

Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Preferred NonTobacco, \$500,000 Face Amount, Guaranteed to Age 95

Female Preferred NonTobacco \$500,000 Face Amount No Lapse Guarantee to 95 Solve for Premium					
Client Age: 45		Client Age: 50		Client Age: 55	
	Prem.		Prem.		Prem.
United of Omaha GUL age 44*	\$2,344	United of Omaha GUL age 49*	\$2,776	United of Omaha GUL age 54*	\$3,348
United of Omaha GUL age 45	\$2,392	United of Omaha GUL age 50	\$2,879	United of Omaha GUL age 55	\$3,488
Genworth Colony Lifelong UL	\$2,430	Genworth Colony Lifelong UL	\$3,190	Lincoln Financial-DurationGT UL	\$4,058
AG Secure LifeTime GUL	\$2,550	AG Secure LifeTime GUL	\$3,205	AG Secure LifeTime GUL	\$4,209
PruLife UL Protector 2011 age 44	\$2,611	West Coast - LifeTime Plat. III 1-11	\$3,358	LBL Legacy Choice II age 54	\$4,312
West Coast - LifeTime Plat. III 1-11	\$2,644	PruLife UL Protector 2011 age 49	\$3,394	Nationwide YourLife No-Lapse	\$4,319
Principal UL Life Protector IV	\$2,663	Nationwide YourLife No-Lapse	\$3,440	LBL Legacy Secure II age 54	\$4,385
PruLife UL Protector 2011 age 45	\$2,709	Lincoln Financial-DurationGT UL	\$3,447	Genworth Colony Lifelong UL	\$4,398
MetLife Investors GAUL 11	\$2,775	Principal UL Life Protector IV	\$3,452	West Coast - LifeTime Plat. III 1-11	\$4,405
Genworth - GenGuard UL	\$2,797	MetLife Investors GAUL 11	\$3,479	Principal UL Life Protector IV	\$4,447
Penn Mutual Guaranteed Protector UL	\$2,810	LBL Legacy Choice II age 49	\$3,496	PruLife UL Protector 2011 age 54	\$4,451
Nationwide YourLife No-Lapse	\$2,826	Genworth - GenGuard UL	\$3,499	MetLife Investors GAUL 11	\$4,482
LBL Legacy Choice II age 44	\$2,851	LBL Legacy Secure II age 49	\$3,614	Genworth - GenGuard UL	\$4,493
ING Life - ING GDBUL II	\$2,895	ING Life - ING GDBUL II	\$3,618	LBL Legacy Choice II age 55	\$4,500
Lincoln Financial-DurationGT UL	\$2,911	PruLife UL Protector 2011 age 50	\$3,630	LBL Legacy Secure II age 55	\$4,510
LBL Legacy Secure II age 44	\$2,959	LBL Legacy Choice II age 50	\$3,639	Penn Mutual Guaranteed Protector UL	\$4,542
LBL Legacy Choice II age 45	\$2,993	Penn Mutual Guaranteed Protector UL	\$3,720	ING Life - ING GDBUL II	\$4,647
No American Custom Guar Gen 6	\$2,996	No American Custom Guar Gen 6	\$3,747	PruLife UL Protector 2011 age 55	\$4,658
LBL Legacy Secure II age 45	\$3,097	LBL Legacy Secure II age 50	\$3,768	John Hancock UL-G 11	\$4,705
John Hancock UL-G 11	\$3,109	John Hancock UL-G 11	\$3,826	No American Custom Guar Gen 6	\$4,722
Banner Life Choice UL	\$3,265	No American Custom TermGUL	\$4,089	Banner Life Choice UL	\$5,100
No American Custom TermGUL	\$3,268	Banner Life Choice UL	\$4,280	No American Custom TermGUL	\$5,294

Client Age: 60		Prem.
United of Omaha GUL age 59*	\$4,346	
United of Omaha GUL age 60	\$4,605	
Lincoln Financial-DurationGT UL	\$5,275	
AG Secure LifeTime GUL	\$5,325	
LBL Legacy Choice II age 59	\$5,345	
LBL Legacy Secure II age 59	\$5,358	
Genworth Colony Lifelong UL	\$5,523	
Nationwide YourLife No-Lapse	\$5,578	
LBL Legacy Choice II age 60	\$5,647	
West Coast - LifeTime Plat. III 1-11	\$5,648	
Genworth - GenGuard UL	\$5,650	
LBL Legacy Secure II age 60	\$5,661	
MetLife Investors GAUL 11	\$5,716	
Principal UL Life Protector IV	\$5,813	
PruLife UL Protector 2011 age 59	\$5,922	
Penn Mutual Guaranteed Protector UL	\$5,987	
ING Life - ING GDBUL II	\$5,998	
John Hancock UL-G 11	\$6,006	
No American Custom Guar Gen 6	\$6,069	
PruLife UL Protector 2011 age 60	\$6,278	
No American Custom TermGUL	\$6,880	
Banner Life Choice UL	\$6,950	

Client Age: 65		Prem.
United of Omaha GUL age 64*	\$5,803	
United of Omaha GUL age 65	\$6,143	
Lincoln Financial-DurationGT UL	\$6,899	
LBL Legacy Choice II age 64	\$7,017	
LBL Legacy Secure II age 64	\$7,035	
Genworth Colony Lifelong UL	\$7,130	
AG Secure LifeTime GUL	\$7,173	
Genworth - GenGuard UL	\$7,196	
Nationwide YourLife No-Lapse	\$7,388	
LBL Legacy Choice II age 65	\$7,423	
LBL Legacy Secure II age 65	\$7,442	
Principal UL Life Protector IV	\$7,453	
MetLife Investors GAUL 11	\$7,466	
West Coast - LifeTime Plat. III 1-11	\$7,545	
No American Custom Guar Gen 6	\$7,739	
ING Life - ING GDBUL II	\$7,792	
Penn Mutual Guaranteed Protector UL	\$7,829	
PruLife UL Protector 2011 age 64	\$7,977	
John Hancock UL-G 11	\$8,154	
PruLife UL Protector 2011 age 65	\$8,449	
No American Custom TermGUL	\$8,954	
Banner Life Choice UL	\$9,125	

Client Age: 70		Prem.
United of Omaha GUL age 69*	\$8,380	
LBL Legacy Choice II age 69	\$9,084	
United of Omaha GUL age 70	\$9,095	
LBL Legacy Secure II age 69	\$9,109	
Lincoln Financial-DurationGT UL	\$9,191	
Genworth Colony Lifelong UL	\$9,440	
West Coast - LifeTime Plat. III 1-11	\$9,505	
Genworth - GenGuard UL	\$9,527	
LBL Legacy Choice II age 70	\$9,551	
LBL Legacy Secure II age 70	\$9,578	
John Hancock UL-G 11	\$10,241	
ING Life - ING GDBUL II	\$10,350	
Penn Mutual Guaranteed Protector UL	\$10,453	
No American Custom Guar Gen 6	\$10,578	
Nationwide YourLife No-Lapse	\$10,604	
AG Secure LifeTime GUL	\$11,056	
Principal UL Life Protector IV	\$11,098	
PruLife UL Protector 2011 age 69	\$11,372	
MetLife Investors GAUL 11	\$11,928	
PruLife UL Protector 2011 age 70	\$12,155	
Banner Life Choice UL	\$12,300	
No American Custom TermGUL	\$12,312	

