

PERMANENT LIFE PRODUCT QUICK REFERENCE SPREAD SHEET

Check product illustrations and brochures for detail



PO Box 30187
Phoenix, AZ 85049-0187
Phone: 602-494-9500/800-516-0283
FAX: 602-494-0500
Email: info@lbiusa.com

Company	Product/Plan Type	Issue Ages	Minimum Face	No Lapse Years	Highlights
AIG/ American General	ContinUL Extend	0-90	100K	Life	Blendable Supp/Base coverage, dial-in length of guar., rolling target, Best AIG guar DB, no interest catch-up
	Elite 03 UL	0-90	100K	<20	Good for cash value, endow solves, 2 year rolling target, Best AIG for cash value
	Elite-G 03 UL	0-65	50K	Life	Competitive Lifetime Guarantee premium, good for older ages, 2 year rolling target
	Platinum Provider Ultra	18-90	250K	<20	Mix base and term, good competitive cases
	Elite Index UL	0-90	100K	Life	Cash value accumulation, rolling target, 100% participation rate, annual adj. cap
	Platinum Protector G	25-70	100K	Life	No lapse guarantee, and no supplemental coverage
Aviva	Vista Advantage IUL	0-85	100K	5, 15, Life	100% participation, lifetime rolling targets, no lapse rider available, external term conversion, 25 to 55 extremely competitive
	Vista Elite IUL	0-85	25K	5, 15	100% partic., lifetime rolling targets, good for 55+, withdris. begin after 15 years, high CV at later years, external term convers., high target
	Vista Select IUL	0-85	100K	5, 15	100% partic., lifetime rolling targets, good for 55+, going to withdraw w/in 15 years, high CV at earlier years, external term convers.
AXA Dist.	Athena 2 UL	0-85	50K	Life	Lifetime Guarantee, competitive short and level pay, 2 year rolling targets. Great for ages 60+ preferred with high face amounts
Banner	Advantra UL	20-80	100K	20	Term alternative ages 60 and up NOT available for conversions
	Cont. Lifetime UL	20-85	100K	Life	Competitive Lifetime Guarantee premium – use for conversions
Genworth	Life. Pro. Flex UL	0-90	25K	Life	Competitive (full and short pay) Lifetime Guar. premiums, unlimited rolling target – use for conversions
	Life. Pro. Flex Plus UL	0-90	25K	Life	Best for cash values and guar DB, secondary guarantee
	1st Choice Gold UL	0-85	25K	20, Life	Good for cash accumulation
	GPX ISWL	0-79	25K	ISWL	ISWL, face amounts down to 5k
	Choice UL	18-70	10K	<20	Low face amounts, cash accumulation
ING	GDBUL UL	0-90	100K	Life	Competitive Lifetime Guarantee premium age ages 55+, good for short pays, guar issue good for 10 or more lives
	Life Design UL	0-85	100K	Life	Term blend available, 0% loans years 15+, ROP death benefit, two year rolling targets, adjustable term rider
	Strategic Accumulator UL	15-90	100K	Varies	High early cash value, no surrender charges. Levelized comp. underfunded dinged on comp
	Cap Accumulator UL	0-85	50K	None	Long term cash accumulator, retirement income, premium financing
Jefferson Pilot	Legend PLUS UL	20-85	100K	Life	Low cost lifetime guar. premium, good for cash value
	Legend XGUL	20-85	100K	Life	JP's lowest cost lifetime guar. premium with minimal cash value
	Legend 300 LR	20-85	100K	N/a	Loan rescue – 1035 with outstanding loan up to 75% of acc. Value
	Legend 400 UL	20-85	100K	5	Term blendable db, good for overfunding (7 pays), supplemental retirement income
John Hancock	Accumulation UL	0-90	100K	Varies	For high net worth individuals and business owners who need strong cash values
	Protection ULG	0-90	100K	Life	Competes well at ages 55+, LTC benefit, can extend premiums to age 120, good for premium financing
	Performance UL	0-90	50K	10	Supplemental income, High rolling target
	Whole Life WL	0-90	100K	WL	Participating WL

