-	-	-	-	10	\$25k - \$250k - EE Owned	Voluntary	18-65 *	-	-	Yes	-	-	-	-	-	-
American National (NY)	Executive TE UL - NY	UL	-	Yes	-	-	-	-	10	\$25k - \$250k - EE Owned	Voluntary	18-65 *	-	-	Yes	-	-	-	-	-	-
American National (NY)	Executive UL - NY	UL	-	Yes	-	-	-	-	10	\$25k - \$250k - EE Owned	Voluntary	18-65 *	-	-	Yes	-	-	-	-	-	-
AXA (Equitable)	Interest Sensitive Whole Life	WL	Yes	-	-	10	10 - 14 X \$30k, 51+ \$60k - ER & EE Owned	100% to 75%	-	-	-	20-70	\$100k	-	Yes	-	-	-	-	-	-
AXA (Equitable)	Athena SUL IV	SUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	Yes	NS - 75, S - 70	98.02%	Spread
AXA (Equitable)	Survivorship Incentive Life Legacy	SVUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	Yes	NS - 75, S - 70	100%	Spread
AXA (Equitable)	Last Updated 11/30/17	IUL	Yes	-	Yes	10	10 - 14 X \$30k, 51+ \$60k - ER & EE Owned	100% to 75%	-	-	-	20-70	\$100k	-	Yes	Yes	Yes	Yes	NS - 75, S - 70	95.90%	Spread
AXA (Equitable)	Brightlight Protect	UL	Yes	-	Yes	10	10 - 14 X \$30k, 51+ \$60k - ER & EE Owned	100% to 75%	-	-	-	20-70	\$100k	-	Yes	Yes	Yes	Yes	NS - 75, S - 70	96.69%	Spread
AXA (Equitable)	Incentive Life Optimizer	VUL	Yes	-	Yes	10	10 - 14 X \$30k, 51+ \$60k - ER & EE Owned	100% to 75%	-	-	-	20-70	\$100k	-	Yes	Yes	Yes	Yes	NS - 75, S - 70	98.65%	Spread
AXA (Equitable)	Corporate Owned Incentive Life	VUL	Yes	-	-	10	10 - 14 X \$30k, 51+ \$60k - ER & EE Owned	100% to 75%	-	-	-	20-70	\$100k	-	Yes	-	-	-	-	-	-
Brighthouse Life Insurance Co.	Premier Accumulator UL	UL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	No	85	91.58%	-
Global Atlantic	Lifetime Builder IUL	IUL	Yes	Yes	Yes	10	10-19 X \$30k, 50+ X \$60k - ER Owned	100%	5	Age: 18-60 \$750k, 61-70 \$300k	100%	18-70	\$75k	Yes	-	Yes	Yes	Yes	75	100%	Spread
Global Atlantic	Lifetime Builder Elite IUL	IUL	Yes	Yes	Yes	10	10-19 X \$30k, 50+ X \$60k - ER Owned	100%	5	Age: 18-60 \$750k, 61-70 \$300k	100%	18-70	\$75k	Yes	-	Yes	Yes	Yes	75	90%	Spread
Guardian	20 Pay Whole Life	WL	-	Yes	-	-	-	-	5	10 - 20 X \$50k; 21+ X \$65k - ER & EE Owned	30%	0-70	\$75k	Possibly	-	-	-	-	-	-	-
Guardian	Life Paid-Up at 121	WL	-	Yes	-	-	-	-	5	10 - 20 X \$50k; 21+ X \$65k - ER & EE Owned	30%	0-90	\$75k	Possibly	-	-	-	-	-	-	-
Guardian	Life Paid-Up at 65	WL	-	Yes	-	-	-	-	5	10 - 20 X \$50k; 21+ X \$65k - ER & EE Owned	30%	0-45	\$75k	Possibly	-	-	-	-	-	-	-
Guardian	Life Paid-Up at 95	WL	-	Yes	-	-	-	-	5	10 - 20 X \$50k; 21+ X \$65k - ER & EE Owned	30%	0-80	\$75k	Possibly	-	-	-	-	-	-	-