*Rate shown is using the Age Last Birthday Advantage

For Producer use only. Premiums accurate to the best of our knowledge as of 12/12/2011

Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Standard NonTobacco, \$500,000 Face Amount, Guaranteed to Age 95

Male | Standard NonTobacco | \$500,000 Face Amount | No Lapse Guarantee to 95 | Solve for Premium

Client Age: 45	Prem.	Client Age: 50	Prem.	Client Age: 55	Prem.
Genworth Colony Lifelong UL	\$3,711	Genworth Colony Lifelong UL	\$4,685	United of Omaha GUL age 54*	\$5,940
United of Omaha GUL age 44*	\$3,827	United of Omaha GUL age 49*	\$4,709	United of Omaha GUL age 55	\$6,243
West Coast - LifeTime Plat. III 1-11	\$3,850	United of Omaha GUL age 50	\$4,923	Lincoln Financial-DurationGT UL	\$6,573
United of Omaha GUL age 45	\$3,945	West Coast - LifeTime Plat. III 1-11	\$4,929	Genworth Colony Lifelong UL	\$6,660
No American Custom Guar Gen 6	\$4,022	No American Custom Guar Gen 6	\$5,180	West Coast - LifeTime Plat. III 1-11	\$6,690
Penn Mutual Guaranteed Protector UL	\$4,046	Genworth - GenGuard UL	\$5,221	Penn Mutual Guaranteed Protector UL	\$6,788
MetLife Investors GAUL 11	\$4,063	ING Life - ING GDBUL II	\$5,249	Nationwide YourLife No-Lapse	\$6,875
ING Life - ING GDBUL II	\$4,184	Penn Mutual Guaranteed Protector UL	\$5,310	ING Life - ING GDBUL II	\$6,969
Principal UL Life Protector IV	\$4,265	Lincoln Financial-DurationGT UL	\$5,372	Genworth - GenGuard UL	\$6,994
PruLife UL Protector 2011 age 44	\$4,270	MetLife Investors GAUL 11	\$5,551	MetLife Investors GAUL 11	\$7,178
Genworth - GenGuard UL	\$4,306	PruLife UL Protector 2011 age 49	\$5,585	AG Secure LifeTime GUL	\$7,211
Lincoln Financial-DurationGT UL	\$4,368	AG Secure LifeTime GUL	\$5,638	LBL Legacy Choice II age 54	\$7,242
PruLife UL Protector 2011 age 45	\$4,464	Nationwide YourLife No-Lapse	\$5,638	LBL Legacy Secure II age 54	\$7,247
AG Secure LifeTime GUL	\$4,484	LBL Legacy Choice II age 49	\$5,688	PruLife UL Protector 2011 age 54	\$7,346
No American Custom TermGUL	\$4,527	LBL Legacy Secure II age 49	\$5,701	No American Custom Guar Gen 6	\$7,400
LBL Legacy Choice II age 44	\$4,670	Principal UL Life Protector IV	\$5,755	No American Custom TermGUL	\$7,590
LBL Legacy Secure II age 44	\$4,695	No American Custom TermGUL	\$5,818	LBL Legacy Choice II age 55	\$7,620
LBL Legacy Choice II age 45	\$4,844	PruLife UL Protector 2011 age 50	\$5,890	LBL Legacy Secure II age 55	\$7,638
LBL Legacy Secure II age 45	\$4,872	LBL Legacy Choice II age 50	\$5,945	Principal UL Life Protector IV	\$7,676
Nationwide YourLife No-Lapse	\$4,875	LBL Legacy Secure II age 50	\$5,948	PruLife UL Protector 2011 age 55	\$7,742
Banner Life Choice UL	\$4,960	Banner Life Choice UL	\$6,065	Banner Life Choice UL	\$8,100
John Hancock UL-G 11	\$5,234	John Hancock UL-G 11	\$6,625	John Hancock UL-G 11	\$8,740

Client Age: 60	Prem.	Client Age: 65	Prem.	Client Age: 70	Prem.
United of Omaha GUL age 59*	\$7,769	United of Omaha GUL age 64*	\$10,267	United of Omaha GUL age 69*	\$14,145
United of Omaha GUL age 60	\$8,214	United of Omaha GUL age 65	\$10,880	Genworth Colony Lifelong UL	\$15,108
Genworth Colony Lifelong UL	\$8,391	Genworth Colony Lifelong UL	\$11,500	United of Omaha GUL age 70	\$15,400
Lincoln Financial-DurationGT UL	\$8,451	Lincoln Financial-DurationGT UL	\$11,544	LBL Legacy Secure II age 69	\$15,685
West Coast - LifeTime Plat. III 1-11	\$8,792	Genworth - GenGuard UL	\$11,569	West Coast - LifeTime Plat. III 1-11	\$15,832
Genworth - GenGuard UL	\$8,834	Penn Mutual Guaranteed Protector UL	\$11,669	Lincoln Financial-DurationGT UL	\$15,849
Nationwide YourLife No-Lapse	\$8,848	LBL Legacy Choice II age 64	\$11,754	Genworth - GenGuard UL	\$15,959
No American Custom Guar Gen 6	\$8,980	West Coast - LifeTime Plat. III 1-11	\$11,808	Nationwide YourLife No-Lapse	\$16,027
LBL Legacy Choice II age 59	\$9,277	Nationwide YourLife No-Lapse	\$11,936	No American Custom Guar Gen 6	\$16,208
LBL Legacy Secure II age 59	\$9,301	No American Custom Guar Gen 6	\$11,962	Penn Mutual Guaranteed Protector UL	\$16,268
ING Life - ING GDBUL II	\$9,313	ING Life - ING GDBUL II	\$12,292	ING Life - ING GDBUL II	\$16,725
MetLife Investors GAUL 11	\$9,501	MetLife Investors GAUL 11	\$12,603	LBL Legacy Secure II age 70	\$16,824
AG Secure LifeTime GUL	\$9,710	No American Custom TermGUL	\$12,796	LBL Legacy Choice II age 69	\$17,191
LBL Legacy Choice II age 60	\$9,756	LBL Legacy Secure II age 64	\$12,826	No American Custom TermGUL	\$17,197
PruLife UL Protector 2011 age 59	\$9,773	AG Secure LifeTime GUL	\$13,121	AG Secure LifeTime GUL	\$18,138
LBL Legacy Secure II age 60	\$9,781	PruLife UL Protector 2011 age 64	\$13,148	PruLife UL Protector 2011 age 69	\$18,239
Penn Mutual Guaranteed Protector UL	\$9,816	Principal UL Life Protector IV	\$13,166	LBL Legacy Choice II age 70	\$18,357
No American Custom TermGUL	\$10,002	LBL Legacy Choice II age 65	\$13,524	MetLife Investors GAUL 11	\$19,093
Principal UL Life Protector IV	\$10,216	LBL Legacy Secure II age 65	\$13,561	Principal UL Life Protector IV	\$19,186
PruLife UL Protector 2011 age 60	\$10,351	PruLife UL Protector 2011 age 65	\$13,950	PruLife UL Protector 2011 age 70	\$19,531
Banner Life Choice UL	\$11,305	John Hancock UL-G 11	\$15,427	John Hancock UL-G 11	\$20,252
John Hancock UL-G 11	\$11,494	Banner Life Choice UL	\$15,700	Banner Life Choice UL	\$21,485