Company	Product/Plan Type	Issue Ages	Minimum Face	No Lapse Years	Highlights
LBL	Legacy Secure UL	18-85 *L	100K*	Life	AGE LAST, Dial-in guarantees – lifetime, plus nice cash values, 5 underwriting classes / * = 50K ages 61+
	Legacy Choice UL	18-85 *L	100K*	Life	AGE LAST, 25K min first year premium, \$0 first year premium load, suited for large first yr premium / * = 50K ages 61+
Lincoln	ULLPR7	16-90	100K	Life	Good for no-lapse guarantees, stronger no lapse protection
	UL2	16-90	100K	Varies	Good for cash value, endow solves, cost efficient
Mass Mutual	UL2	0-85	50K	Varies	Low cost perm ins., cash accum, older ages, flexibility with DB and premiums
	UL2+	0-85	50K	Life	Lifetime Guarantee, lower premium older ages
	Whole Life 9900	0-87	50K	Life	Most flexible of Mass Mutual's WL products
Met	Universal Advantage UL	0-85	50K	<20	Current assumption, LTC rider, guaranteed ROP
	Guarantee Advantage UL	18-85	50K	Life	Table shave, LTC guarantee, LTC guaranteed purchase option rider, guaranteed survivor income benefit rider
NACOLAH	Custom Term UL	18-90	100K	30, @100	Low premium to endow, To @100 rider avail., protected pour, bonus interest
	Custom Extra UL	18-90	25K	Life	Double death benefit value for 3-5 years up to 500k
	Custom Accum. UL	18-90	25K	Life	Good for cash accumulation and ROP option, 2 year rolling target; good for single pay, 10 year ROP guarantee, short 9 yr surr. period
	Custom Guarant. UL	18-90	50K	Life	Low cost lifetime guarantee low cash value, 2 year rolling target
Principal	UL Protector UL 3	0-85	50K	Life	Very competitive for lifetime guarantee, short pay and full pay; table shave; good for business insurance, LPT feature
	UL3	0-85	50K	<20	Good for endow solves, cash accumulation, ages 0-19 25k minimum face, 5 yr NLG
	UL Accumulator	0-85	250K	Varies	High early cash value, good for deferred comp cases, best for ages 45-75
Prudential	UL Protector UL	0-90 *L	50K	Life	AGE LAST, 2 year rolling target, Lifetime Guarantee, adjustable NLG
	UL Plus UL	0-90 *L	50K	7	AGE LAST, 2 year rolling target; competitive endowment premiums, good for cash accum., premium finance and business insurance
Sun Life	Protector Plus UL	18-85	100K	Varies	Good for older ages, cash value solves, supp retirement
	Protector LP 2 UL	18-85	100K	Life	Catch-up provision, lapse protection feature
Transamerica	TransUltraLP	16-89 *L	25K	<20	Cash accumulation; 15 year surrender; not available for conversion, not designed for lump sum or short pay
	TransUltraSP	16-89 *L	25K	<20	Best for single premium or short pay; cash growth – use for conversion
	TransAceLP	16-89 *L	25K	Life	Level pay; 5 year surrender charge, policy threshold to provide lifetime DB
	TransAceSP	16-89 *L	25K	Life	Best for single premium or short pay; is available for conversion, policy threshold to provide lifetime DB
United of Omaha	Ultra UL	0-90 *L	50K	Life	AGE LAST, Low premiums to endow, cash accumulation
	Max GUL	18-90 *L	50K	Life	AGE LAST, Lifetime Guarantees all ages, Short Pays – best guar DB
	Accumulator UL	0-90 *L	50K	Life	AGE LAST, Cash accumulation, retirement income – best cash accumulation
USFL	Right Life UL	16-75*L	250K	Life	AGE LAST, NLG – 95, offers multiple DB guar periods, single pay or short pay
WCL	Lifetime Platinum LP and SP	18-85 *L	100K	Life	AGE LAST, LP = Level Pay, lifetime guarantee; SP = Short Pay lifetime guarantee, 2 year rolling target
	Lifetime Gold	0-90 *L	25K	Life	AGE LAST, 2 year rolling target; catch-up provision
	LT Advantage 100	18-85 *L	25K	<20	AGE LAST, accelerated death benefit, rolling targets