

SURVIVORSHIP LIFE PRODUCT SPREAD SHEET AS OF 7-10-06

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Company	Product / Plan Type	Issue Ages	Minimum Face	No Lapse Feature Years	Highlights, Riders, Options
AIG/ American General	Plat Protector Survivor G/UL	40-90	\$250,000	Life	Low cost lifetime guar, Ext. Maturity, Return of Prem, 4 Yr Tm
	Elite SUL G/UL	20-90	\$250,000	Life	Lifetime / 50 yr guar DB built in to Ext. Maturity
	Elite SUL 2004/UL	20-90	\$250,000	<20	Low premium to 100 @ current assumptions
AXA	Athena SUL 2/UL	20-90	\$200,000	Life	Competitive no lapse lifetime guarantee. ROP rider
Banner	Survivor Life/UL	20-85	\$250,000	@100	Policy Exchange, Waiver of Mo. Ded., C.O.L., 3% guar. int.
Genworth	Lifetime Provider SUL/UL	15-94	\$100,000	Life	Level DB, only unlimited catch-up
	Life Two/UL	15-94	\$100,000	@100	First Death Split, First-to-Die Term. 4.00% guar. int.
ING	Guarantee SUL/UL	20-90	\$250,000	Life	Competitive lifetime guarantees. Blend term to lower premium. ATR rider to increase DB
Indianapolis	Horizon SUL/UL	20-85	\$250,000	<20	Policy Split Option, Estate Protection Rider
Jefferson Pilot	Duet 300 XG/UL	20-85	\$100,000	Life	3 DB options, zero spread loans, rolling target
	Duet 300 Plus/UL	20-85	\$100,000	Life	Good for cash growth, 14 yr surrender charge, rolling target
John Hancock	Survivorship UL-G/UL	20-90	\$250,000	Life	Policy Split, Estate Preservation
Lincoln Benefit	Legacy Secure SL/UL	30-85 *L	\$250,000	Life	AGE LAST, 10 pay guar., Indiv. Term, 4 Yr Tm., Policy Split. 4.00% guar. int.
Lincoln Life	SUL LPR6/UL	20-90	\$100,000	Life	Estate Tax Repeal Rider, Catch-up provision, 3 DB options, Persistency Bonus %
Mass Mutual	SUL Guard/UL	18-90	\$100,000	Life	Good for lifetime guarantees and level pays
Met	Legacy Advantage	20-85	\$250,000	40 or @100	Policy Split, Estate protection, Secondary DB guarantees
Principal	SUL/UL	20-90 *L	\$100,000	Life	AGE LAST, Competitive above age 60 & above \$3m DB, short pays, Lifetime guarantees
Prudential	Prulife SUL Protector/UL	18-90 *L	\$250,000	Life	AGE LAST, Adjust. guar., good for full pays, 2 yr rolling target
	Prulife SUL Plus/UL	18-90 *L	\$250,000	<20	AGE LAST, Good for min. prem. to endow, 2 yr rolling target
Sun Life	Survivorship UL Plus/UL	18-90	\$250,000	Varies	Waiver of Stip. Prem., Mat. Ext. of D.B., Est. Pres., Policy Split, Good older ages. LP UL is fully guar to 100 @ ages 40+
	Survivorship LP2/UL	18-90	\$250,000	60	
Trans- america	TransACE Survivor/UL	16-80 *L	\$250,000	Life	AGE LAST, 20 year surrender, no charge first 5 years
United of Omaha	Priority Survivor UL 2/UL	20-90 *L	\$250,000	Life	AGE LAST, Estate protection, Split Option. Target 20% higher than lifetime premium, good for 1035s.
West Coast	Golden Legacy Protector 4/UL	25-85 *L	\$250,000	Life	AGE LAST, good for cash value and endow solves. Two Split Options, 4 Yr Term, Ext. of D.B. 4.00% guar. int.