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Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Standard NonTobacco, \$500,000 Face Amount, Guaranteed to Age 95

Female Standard NonTobacco \$500,000 Face Amount No Lapse Guarantee to 95 Solve for Premium											
Client Age: 45		Prem.		Client Age: 50		Prem.		Client Age: 55		Prem.	
United of Omaha GUL age 44*		\$2,906		United of Omaha GUL age 49*		\$3,477		United of Omaha GUL age 54*		\$4,202	
Genworth Colony Lifelong UL		\$2,962		United of Omaha GUL age 50		\$3,608		United of Omaha GUL age 55		\$4,379	
United of Omaha GUL age 45		\$2,990		Genworth Colony Lifelong UL		\$3,865		Lincoln Financial-DurationGT UL		\$4,791	
MetLife Investors GAUL 11		\$3,172		West Coast - LifeTime Plat. III 1-11		\$4,053		Genworth Colony Lifelong UL		\$5,120	
West Coast - LifeTime Plat. III 1-11		\$3,221		Nationwide YourLife No-Lapse		\$4,087		West Coast - LifeTime Plat. III 1-11		\$5,130	
Penn Mutual Guaranteed Protector UL		\$3,295		Lincoln Financial-DurationGT UL		\$4,108		Nationwide YourLife No-Lapse		\$5,137	
Nationwide YourLife No-Lapse		\$3,298		MetLife Investors GAUL 11		\$4,144		ING Life - ING GDBUL II		\$5,165	
Principal UL Life Protector IV		\$3,339		LBL Legacy Choice II age 49		\$4,210		MetLife Investors GAUL 11		\$5,325	
No American Custom Guar Gen 6		\$3,404		No American Custom Guar Gen 6		\$4,252		No American Custom Guar Gen 6		\$5,333	
Genworth - GenGuard UL		\$3,420		Genworth - GenGuard UL		\$4,300		Penn Mutual Guaranteed Protector UL		\$5,375	
Lincoln Financial-DurationGT UL		\$3,483		LBL Legacy Secure II age 49		\$4,300		Genworth - GenGuard UL		\$5,458	
AG Secure LifeTime GUL		\$3,511		Penn Mutual Guaranteed Protector UL		\$4,320		LBL Legacy Choice II age 54		\$5,544	
ING Life - ING GDBUL II		\$3,512		ING Life - ING GDBUL II		\$4,337		LBL Legacy Secure II age 54		\$5,575	
LBL Legacy Choice II age 44		\$3,519		LBL Legacy Choice II age 50		\$4,357		Principal UL Life Protector IV		\$5,721	
LBL Legacy Secure II age 44		\$3,526		Principal UL Life Protector IV		\$4,399		AG Secure LifeTime GUL		\$5,774	
Prulife UL Protector 2011 age 44		\$3,591		LBL Legacy Secure II age 50		\$4,483		LBL Legacy Choice II age 55		\$5,869	
LBL Legacy Choice II age 45		\$3,673		Prulife UL Protector 2011 age 49		\$4,581		LBL Legacy Secure II age 55		\$5,882	
LBL Legacy Secure II age 45		\$3,681		AG Secure LifeTime GUL		\$4,681		Prulife UL Protector 2011 age 54		\$5,967	
Prulife UL Protector 2011 age 45		\$3,727		Prulife UL Protector 2011 age 50		\$4,820		Prulife UL Protector 2011 age 55		\$6,273	
No American Custom TermGUL		\$3,771		No American Custom TermGUL		\$4,926		No American Custom TermGUL		\$6,277	
John Hancock UL-G 11		\$4,036		John Hancock UL-G 11		\$5,259		Banner Life Choice UL		\$6,515	
Banner Life Choice UL		\$4,065		Banner Life Choice UL		\$5,335		John Hancock UL-G 11		\$6,749	
Client Age: 60		Prem.		Client Age: 65		Prem.		Client Age: 70		Prem.	
United of Omaha GUL age 59*		\$5,505		United of Omaha GUL age 64*		\$7,435		United of Omaha GUL age 69*		\$10,855	
United of Omaha GUL age 60		\$5,846		United of Omaha GUL age 65		\$7,935		LBL Legacy Choice II age 69		\$11,147	
Genworth Colony Lifelong UL		\$6,466		Lincoln Financial-DurationGT UL		\$8,426		LBL Legacy Secure II age 69		\$11,179	
Lincoln Financial-DurationGT UL		\$6,472		LBL Legacy Choice II age 64		\$8,728		Genworth Colony Lifelong UL		\$11,625	
West Coast - LifeTime Plat. III 1-11		\$6,782		Genworth Colony Lifelong UL		\$8,742		Lincoln Financial-DurationGT UL		\$11,662	
Nationwide YourLife No-Lapse		\$6,984		LBL Legacy Secure II age 64		\$8,750		Genworth - GenGuard UL		\$11,734	
LBL Legacy Choice II age 59		\$7,005		Genworth - GenGuard UL		\$8,822		United of Omaha GUL age 70		\$11,785	
LBL Legacy Secure II age 59		\$7,022		LBL Legacy Choice II age 65		\$9,112		LBL Legacy Choice II age 70		\$11,828	
Genworth - GenGuard UL		\$7,047		LBL Legacy Secure II age 65		\$9,136		LBL Legacy Secure II age 70		\$11,863	
Penn Mutual Guaranteed Protector UL		\$7,133		Nationwide YourLife No-Lapse		\$9,154		Nationwide YourLife No-Lapse		\$12,543	
No American Custom Guar Gen 6		\$7,200		West Coast - LifeTime Plat. III 1-11		\$9,260		Penn Mutual Guaranteed Protector UL		\$12,553	
MetLife Investors GAUL 11		\$7,232		MetLife Investors GAUL 11		\$9,288		West Coast - LifeTime Plat. III 1-11		\$12,580	
LBL Legacy Choice II age 60		\$7,312		Penn Mutual Guaranteed Protector UL		\$9,340		ING Life - ING GDBUL II		\$12,707	
LBL Legacy Secure II age 60		\$7,330		ING Life - ING GDBUL II		\$9,637		No American Custom Guar Gen 6		\$12,921	
ING Life - ING GDBUL II		\$7,349		No American Custom Guar Gen 6		\$9,667		MetLife Investors GAUL 11		\$13,643	
Principal UL Life Protector IV		\$7,638		Principal UL Life Protector IV		\$9,937		AG Secure LifeTime GUL		\$13,887	
AG Secure LifeTime GUL		\$7,763		AG Secure LifeTime GUL		\$10,337		John Hancock UL-G 11		\$14,369	
Prulife UL Protector 2011 age 59		\$7,824		Prulife UL Protector 2011 age 64		\$10,409		Principal UL Life Protector IV		\$14,430	
No American Custom TermGUL		\$8,043		No American Custom TermGUL		\$10,884		No American Custom TermGUL		\$14,689	
Banner Life Choice UL		\$8,225		Prulife UL Protector 2011 age 65		\$11,038		Prulife UL Protector 2011 age 69		\$14,884	
Prulife UL Protector 2011 age 60		\$8,295		John Hancock UL-G 11		\$11,411		Prulife UL Protector 2011 age 70		\$15,972	
John Hancock UL-G 11		\$8,690		Banner Life Choice UL		\$13,095		Banner Life Choice UL		\$16,720	