*Signature Term SI - 10 yr term: 18-64, 10 yr term: 18-60, and 30 yr term: 18-50

**Max Age can be 70, if less than 5% of the group and corporate owned

***At ages 66-70, face amounts are limited

Carrier	Product	Type	GI	SI	HECV	GI Min. Lives	GI Min/Max Face Amount	GI Participation	SI Min. Lives	SI Min./Max Face Amounts	SI Participation	GI/SI Min/Max Issue Age	GI/SI Min Annual Income	GI/SI Allow Prem Finance	GI/SI List Bill	HECV: Corp Owned or Sponsor	HECV: Indiv or Trust Owned	HECV: Allow Prem Finance	HECV: Max Age for Rider	HECV: Prem to NSV Ratio	HECV: Comp
Guardian	Life Paid-Up at 99	WL	-	Yes	-	-	-	-	5	10 - 20 X \$50K; 21+ X \$65K - ER & EE Owned	30%	0-80	\$75k	Possibly	-	-	-	-	-	-	-
Guardian	Ten Pay Whole Life	WL	-	Yes	-	-	-	-	5	10 - 20 X \$50K; 21+ X \$65K - ER & EE Owned	30%	0-75	\$75k	Possibly	-	-	-	-	-	-	-
Guardian	Executive Strategies WL	WL	Yes	Yes	Yes	10	10 - 20 X \$50K, 21 - 74 X \$65K - ER & EE Owned	100% to 70%	5	10 - 20 X \$50K; 21+ X \$65K - ER & EE Owned	30%	20-65	\$75k	Possibly	-	Yes	-	Yes	70	94.99%	Spread
Guardian	Achiever Gold WL	WL	-	Yes	Yes	-	-	-	5	10 - 20 X \$50K; 21+ X \$65K - ER & EE Owned	30%	20-65	\$75k	Possibly	-	Yes	Yes	Yes	65	89.99%	Spread
Guardian	Current Assumption UL	UL	-	-	Yes	-	-	-	-	-	-	18-85	-	-	-	Yes	Yes	Yes	NS - 85, S - 80	100%	Spread
John Hancock (USA)	Accumulation UL	UL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
John Hancock (USA)	Accumulation SVUL	SVUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	-	-	90.41%	Spread
John Hancock (USA)	Protection SVUL	SVUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	-	-	90.77%	Spread
John Hancock (USA)	Accumulation VUL	VUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	-	-	82.33%	Spread
John Hancock (USA)	Premier Life	UL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	Yes	-	77.69%	Spread
John Hancock (USA)	Accumulation IUL	IUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	Yes	-	73.51%	Spread
John Hancock (USA)	Protection IUL	IUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	Yes	-	58.16%	Spread
Legal & General (Banner Life)	A-List Term	Term	-	Yes	-	-	-	-	10	Up to \$3 million, dependent upon group size - EE Owned	100%	25-75	\$50k	-	Yes	-	-	-	-	-	-
Lincoln Life	Life Current UL	UL	-	Yes	-	-	-	-	5	Set Amount (Title/Position/Ownership %) or Formula (Salary Multiple, Defined Premium or Defined Benefit)	75% to 100%	20-70	\$75k	Yes	Yes	-	-	-	-	-	-
Lincoln Life	Life Guarantee UL	UL	Yes	Yes	-	10	Set Amount (Title/Position/Ownership %) or Formula (Salary Multiple, Defined Premium or Defined Benefit) - ER & EE Owned	100%	5	Set Amount (Title/Position/Ownership %) or Formula (Salary Multiple, Defined Premium or Defined Benefit) - ER & EE Owned	75% to 100%	20-70	\$75k	Yes	Yes	-	-	-	-	-	-
Lincoln Life	Lincoln SVUL One	SVUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	-	85	94.29%	Semi Heaped or Levelized
Lincoln Life	Lincoln AssetEdge Exec VUL	VUL	Yes	Yes	Yes	10	Set Amount (Title/Position/Ownership %) or Formula (Salary Multiple, Defined Premium or Defined Benefit) - ER & EE Owned	100%	5	Set Amount (Title/Position/Ownership %) or Formula (Salary Multiple, Defined Premium or Defined Benefit) - ER & EE Owned	75% to 100%	19-65	\$75k	-	Yes	Yes	Yes	-	85	94.39%	Semi Heaped or Levelized
Lincoln Life	Lincoln AssetEdge VUL	VUL	Yes	Yes	Yes	10	Set Amount (Title/Position/Ownership %) or Formula (Salary Multiple, Defined Premium or Defined Benefit) - ER & EE Owned	100%	5	Set Amount (Title/Position/Ownership %) or Formula (Salary Multiple, Defined Premium or Defined Benefit) - ER & EE Owned	75% to 100%	19-65	\$75k	-	Yes	Yes	Yes	-	85	93.69%	Semi Heaped or Levelized
Lincoln Life	Lincoln VUL One	VUL	Yes	Yes	Yes	10	Set Amount (Title/Position/Ownership %) or Formula (Salary Multiple, Defined Premium or Defined Benefit) - ER & EE Owned	100%	5	Set Amount (Title/Position/Ownership %) or Formula (Salary Multiple, Defined Premium or Defined Benefit) - ER & EE Owned	75% to 100%	20-70	\$75k	-	Yes	Yes	Yes	-	85	85.85%	Semi Heaped or Levelized