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Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Standard Tobacco, \$500,000 Face Amount, Guaranteed to Age 95

Male Standard Tobacco \$500,000 Face Amount No Lapse Guarantee to 95 Solve for Premium					
Client Age: 45		Client Age: 50		Client Age: 55	
	Prem.		Prem.		Prem.
PruLife UL Protector 2011 age 45	\$762	United of Omaha GUL age 49*	\$8,119	United of Omaha GUL age 54*	\$10,162
United of Omaha GUL age 44*	\$6,597	United of Omaha GUL age 50	\$8,468	United of Omaha GUL age 55	\$10,665
Penn Mutual Guaranteed Protector UL	\$6,606	Penn Mutual Guaranteed Protector UL	\$8,749	Penn Mutual Guaranteed Protector UL	\$10,824
Genworth Colony Lifelong UL	\$6,666	No American Custom Guar Gen 6	\$9,033	Genworth Colony Lifelong UL	\$11,732
United of Omaha GUL age 45	\$6,888	PruLife UL Protector 2011 age 49	\$9,508	No American Custom Guar Gen 6	\$12,276
No American Custom Guar Gen 6	\$6,960	ING Life - ING GDBUL II	\$9,550	West Coast - LifeTime Plat. III 1-11	\$12,345
West Coast - LifeTime Plat. III 1-11	\$7,175	West Coast - LifeTime Plat. III 1-11	\$9,563	ING Life - ING GDBUL II	\$12,599
PruLife UL Protector 2011 age 44	\$7,285	No American Custom TermGUL	\$9,570	PruLife UL Protector 2011 age 54	\$12,688
No American Custom TermGUL	\$7,525	Genworth Colony Lifelong UL	\$9,868	No American Custom TermGUL	\$12,894
ING Life - ING GDBUL II	\$7,722	Genworth - GenGuard UL	\$9,946	LBL Legacy Secure II age 54	\$12,983
Genworth - GenGuard UL	\$7,767	PruLife UL Protector 2011 age 50	\$10,055	LBL Legacy Choice II age 54	\$12,987
AG Secure LifeTime GUL	\$7,866	LBL Legacy Secure II age 49	\$10,216	AG Secure LifeTime GUL	\$12,998
Banner Life Choice UL	\$8,050	AG Secure LifeTime GUL	\$10,226	Lincoln Financial-DurationGT UL	\$13,264
LBL Legacy Secure II age 44	\$8,083	LBL Legacy Choice II age 49	\$10,325	Banner Life Choice UL	\$13,265
LBL Legacy Choice II age 44	\$8,198	Banner Life Choice UL	\$10,430	Genworth - GenGuard UL	\$13,367
Lincoln Financial-DurationGT UL	\$8,292	Lincoln Financial-DurationGT UL	\$10,605	PruLife UL Protector 2011 age 55	\$13,435
LBL Legacy Secure II age 45	\$8,480	LBL Legacy Secure II age 50	\$10,708	LBL Legacy Choice II age 55	\$13,518
LBL Legacy Choice II age 45	\$8,613	LBL Legacy Choice II age 50	\$10,827	LBL Legacy Secure II age 55	\$13,554
MetLife Investors GAUL 11	\$9,055	MetLife Investors GAUL 11	\$11,001	MetLife Investors GAUL 11	\$13,972
Nationwide YourLife No-Lapse	\$9,080	Nationwide YourLife No-Lapse	\$11,630	Nationwide YourLife No-Lapse	\$14,919
Principal UL Life Protector IV	\$9,154	Principal UL Life Protector IV	\$11,686	Principal UL Life Protector IV	\$14,932
John Hancock UL-G 11	\$17,051	John Hancock UL-G 11	\$21,176	John Hancock UL-G 11	\$16,387

Client Age: 60		6962
United of Omaha GUL age 59*	\$13,353	
Penn Mutual Guaranteed Protector UL	\$13,971	
United of Omaha GUL age 60	\$14,138	
ING Life - ING GDBUL II	\$15,965	
No American Custom Guar Gen 6	\$16,117	
Genworth - GenGuard UL	\$16,250	
LBL Legacy Choice II age 59	\$16,519	
LBL Legacy Secure II age 59	\$16,566	
PruLife UL Protector 2011 age 59	\$16,744	
Banner Life Choice UL	\$16,799	
Genworth Colony Lifelong UL	\$16,800	
Lincoln Financial-DurationGT UL	\$16,965	
AG Secure LifeTime GUL	\$16,966	
No American Custom TermGUL	\$17,139	
LBL Legacy Choice II age 60	\$17,328	
LBL Legacy Secure II age 60	\$17,378	
West Coast - LifeTime Plat. III 1-11	\$17,408	
PruLife UL Protector 2011 age 60	\$17,705	
MetLife Investors GAUL 11	\$18,284	
Nationwide YourLife No-Lapse	\$19,079	
Principal UL Life Protector IV	\$19,436	
John Hancock UL-G 11	\$33,247	

Client Age: 65		Prem.
United of Omaha GUL age 64*	\$18,695	
Genworth Colony Lifelong UL	\$19,855	
Penn Mutual Guaranteed Protector UL	\$19,891	
United of Omaha GUL age 65	\$20,065	
ING Life - ING GDBUL II	\$21,007	
No American Custom Guar Gen 6	\$21,173	
LBL Legacy Choice II age 64	\$21,396	
LBL Legacy Secure II age 64	\$21,464	
Banner Life Choice UL	\$21,985	
No American Custom TermGUL	\$22,099	
MetLife Investors GAUL 11	\$22,114	
AG Secure LifeTime GUL	\$22,117	
PruLife UL Protector 2011 age 64	\$22,202	
LBL Legacy Choice II age 65	\$22,567	
LBL Legacy Secure II age 65	\$22,640	
Lincoln Financial-DurationGT UL	\$22,674	
West Coast - LifeTime Plat. III 1-11	\$23,144	
PruLife UL Protector 2011 age 65	\$23,469	
Principal UL Life Protector IV	\$24,785	
Genworth - GenGuard UL	\$25,849	
Nationwide YourLife No-Lapse	\$25,933	
John Hancock UL-G 11	\$26,936	