*Signature Term SI - 10 yr term: 18-64, 10 yr term: 18-60, and 30 yr term: 18-50

**Max Age can be 70, if less than 5% of the group and corporate owned

***At ages 66-70, face amounts are limited

Carrier	Product	Type	GI	SI	HECV	GI Min. Lives	GI Min/Max Face Amount	GI Participation	SI Min. Lives	SI Min./Max Face Amounts	SI Participation	GI/SI Min/Max Issue Age	GI/SI Min Annual Income	GI/SI Allow Prem Finance	GI/SI List Bill	HECV: Corp Owned or Sponsor	HECV: Indiv or Trust Owned	HECV: Allow Prem Finance	HECV: Max Age for Rider	HECV: Prem to NSV Ratio	HECV: Comp
Lincoln Life	Life Reserve IUL Accumulator	IUL	Yes	Yes	Yes	10	Set Amount (Title/Position/Ownership %) or Formula (Salary Multiple, Defined Premium or Defined Benefit) - ER & EE Owned	100%	5	Set Amount (Title/Position/Ownership %) or Formula (Salary Multiple, Defined Premium or Defined Benefit) - ER & EE Owned	75% to 100%	20-70	\$75k	Yes	Yes	Yes	Yes	Yes	85	100%	Semi Heaped or Levelized
Lincoln Life	WealthAdvantage IUL	IUL	Yes	Yes	Yes	10	Set Amount (Title/Position/Ownership %) or Formula (Salary Multiple, Defined Premium or Defined Benefit) - ER & EE Owned	100%	5	Set Amount (Title/Position/Ownership %) or Formula (Salary Multiple, Defined Premium or Defined Benefit) - ER & EE Owned	75% to 100%	20-70	\$75k	Yes	Yes	Yes	Yes	Yes	85	83.13%	Semi Heaped or Levelized
Lincoln Life	Life Reserve UL	UL	Yes	Yes	Yes	10	Set Amount (Title/Position/Ownership %) or Formula (Salary Multiple, Defined Premium or Defined Benefit) - ER & EE Owned	100%	5	Set Amount (Title/Position/Ownership %) or Formula (Salary Multiple, Defined Premium or Defined Benefit) - ER & EE Owned	75% to 100%	20-85	\$75k	Yes	Yes	Yes	Yes	Yes	85	96%	Semi Heaped or Levelized
Minnesota Life (part of Securian)	Eclipse Protector Indexed UL	IUL	Yes	Yes	-	10	ER: 10-15 X \$45k, 51+ X \$100k EE: 10-15 X \$22.5k, 51+ X \$50k	10-25 - 85%, 50+ - 50%	10	ER: 10-15 X \$45k, 51+ X \$100k EE: 10-15 X \$22.5k, 51+ X \$50k	10-25 - 85%, 50+ - 50%	20-70	-	-	Yes	-	-	Yes	-	-	-
Minnesota Life (part of Securian)	VUL Defender	VUL	Yes	Yes	-	10	ER: 10-15 X \$45k, 51+ X \$100k EE: 10-15 X \$22.5k, 51+ X \$50k	10-25 - 85%, 50+ - 50%	10	ER: 10-15 X \$45k, 51+ X \$100k EE: 10-15 X \$22.5k, 51+ X \$50k	10-25 - 85%, 50+ - 50%	20-70	-	-	Yes	-	-	-	-	-	-
Minnesota Life (part of Securian)	Secure Accumulator Whole Life	WL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Minnesota Life (part of Securian)	Secure Protector Whole Life	WL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Minnesota Life (part of Securian)	Accumulator VUL	VUL	Yes	Yes	Yes	10	ER: 10-15 X \$45k, 51+ X \$100k EE: 10-15 X \$22.5k, 51+ X \$50k	10-25 - 85%, 50+ - 50%	10	ER: 10-15 X \$45k, 51+ X \$100k EE: 10-15 X \$22.5k, 51+ X \$50k	10-25 - 85%, 50+ - 50%	20-70	-	-	Yes	Yes	Yes	-	-	91.86%	Spread
Minnesota Life (part of Securian)	Eclipse Survivor Indexed UL	SIUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	Yes	EVA - -, SVE - 69	EVA & SVEA - 98%, EVA - 92.7%	Spread
Minnesota Life (part of Securian)	Eclipse Indexed UL	IUL	Yes	Yes	Yes	10	ER: 10-15 X \$45k, 51+ X \$100k EE: 10-15 X \$22.5k, 51+ X \$50k	10-25 - 85%, 50+ - 50%	10	ER: 10-15 X \$45k, 51+ X \$100k EE: 10-15 X \$22.5k, 51+ X \$50k	10-25 - 85%, 50+ - 50%	20-70	-	-	Yes	Yes	Yes	Yes	EVA - -, SVE - 69	EVA & SVEA - 96.47%, EVA - 86.92%	Spread
Minnesota Life (part of Securian)	Omega Builder IUL	IUL	Yes	Yes	Yes	10	ER: 10-15 X \$45k, 51+ X \$100k EE: 10-15 X \$22.5k, 51+ X \$50k	10-25 - 85%, 50+ - 50%	10	ER: 10-15 X \$45k, 51+ X \$100k EE: 10-15 X \$22.5k, 51+ X \$50k	10-25 - 85%, 50+ - 50%	20-70	-	-	Yes	Yes	Yes	Yes	EVA - -, SVE - 69	EVA & SVEA - 96.47%, EVA - 88.36%	Spread
Minnesota Life (part of Securian)	Accumulator UL	UL	Yes	Yes	Yes	10	ER: 10-15 X \$45k, 51+ X \$100k EE: 10-15 X \$22.5k, 51+ X \$50k	10-25 - 85%, 50+ - 50%	10	ER: 10-15 X \$45k, 51+ X \$100k EE: 10-15 X \$22.5k, 51+ X \$50k	10-25 - 85%, 50+ - 50%	20-70	-	-	Yes	Yes	Yes	Yes	EVA - -, SVE - 69	EVA & SVEA - 97.14%, EVA - 87.69%	Spread
National Life	FlexLife IUL	IUL	Yes	Yes	Yes	10	ER: 10-19 X \$35k, 50+ X \$50k EE: 10-19 X \$35k, 50+ X \$50k	ER: 100%, EE: 70%	10	ER: 10-19 X \$35k, 50+ X \$50k EE: 10-19 X \$35k, 50+ X \$50k	70%	GI - 65, SI - 70	100k	-	-	Yes	Yes	Yes	85	88%	Spread
Nationwide	YourLife IUL Protector	IUL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nationwide	YourLife Current Assumption UL	UL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