Client Age: 70		Prem.
Genworth Colony Lifelong UL	\$25,177	
United of Omaha GUL age 69*	\$25,730	
United of Omaha GUL age 70	\$27,375	
No American Custom Guar Gen 6	\$27,951	
ING Life - ING GDBUL II	\$28,269	
LBL Legacy Choice II age 69	\$28,481	
LBL Legacy Secure II age 69	\$28,584	
Penn Mutual Guaranteed Protector UL	\$28,588	
AG Secure LifeTime GUL	\$29,694	
West Coast - LifeTime Plat. III 1-11	\$29,824	
LBL Legacy Choice II age 70	\$30,397	
Banner Life Choice UL	\$30,410	
LBL Legacy Secure II age 70	\$30,510	
Lincoln Financial-DurationGT UL	\$30,530	
Genworth - GenGuard UL	\$31,111	
PruLife UL Protector 2011 age 69	\$31,206	
No American Custom TermGUL	\$31,359	
Principal UL Life Protector IV	\$32,632	
MetLife Investors GAUL 11	\$33,217	
PruLife UL Protector 2011 age 70	\$33,449	
Nationwide YourLife No-Lapse	\$33,780	
John Hancock UL-G 11	\$35,002	

*Rate shown is using the Age Last Birthday Advantage

Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Standard Tobacco, \$500,000 Face Amount, Guaranteed to Age 95

Female Standard Tobacco \$500,000 Face Amount No Lapse Guarantee to 95 Solve for Premium					
Client Age: 45		Client Age: 50		Client Age: 55	
	Prem.		Prem.		Prem.
Penn Mutual Guaranteed Protector UL	\$5,247	United of Omaha GUL age 49*	\$6,735	United of Omaha GUL age 54*	\$8,263
West Coast - LifeTime Plat. III 1-11	\$5,514	Penn Mutual Guaranteed Protector UL	\$6,900	United of Omaha GUL age 55	\$8,642
Genworth Colony Lifelong UL	\$5,528	United of Omaha GUL age 50	\$6,965	Penn Mutual Guaranteed Protector UL	\$8,644
United of Omaha GUL age 44*	\$5,600	ING Life - ING GDBUL II	\$6,972	West Coast - LifeTime Plat. III 1-11	\$9,114
Genworth - GenGuard UL	\$5,683	Genworth Colony Lifelong UL	\$7,247	Genworth Colony Lifelong UL	\$9,133
No American Custom Guar Gen 6	\$5,685	West Coast - LifeTime Plat. III 1-11	\$7,270	AG Secure LifeTime GUL	\$9,226
ING Life - ING GDBUL II	\$5,702	Genworth - GenGuard UL	\$7,313	ING Life - ING GDBUL II	\$9,232
United of Omaha GUL age 45	\$5,847	No American Custom Guar Gen 6	\$7,346	Genworth - GenGuard UL	\$9,393
No American Custom TermGUL	\$5,879	AG Secure LifeTime GUL	\$7,494	LBL Legacy Secure II age 54	\$9,731
PruLife UL Protector 2011 age 44	\$5,922	No American Custom TermGUL	\$7,515	No American Custom Guar Gen 6	\$9,740
AG Secure LifeTime GUL	\$5,978	LBL Legacy Secure II age 49	\$7,654	LBL Legacy Choice II age 54	\$9,773
LBL Legacy Secure II age 44	\$6,084	PruLife UL Protector 2011 age 49	\$7,791	Lincoln Financial-DurationGT UL	\$9,898
PruLife UL Protector 2011 age 45	\$6,241	LBL Legacy Choice II age 49	\$7,872	Principal UL Life Protector IV	\$10,160
Lincoln Financial-DurationGT UL	\$6,331	Lincoln Financial-DurationGT UL	\$7,928	LBL Legacy Choice II age 55	\$10,203
LBL Legacy Choice II age 44	\$6,333	LBL Legacy Secure II age 50	\$8,006	PruLife UL Protector 2011 age 54	\$10,214
LBL Legacy Secure II age 45	\$6,390	LBL Legacy Choice II age 50	\$8,200	LBL Legacy Secure II age 55	\$10,227
Banner Life Choice UL	\$6,565	Banner Life Choice UL	\$8,215	Banner Life Choice UL	\$10,385
MetLife Investors GAUL 11	\$6,623	PruLife UL Protector 2011 age 50	\$8,242	MetLife Investors GAUL 11	\$10,414
LBL Legacy Choice II age 45	\$6,651	Principal UL Life Protector IV	\$8,432	PruLife UL Protector 2011 age 55	\$10,787
Principal UL Life Protector IV	\$6,906	Nationwide YourLife No-Lapse	\$8,721	Nationwide YourLife No-Lapse	\$10,833
Nationwide YourLife No-Lapse	\$6,927	MetLife Investors GAUL 11	\$8,744	No American Custom TermGUL	\$10,884
John Hancock UL-G 11	\$7,625	John Hancock UL-G 11	\$9,562	John Hancock UL-G 11	\$12,032

Client Age: 60		Prem.
Penn Mutual Guaranteed Protector UL	\$10,913	
United of Omaha GUL age 59*	\$11,060	
United of Omaha GUL age 60	\$11,792	
ING Life - ING GDBUL II	\$11,892	
Genworth Colony Lifelong UL	\$12,182	
AG Secure LifeTime GUL	\$12,239	
Genworth - GenGuard UL	\$12,296	
LBL Legacy Choice II age 59	\$12,331	
LBL Legacy Secure II age 59	\$12,362	
West Coast - LifeTime Plat. III 1-11	\$12,544	
LBL Legacy Choice II age 60	\$12,915	
LBL Legacy Secure II age 60	\$12,949	
Lincoln Financial-DurationGT UL	\$13,013	
PruLife UL Protector 2011 age 59	\$13,179	
Banner Life Choice UL	\$13,195	
No American Custom Guar Gen 6	\$13,397	
PruLife UL Protector 2011 age 60	\$13,861	
Principal UL Life Protector IV	\$13,985	
Nationwide YourLife No-Lapse	\$14,017	
MetLife Investors GAUL 11	\$14,249	
No American Custom TermGUL	\$14,274	
John Hancock UL-G 11	\$14,313	

Client Age: 65		Prem.
Penn Mutual Guaranteed Protector UL	\$14,995	
West Coast - LifeTime Plat. III 1-11	\$15,271	
ING Life - ING GDBUL II	\$15,279	
Genworth Colony Lifelong UL	\$15,319	
United of Omaha GUL age 64*	\$15,559	
LBL Legacy Choice II age 64	\$15,591	
LBL Legacy Secure II age 64	\$15,635	
Genworth - GenGuard UL	\$15,915	
AG Secure LifeTime GUL	\$16,023	
LBL Legacy Choice II age 65	\$16,211	
No American Custom TermGUL	\$16,248	
LBL Legacy Secure II age 65	\$16,257	
Lincoln Financial-DurationGT UL	\$16,647	
United of Omaha GUL age 65	\$16,695	
PruLife UL Protector 2011 age 64	\$16,866	
Banner Life Choice UL	\$17,200	
MetLife Investors GAUL 11	\$17,283	
PruLife UL Protector 2011 age 65	\$17,668	
Nationwide YourLife No-Lapse	\$18,139	
No American Custom Guar Gen 6	\$18,340	
Principal UL Life Protector IV	\$18,585	
John Hancock UL-G 11	\$18,940	