*Signature Term SI - 10 yr term: 18-64, 10 yr term: 18-60, and 30 yr term: 18-50

**Max Age can be 70, if less than 5% of the group and corporate owned

***At ages 66-70, face amounts are limited

Carrier	Product	Type	GI	SI	HECV	GI Min. Lives	GI Min./Max Face Amount	GI Participation	SI Min. Lives	SI Min./Max Face Amounts	SI Participation	GI/SI Min/Max Issue Age	GI/SI Min Annual Income	GI/SI Allow Prem Finance	GI/SI List Bill	HECV: Corp Owned or Sponsor	HECV: Indiv or Trust Owned	HECV: Allow Prem Finance	HECV: Max Age for Rider	HECV: Prem to NSV Ratio	HECV: Comp
Nationwide	Future Executive UL	UL	Yes	Yes	-	10	10 - 19 X \$40k, 50+ X \$70k. Max is \$5mm. MGI: 5 - 9 X \$50k, 20+ X \$80k, ER & EE owned	85%	3	\$25k - \$200k, ER & EE owned	85%	21-70	ER - \$115k, EE - 80k	-	Yes	Yes	-	-	80	98.00%	Spread
Nationwide	Future Executive VUL	VUL	Yes	Yes	-	10	10 - 19 X \$40k, 50+ X \$70k. Max is \$5mm. MGI: 5 - 9 X \$50k, 20+ X \$80k, ER & EE owned	85%	3	\$50k - \$200k, ER & EE owned	85%	21-70	ER - \$115k, EE - 80k	-	Yes	Yes	-	-	80	104.15%	Spread
Nationwide	YourLife Accumulation VUL	VUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	-	75	52.45%	-
Nationwide	YourLife Protection VUL	VUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	-	75	63.52%	-
Nationwide	YourLife Survivorship VUL	SVUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	-	75	49.63%	-
Nationwide	YourLife IUL	IUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	Yes	CROP - 70	100%	Spread
Nationwide	YourLife IUL Accumulator	IUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	Yes	70	100%	Spread
Nationwide	YourLife Executive IUL	IUL	Yes	Yes	-	10	10 - 19 X \$40k, 50+ X \$70k. Max is \$5mm. MGI: 5 - 9 X \$50k, 20+ X \$80k, ER & EE owned	85%	3	\$25k - \$200k, ER & EE owned	85%	21-70	ER - \$115k, EE - 80k	-	Yes	-	-	-	-	-	-
New York Life North American	Corporate Executive Accumulation VUL	VUL	Yes	Yes	-	10	10 - 15 X \$40k, 30+ X \$70k, ER & EE owned	90%	3	\$40k or 50% of the amount the group qualifies for, up to a \$1m (Max Net Amount at Risk), ER & EE owned	-	GI - 18 - 70, SI - 20-65	\$115k	-	-	-	-	-	-	-	-
	Rapid Builder IUL	IUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	-	75/80	97.79%	-
Pacific Life	Indexed Performer LT	IUL	Yes	Yes	-	10	AFC: 10-14 X \$35k, 40+ X \$70k EE: 10-19 X \$20k, 75+ X \$40k	100%	5	Maximum per life is two times the average of all lives, max per case is \$3mm, based on 100k multiply per life	25%	20-66 **	\$100k	GI only, but can't exceed 50% of the prem.	-	-	-	-	-	-	-
Pacific Life	Prime VUL	VUL	Yes	Yes	-	10	ER: 10-19 X \$35k, 75+ X \$55k EE: 10-19 X \$20k, 75+ X \$40k	100%	5	Maximum per life is two times the average of all lives, max per case is \$3mm, based on 100k multiply per life	25%	20-66 **	\$100k	GI only, but can't exceed 50% of the prem.	-	-	-	-	-	-	-
Pacific Life	Select VUL	VUL	Yes	Yes	Yes	10	ER: 10-19 X \$35k, 75+ X \$55k EE: 10-19 X \$20k, 75+ X \$40k	100%	5	Maximum per life is two times the average of all lives, max per case is \$3mm, based on 100k multiply per life	25%	20-66 **	\$100k	GI only, but can't exceed 50% of the prem.	-	Yes	Yes	-	90	92.89%	-
Pacific Life	Indexed Accumulator 5	IUL	Yes	Yes	Yes	10	ER: 10-19 X \$35k, 75+ X \$55k EE: 10-19 X \$20k, 75+ X \$40k	100%	5	Maximum per life is two times the average of all lives, max per case is \$3mm, based on 100k multiply per life	25%	20-66 **	\$100k	GI only, but can't exceed 50% of the prem.	-	Yes	Yes	-	90	95.90%	-
Pacific Life	Discovery Xelerator	IUL	Yes	Yes	Yes	10	ER: 10-19 X \$35k, 75+ X \$55k EE: 10-19 X \$20k, 75+ X \$40k	100%	5	\$50k - \$100k, ER & EE owned	25%	20-66 **	\$100k	GI only, but can't exceed 50% of the prem.	-	-	-	-	-	-	-