Client Age: 70		Prem.
LBL Legacy Choice II age 69	\$20,066	
LBL Legacy Secure II age 69	\$20,129	
ING Life - ING GDBUL II	\$20,731	
AG Secure LifeTime GUL	\$21,059	
LBL Legacy Choice II age 70	\$21,354	
LBL Legacy Secure II age 70	\$21,420	
West Coast - LifeTime Plat. III 1-11	\$21,865	
United of Omaha GUL age 69*	\$22,140	
Lincoln Financial-DurationGT UL	\$22,177	
Genworth Colony Lifelong UL	\$22,495	
Penn Mutual Guaranteed Protector UL	\$22,501	
PruLife UL Protector 2011 age 69	\$23,332	
Banner Life Choice UL	\$23,485	
Genworth - GenGuard UL	\$23,742	
Principal UL Life Protector IV	\$23,792	
United of Omaha GUL age 70	\$23,795	
No American Custom Guar Gen 6	\$23,950	
Nationwide YourLife No-Lapse	\$24,863	
PruLife UL Protector 2011 age 70	\$24,954	
No American Custom TermGUL	\$25,029	
MetLife Investors GAUL 11	\$25,213	
John Hancock UL-G 11	\$28,163	

*Rate shown is using the Age Last Birthday Advantage

For Producer use only. Premiums accurate to the best of our knowledge as of 12/12/2011

Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Preferred NonTobacco, \$500,000 Face Amount, Guaranteed to Age 100

Male Preferred NonTobacco \$500,000 Face Amount No Lapse Guarantee to 100 Solve for Premium											
Client Age: 45		Prem.		Client Age: 50		Prem.		Client Age: 55		Prem.	
Genworth Colony Lifelong UL		\$3,139		Genworth Colony Lifelong UL		\$3,856		United of Omaha GUL age 54*		\$5,241	
PruLife UL Protector 2011 age 44		\$3,365		AG Secure LifeTime GUL		\$4,154		Genworth Colony Lifelong UL		\$5,392	
AG Secure LifeTime GUL		\$3,379		United of Omaha GUL age 49*		\$4,178		United of Omaha GUL age 55		\$5,501	
West Coast - LifeTime Plat. III 1-11		\$3,389		Genworth - GenGuard UL		\$4,208		AG Secure LifeTime GUL		\$5,559	
United of Omaha GUL age 44*		\$3,423		West Coast - LifeTime Plat. III 1-11		\$4,255		PruLife UL Protector 2011 age 54		\$5,646	
MetLife Investors GAUL 11		\$3,460		PruLife UL Protector 2011 age 49		\$4,308		Genworth - GenGuard UL		\$5,652	
Genworth - GenGuard UL		\$3,462		ING Life - ING GDBUL II		\$4,335		No American Custom Guar Gen 6		\$5,659	
PruLife UL Protector 2011 age 45		\$3,492		United of Omaha GUL age 50		\$4,364		West Coast - LifeTime Plat. III 1-11		\$5,685	
United of Omaha GUL age 45		\$3,513		MetLife Investors GAUL 11		\$4,480		ING Life - ING GDBUL II		\$5,733	
Principal UL Life Protector IV		\$3,525		No American Custom Guar Gen 6		\$4,502		Penn Mutual Guaranteed Protector UL		\$5,746	
No American Custom Guar Gen 6		\$3,621		PruLife UL Protector 2011 age 50		\$4,540		PruLife UL Protector 2011 age 55		\$5,938	
ING Life - ING GDBUL II		\$3,646		Principal UL Life Protector IV		\$4,580		MetLife Investors GAUL 11		\$5,942	
Penn Mutual Guaranteed Protector UL		\$3,658		Nationwide YourLife No-Lapse		\$4,725		Principal UL Life Protector IV		\$5,945	
Banner Life Choice UL		\$3,945		Penn Mutual Guaranteed Protector UL		\$4,757		LBL Legacy Choice II age 54		\$6,000	
No American Custom TermGUL		\$3,989		LBL Legacy Secure II age 49		\$4,791		LBL Legacy Secure II age 54		\$6,017	
LBL Legacy Secure II age 44		\$4,004		Banner Life Choice UL		\$4,830		Nationwide YourLife No-Lapse		\$6,193	
Nationwide YourLife No-Lapse		\$4,065		LBL Legacy Choice II age 49		\$4,882		Banner Life Choice UL		\$6,200	
LBL Legacy Choice II age 44		\$4,115		No American Custom TermGUL		\$4,914		No American Custom TermGUL		\$6,233	
LBL Legacy Secure II age 45		\$4,158		LBL Legacy Secure II age 50		\$4,991		LBL Legacy Choice II age 55		\$6,311	
LBL Legacy Choice II age 45		\$4,273		John Hancock UL-G 11		\$5,001		LBL Legacy Secure II age 55		\$6,334	
John Hancock UL-G 11		\$4,396		LBL Legacy Choice II age 50		\$5,075		John Hancock UL-G 11		\$6,470	
Client Age: 60		Prem.		Client Age: 65		Prem.		Client Age: 70		Prem.	
United of Omaha GUL age 59*		\$6,809		United of Omaha GUL age 64*		\$8,944		United of Omaha GUL age 69*		\$12,180	
Genworth Colony Lifelong UL		\$6,962		Genworth Colony Lifelong UL		\$9,167		Genworth Colony Lifelong UL		\$12,354	
United of Omaha GUL age 60		\$7,188		United of Omaha GUL age 65		\$9,466		LBL Legacy Choice II age 69		\$13,011	
Genworth - GenGuard UL		\$7,258		Genworth - GenGuard UL		\$9,481		United of Omaha GUL age 70		\$13,031	
AG Secure LifeTime GUL		\$7,259		AG Secure LifeTime GUL		\$9,614		West Coast - LifeTime Plat. III 1-11		\$13,034	
West Coast - LifeTime Plat. III 1-11		\$7,431		LBL Legacy Choice II age 64		\$9,775		LBL Legacy Secure II age 69		\$13,048	
No American Custom Guar Gen 6		\$7,469		LBL Legacy Secure II age 64		\$9,800		Genworth - GenGuard UL		\$13,116	
Penn Mutual Guaranteed Protector UL		\$7,484		Penn Mutual Guaranteed Protector UL		\$9,878		Penn Mutual Guaranteed Protector UL		\$13,555	
LBL Legacy Choice II age 59		\$7,656		West Coast - LifeTime Plat. III 1-11		\$9,907		LBL Legacy Choice II age 70		\$13,843	
PruLife UL Protector 2011 age 59		\$7,671		ING Life - ING GDBUL II		\$10,233		LBL Legacy Secure II age 70		\$13,883	
LBL Legacy Secure II age 59		\$7,674		MetLife Investors GAUL 11		\$10,265		ING Life - ING GDBUL II		\$13,929	
ING Life - ING GDBUL II		\$7,718		Principal UL Life Protector IV		\$10,315		Nationwide YourLife No-Lapse		\$14,255	
Nationwide YourLife No-Lapse		\$7,720		No American Custom Guar Gen 6		\$10,327		AG Secure LifeTime GUL		\$14,452	
No American Custom TermGUL		\$7,829		Nationwide YourLife No-Lapse		\$10,330		PruLife UL Protector 2011 age 69		\$14,484	
Principal UL Life Protector IV		\$7,922		LBL Legacy Choice II age 65		\$10,384		No American Custom Guar Gen 6		\$14,592	
MetLife Investors GAUL 11		\$7,974		LBL Legacy Secure II age 65		\$10,411		Banner Life Choice UL		\$15,065	
LBL Legacy Choice II age 60		\$8,065		PruLife UL Protector 2011 age 64		\$10,476		No American Custom TermGUL		\$15,132	
LBL Legacy Secure II age 60		\$8,085		No American Custom TermGUL		\$10,875		John Hancock UL-G 11		\$15,335	
PruLife UL Protector 2011 age 60		\$8,196		PruLife UL Protector 2011 age 65		\$11,166		Principal UL Life Protector IV		\$15,436	
Banner Life Choice UL		\$8,280		Banner Life Choice UL		\$11,290		PruLife UL Protector 2011 age 70		\$15,436	
John Hancock UL-G 11		\$8,543		John Hancock UL-G 11		\$11,747		MetLife Investors GAUL 11		\$15,939	