*Signature Term SI - 10 yr term: 18-64, 10 yr term: 18-60, and 30 yr term: 18-50

**Max Age can be 70, if less than 5% of the group and corporate owned

***At ages 66-70, face amounts are limited

Carrier	Product	Type	GI	SI	HECV	GI Min. Lives	GI Min./Max Face Amount	GI Participation	SI Min. Lives	SI Min./Max Face Amounts	SI Participation	GI/SI Min/Max Issue Age	GI/SI Min Annual Income	GI/SI Allow Prem Finance	GI/SI List Bill	HECV: Corp Owned or Sponsor	HECV: Indiv or Trust Owned	HECV: Allow Prem Finance	HECV: Max Age for Rider	HECV: Prem to NSV Ratio	HECV: Comp
Penn Mutual Life Insuran	Accumulation Builder Advantage IUL	IUL	Yes	Yes	Yes	10	A: At Limits: 10-24 X \$25k, 50-100 X \$60k B: All other cases: ER: 10-14 X \$25k, 50-100 X \$50k; EE: 10-14 X \$15k, 50-100 X \$35k	100%	10	10-24 X \$35k, 25-100 X \$40k	75% to 25%	65	\$100k	-	Yes	Yes	Yes	Yes	70	100%	Spread
Penn Mutual Life Insuran	Accumulation Builder Select IUL	IUL	Yes	Yes	Yes	10	A: At Limits: 10-24 X \$25k, 50-100 X \$60k B: All other cases: ER: 10-14 X \$25k, 50-100 X \$50k; EE: 10-14 X \$15k, 50-100 X \$35k	100%	10	10-24 X \$35k, 25-100 X \$40k	75% to 25%	65	\$100k	-	Yes	Yes	Yes	Yes	70	100%	Spread
Penn Mutual Life Insuran	Guaranteed Protection UL	UL	Yes	Yes	-	10	A: At Limits: 10-24 X \$25k, 50-100 X \$60k B: All other cases: ER: 10-14 X \$25k, 50-100 X \$50k; EE: 10-14 X \$15k, 50-100 X \$35k	100%	10	10-24 X \$35k, 25-100 X \$40k	75% to 25%	65	\$100k	-	Yes	-	-	-	-	36%	-
Penn Mutual Life Insuran	Guarantee Choice Whole Life	WL	Yes	Yes	-	10	A: At Limits: 10-24 X \$25k, 50-100 X \$60k B: All other cases: ER: 10-14 X \$25k, 50-100 X \$50k; EE: 10-14 X \$15k, 50-100 X \$35k	100%	10	10-24 X \$35k, 25-100 X \$40k	75% to 25%	65	\$100k	-	Yes	-	-	-	-	3%	-
Penn Mutual Life Insuran	Survivorship Plus Select	SIUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	Yes	70	100%	Spread
Principal Financial Group	Principal Indexed UL Flex	IUL	Yes	Yes	-	10	A formula/a set face amount for the job position or by % of ownership – No more than 10% of the total face for individuals over age 60 – No individual over 2.5 times the avg face amount of the group, ER & EE owned	100%	5	A formula/a set face amount for the job position or by % of ownership – No more than 10% of the total face for individuals over age 60 – No individual over 2.5 times the avg face amount of the group, ER & EE owned	75%	18-65 ***	\$75k	-	Yes	-	-	-	-	-	-
Principal Financial Group	Principal UL Flex II	UL	Yes	Yes	-	10	A formula/a set face amount for the job position or by % of ownership – No more than 10% of the total face for individuals over age 60 – No individual over 2.5 times the avg face amount of the group, ER & EE owned	100%	5	A formula/a set face amount for the job position or by % of ownership – No more than 10% of the total face for individuals over age 60 – No individual over 2.5 times the avg face amount of the group, ER & EE owned	75%	18-65 ***	\$75k	-	Yes	-	-	-	-	-	-