*Rate shown is using the Age Last Birthday Advantage

For Producer use only. Premiums accurate to the best of our knowledge as of 12/12/2011

Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Preferred NonTobacco, \$500,000 Face Amount, Guaranteed to Age 100

Female Preferred NonTobacco \$500,000 Face Amount No Lapse Guarantee to 100 Solve for Premium								
Client Age: 45		Prem.	Client Age: 50		Prem.	Client Age: 55		Prem.
Genworth Colony Lifelong UL		\$2,533	United of Omaha GUL age 49*		\$3,247	United of Omaha GUL age 54*		\$3,970
PruLife UL Protector 2011 age 44		\$2,695	Genworth Colony Lifelong UL		\$3,261	United of Omaha GUL age 55		\$4,147
United of Omaha GUL age 44*		\$2,708	United of Omaha GUL age 50		\$3,376	Genworth Colony Lifelong UL		\$4,442
AG Secure LifeTime GUL		\$2,715	AG Secure LifeTime GUL		\$3,406	AG Secure LifeTime GUL		\$4,475
United of Omaha GUL age 45		\$2,773	PruLife UL Protector 2011 age 49		\$3,510	Genworth - GenGuard UL		\$4,595
Principal UL Life Protector IV		\$2,785	Genworth - GenGuard UL		\$3,555	PruLife UL Protector 2011 age 54		\$4,607
PruLife UL Protector 2011 age 45		\$2,798	West Coast - LifeTime Plat. III 1-11		\$3,562	Nationwide YourLife No-Lapse		\$4,657
West Coast - LifeTime Plat. III 1-11		\$2,804	Principal UL Life Protector IV		\$3,619	West Coast - LifeTime Plat. III 1-11		\$4,668
Genworth - GenGuard UL		\$2,828	MetLife Investors GAUL 11		\$3,647	Principal UL Life Protector IV		\$4,675
MetLife Investors GAUL 11		\$2,903	ING Life - ING GDBUL II		\$3,693	MetLife Investors GAUL 11		\$4,704
Penn Mutual Guaranteed Protector UL		\$2,940	Nationwide YourLife No-Lapse		\$3,711	LBL Legacy Choice II age 54		\$4,722
ING Life - ING GDBUL II		\$2,958	PruLife UL Protector 2011 age 50		\$3,754	Penn Mutual Guaranteed Protector UL		\$4,743
Nationwide YourLife No-Lapse		\$3,059	LBL Legacy Secure II age 49		\$3,786	LBL Legacy Secure II age 54		\$4,758
LBL Legacy Secure II age 44		\$3,095	LBL Legacy Choice II age 49		\$3,836	ING Life - ING GDBUL II		\$4,812
No American Custom Guar Gen 6		\$3,122	Penn Mutual Guaranteed Protector UL		\$3,901	PruLife UL Protector 2011 age 55		\$4,823
LBL Legacy Choice II age 44		\$3,209	No American Custom Guar Gen 6		\$3,914	No American Custom Guar Gen 6		\$4,944
LBL Legacy Secure II age 45		\$3,237	LBL Legacy Secure II age 50		\$3,947	LBL Legacy Choice II age 55		\$4,979
Banner Life Choice UL		\$3,265	LBL Legacy Choice II age 50		\$3,976	LBL Legacy Secure II age 55		\$4,990
No American Custom TermGUL		\$3,295	No American Custom TermGUL		\$4,109	Banner Life Choice UL		\$5,100
LBL Legacy Choice II age 45		\$3,365	John Hancock UL-G 11		\$4,118	John Hancock UL-G 11		\$5,195
John Hancock UL-G 11		\$3,399	Banner Life Choice UL		\$4,280	No American Custom TermGUL		\$5,324

Client Age: 60		Prem.
United of Omaha GUL age 59*		\$5,200
Genworth - GenGuard UL		\$5,380
United of Omaha GUL age 60		\$5,517
Genworth Colony Lifelong UL		\$5,614
AG Secure LifeTime GUL		\$5,727
LBL Legacy Choice II age 59		\$5,857
LBL Legacy Secure II age 59		\$5,870
Nationwide YourLife No-Lapse		\$5,978
West Coast - LifeTime Plat. III 1-11		\$5,982
MetLife Investors GAUL 11		\$6,007
Principal UL Life Protector IV		\$6,118
West Coast - LifeTime Plat. III 1-11		\$6,120
LBL Legacy Secure II age 60		\$6,132
PruLife UL Protector 2011 age 59		\$6,161
Penn Mutual Guaranteed Protector UL		\$6,188
ING Life - ING GDBUL II		\$6,268
No American Custom Guar Gen 6		\$6,447
PruLife UL Protector 2011 age 60		\$6,537
John Hancock UL-G 11		\$6,785
Banner Life Choice UL		\$6,950
No American Custom TermGUL		\$6,969