*Signature Term SI - 10 yr term: 18-64, 10 yr term: 18-60, and 30 yr term: 18-50

**Max Age can be 70, if less than 5% of the group and corporate owned

***At ages 66-70, face amounts are limited

Carrier	Product	Type	GI	SI	HECV	GI Min. Lives	GI Min./Max Face Amount	GI Participation	SI Min. Lives	SI Min./Max Face Amounts	SI Participation	GI/SI Min/Max Issue Age	GI/SI Min Annual Income	GI/SI Allow Prem Finance	GI/SI List Bill	HECV: Corp Owned or Sponsor	HECV: Indiv or Trust Owned	HECV: Allow Prem Finance	HECV: Max Age for Rider	HECV: Prem to NSV Ratio	HECV: Comp
Principal Financial Group	Universal Protector IV	UL	Yes	Yes	-	10	A formula/a set face amount for the job position or by % of ownership – No more than 10% of the total face for individuals over age 60 – No individual over 2.5 times the avg face amount of the group, ER & EE owned	100%	5	A formula/a set face amount for the job position or by % of ownership – No more than 10% of the total face for individuals over age 60 – No individual over 2.5 times the avg face amount of the group, ER & EE owned	75%	18-65 ***	\$75k	-	Yes	-	-	-	-	-	-
Principal Financial Group	VUL Income III	VUL	Yes	Yes	Yes	10	A formula/a set face amount for the job position or by % of ownership – No more than 10% of the total face for individuals over age 60 – No individual over 2.5 times the avg face amount of the group, ER & EE owned	100%	5	A formula/a set face amount for the job position or by % of ownership – No more than 10% of the total face for individuals over age 60 – No individual over 2.5 times the avg face amount of the group, ER & EE owned	75%	18-65 ***	\$100k	-	Yes	Yes	Yes	-	65	99.55%	Spread
Principal Financial Group	Principal UL Accumulation II	UL	Yes	Yes	Yes	10	A formula/a set face amount for the job position or by % of ownership – No more than 10% of the total face for individuals over age 60 – No individual over 2.5 times the avg face amount of the group, ER & EE owned	100%	5	A formula/a set face amount for the job position or by % of ownership – No more than 10% of the total face for individuals over age 60 – No individual over 2.5 times the avg face amount of the group, ER & EE owned	75%	18-65 ***	\$75k	-	Yes	Yes	Yes	No	65	98.10%	Spread
Principal Financial Group	VUL - Business	VUL	Yes	Yes	-	10	A formula/a set face amount for the job position or by % of ownership – No more than 10% of the total face for individuals over age 60 – No individual over 2.5 times the avg face amount of the group, ER & EE owned	100%	5	A formula/a set face amount for the job position or by % of ownership – No more than 10% of the total face for individuals over age 60 – No individual over 2.5 times the avg face amount of the group, ER & EE owned	75%	18-65 ***	\$100k	-	Yes	-	-	-	-	-	-
Protective	Protective ProClassic UL	UL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	Yes	85	94.17%	Spread
Protective	Protective ProClassic II UL	UL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	85	53.36	-
Prudential Financial	VUL Protector	VUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	-	85	80.79%	Spread
Prudential Financial	PruLife Founders Plus UL	IUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	Yes	85	63.85%	Spread
Prudential Financial	PruLife Index Advantage UL	IUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	Yes	80	89.89%	Spread
Prudential Financial	PruLife Universal Plus	UL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	Yes	90	93.01%	Spread
Prudential Financial	PruLife Survivorship IUL	SIUL	-	-	-	-	-	-	-	-	-	-	-	-	-	Yes	Yes	Yes	70	91.64%	Spread
Security Mutual Life of N	Capital UL Max	UL	-	-	-	-	-	-	-	-	-	-	-	-	-	Yes	-	-	85	86.28%	-
Security Mutual Life of N	Benefits UL	UL	Yes	Yes	-	51	Amount purchased by \$4/week - \$200k - EE Owned	-	51	Amount purchased by \$4/week - \$200k - EE Owned	-	18-70	-	No	Yes	-	-	-	-	-	-

*Signature Term SI - 10 yr term: 18-64, 10 yr term: 18-60, and 30 yr term: 18-50

**Max Age can be 70, if less than 5% of the group and corporate owned

***At ages 66-70, face amounts are limited

Carrier	Product	Type	GI	SI	HECV	GI Min. Lives	GI Min./Max Face Amount	GI Participation	SI Min. Lives	SI Min./Max Face Amounts	SI Participation	GI/SI Min/Max Issue Age	GI/SI Min Annual Income	GI/SI Allow Prem Finance	GI/SI List Bill	HECV: Corp Owned or Sponsor	HECV: Indiv or Trust Owned	HECV: Allow Prem Finance	HECV: Max Age for Rider	HECV: Prem to NSV Ratio	HECV: Comp
Security Mutual Life of N Symetra	Benefits WL	WL	Yes	Yes	-	51	\$5,000 to \$200,000 - EE Owned	-	51	\$5,000 to \$200,000 - EE Owned	-	18-70	-	No	Yes	-	-	-	-	-	-
	Accumulator IUL	IUL	-	-	Yes	-	-	-	-	-	-	-	-	-	-	Yes	Yes	Yes	85	78.62%	Spread
Voya	Voya IUL-Accumulator	IUL	Yes	Yes	-	10	ER (7 pay): 10-14 X \$30k, 20+ X \$60,000. EE: 10-14 X \$15k, 20+ X \$30k	VOYA Underwriter Req'd	10	\$50k-\$100k - ER & EE Owned	VOYA Underwriter Req'd	16-75	-	-	Yes	-	-	-	-	-	-
Voya	Voya IUL-Protector	IUL	Yes	Yes	-	10	ER (7 pay): 10-14 X \$30k, 20+ X \$60,000. EE: 10-14 X \$15k, 20+ X \$30k	VOYA Underwriter Req'd	10	\$50k-\$100k - ER & EE Owned	VOYA Underwriter Req'd	16-75	-	-	Yes	-	-	-	-	-	-
Voya	Voya VUL-CV	VUL	Yes	Yes	-	10	ER (7 pay): 10-14 X \$30k, 20+ X \$60,000. EE: 10-14 X \$15k, 20+ X \$30k	VOYA Underwriter Req'd	10	\$50k-\$100k - ER & EE Owned	VOYA Underwriter Req'd	16-70	-	-	Yes	-	-	-	-	-	-
Voya	Voya Strategic Accumulator SUL	SUL	-	-	-	-	-	-	-	\$50k-\$100k - ER & EE Owned	-	-	-	-	-	Yes	Yes	Yes	90	100.33%	Spread
Voya	Voya IUL-Global	IUL	Yes	Yes	Yes	10	ER (7 pay): 10-14 X \$30k, 20+ X \$60,000. EE: 10-14 X \$15k, 20+ X \$30k	VOYA Underwriter Req'd	10	\$50k-\$100k - ER & EE Owned	VOYA Underwriter Req'd	16-75	-	-	Yes	Yes	Yes	Yes	90	75.57%	Spread
Voya	Voya IUL-Global Choice	IUL	Yes	Yes	Yes	10	ER (7 pay): 10-14 X \$30k, 20+ X \$60,000. EE: 10-14 X \$15k, 20+ X \$30k	VOYA Underwriter Req'd	10	\$50k-\$100k - ER & EE Owned	VOYA Underwriter Req'd	16-75	-	-	Yes	Yes	Yes	Yes	90	95%	Spread
Voya	Voya UL-CV	UL	Yes	Yes	Yes	10	ER (7 pay): 10-14 X \$30k, 20+ X \$60,000. EE: 10-14 X \$15k, 20+ X \$30k	VOYA Underwriter Req'd	10	\$50k-\$100k - ER & EE Owned	VOYA Underwriter Req'd	16-75	-	-	Yes	Yes	Yes	Yes	90	81.48%	Spread

*Signature Term SI - 10 yr term: 18-64, 10 yr term: 18-60, and 30 yr term: 18-50

**Max Age can be 70, if less than 5% of the group and corporate owned

***At ages 66-70, face amounts are limited