Client Age: 65		Prem.
United of Omaha GUL age 64*		\$7,002
Genworth Colony Lifelong UL		\$7,202
United of Omaha GUL age 65		\$7,434
AG Secure LifeTime GUL		\$7,476
Genworth - GenGuard UL		\$7,504
LBL Legacy Choice II age 64		\$7,550
LBL Legacy Secure II age 64		\$7,568
Nationwide YourLife No-Lapse		\$7,817
MetLife Investors GAUL 11		\$7,858
Principal UL Life Protector IV		\$7,875
West Coast - LifeTime Plat. III 1-11		\$7,990
LBL Legacy Choice II age 65		\$8,044
Penn Mutual Guaranteed Protector UL		\$8,056
LBL Legacy Secure II age 65		\$8,064
ING Life - ING GDBUL II		\$8,128
PruLife UL Protector 2011 age 64		\$8,319
No American Custom Guar Gen 6		\$8,359
PruLife UL Protector 2011 age 65		\$8,813
Banner Life Choice UL		\$9,125
No American Custom TermGUL		\$9,168
John Hancock UL-G 11		\$9,261

Client Age: 70		Prem.
United of Omaha GUL age 69*		\$9,306
Genworth Colony Lifelong UL		\$9,783
United of Omaha GUL age 70		\$9,862
LBL Legacy Choice II age 69		\$10,015
Genworth - GenGuard UL		\$10,034
LBL Legacy Secure II age 69		\$10,042
West Coast - LifeTime Plat. III 1-11		\$10,074
LBL Legacy Choice II age 70		\$10,599
LBL Legacy Secure II age 70		\$10,627
ING Life - ING GDBUL II		\$10,864
Penn Mutual Guaranteed Protector UL		\$10,965
Nationwide YourLife No-Lapse		\$11,227
No American Custom Guar Gen 6		\$11,490
Principal UL Life Protector IV		\$11,662
PruLife UL Protector 2011 age 69		\$11,869
AG Secure LifeTime GUL		\$12,003
John Hancock UL-G 11		\$12,129
Banner Life Choice UL		\$12,300
MetLife Investors GAUL 11		\$12,595
No American Custom TermGUL		\$12,659
PruLife UL Protector 2011 age 70		\$12,688

*Rate shown is using the Age Last Birthday Advantage

For Producer use only. Premiums accurate to the best of our knowledge as of 12/12/2011

Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Standard NonTobacco, \$500,000 Face Amount, Guaranteed to Age 100

Male Standard NonTobacco \$500,000 Face Amount No Lapse Guarantee to 100 Solve for Premium					
Client Age: 45		Client Age: 50		Client Age: 55	
	Prem.		Prem.		Prem.
Genworth Colony Lifelong UL	\$3,819	No American Custom TermGUL	\$2,893	United of Omaha GUL age 54*	\$6,579
West Coast - LifeTime Plat. III 1-11	\$4,061	Genworth Colony Lifelong UL	\$4,811	Genworth Colony Lifelong UL	\$6,729
United of Omaha GUL age 44*	\$4,172	United of Omaha GUL age 49*	\$5,178	United of Omaha GUL age 55	\$6,923
MetLife Investors GAUL 11	\$4,189	West Coast - LifeTime Plat. III 1-11	\$5,193	West Coast - LifeTime Plat. III 1-11	\$7,038
No American Custom Guar Gen 6	\$4,201	Genworth - GenGuard UL	\$5,296	Penn Mutual Guaranteed Protector U	\$7,041
Penn Mutual Guaranteed Protector U	\$4,209	United of Omaha GUL age 50	\$5,422	Genworth - GenGuard UL	\$7,118
United of Omaha GUL age 45	\$4,314	No American Custom Guar Gen 6	\$5,438	No American Custom Guar Gen 6	\$7,137
Principal UL Life Protector IV	\$4,354	ING Life - ING GDBUL II	\$5,488	ING Life - ING GDBUL II	\$7,308
Genworth - GenGuard UL	\$4,361	Penn Mutual Guaranteed Protector U	\$5,535	MetLife Investors GAUL 11	\$7,405
ING Life - ING GDBUL II	\$4,383	MetLife Investors GAUL 11	\$5,721	LBL Legacy Secure II age 54	\$7,460
PruLife UL Protector 2011 age 44	\$4,423	PruLife UL Protector 2011 age 49	\$5,800	LBL Legacy Choice II age 54	\$7,472
No American Custom TermGUL	\$4,590	LBL Legacy Secure II age 49	\$5,827	AG Secure LifeTime GUL	\$7,480
PruLife UL Protector 2011 age 45	\$4,623	Principal UL Life Protector IV	\$5,846	PruLife UL Protector 2011 age 54	\$7,634
AG Secure LifeTime GUL	\$4,650	Nationwide YourLife No-Lapse	\$5,888	No American Custom TermGUL	\$7,665
LBL Legacy Secure II age 44	\$4,793	LBL Legacy Choice II age 49	\$5,908	Nationwide YourLife No-Lapse	\$7,735
LBL Legacy Choice II age 44	\$4,934	AG Secure LifeTime GUL	\$5,909	Principal UL Life Protector IV	\$7,767
Banner Life Choice UL	\$4,960	Banner Life Choice UL	\$6,065	LBL Legacy Choice II age 55	\$7,880
LBL Legacy Secure II age 45	\$4,970	LBL Legacy Secure II age 50	\$6,081	LBL Legacy Secure II age 55	\$7,899
Nationwide YourLife No-Lapse	\$5,074	PruLife UL Protector 2011 age 50	\$6,120	PruLife UL Protector 2011 age 55	\$8,047
LBL Legacy Choice II age 45	\$5,125	LBL Legacy Choice II age 50	\$6,156	Banner Life Choice UL	\$8,100
John Hancock UL-G 11	\$5,468	John Hancock UL-G 11	\$7,117	John Hancock UL-G 11	\$8,977

Client Age: 60		Prem.
Genworth Colony Lifelong UL		\$6,962
United of Omaha GUL age 59*		\$8,639
Genworth - GenGuard UL		\$9,054
United of Omaha GUL age 60		\$9,138
West Coast - LifeTime Plat. III 1-11		\$9,243
No American Custom Guar Gen 6		\$9,494
ING Life - ING GDBUL II		\$9,645
LBL Legacy Choice II age 59		\$9,659
LBL Legacy Secure II age 59		\$9,683
MetLife Investors GAUL 11		\$9,800
Nationwide YourLife No-Lapse		\$9,982
PruLife UL Protector 2011 age 59		\$10,143
LBL Legacy Choice II age 60		\$10,168
No American Custom TermGUL		\$10,175
AG Secure LifeTime GUL		\$10,181
Penn Mutual Guaranteed Protector U		\$10,189
LBL Legacy Secure II age 60		\$10,194
Principal UL Life Protector IV		\$10,365
PruLife UL Protector 2011 age 60		\$10,738
Banner Life Choice UL		\$11,305
John Hancock UL-G 11		\$11,837

Client Age: 65		Prem.
United of Omaha GUL age 64*		\$11,459
Genworth Colony Lifelong UL		\$11,707
Genworth - GenGuard UL		\$11,966
United of Omaha GUL age 65		\$12,155
Penn Mutual Guaranteed Protector U		\$12,212
West Coast - LifeTime Plat. III 1-11		\$12,402
LBL Legacy Choice II age 64		\$12,428
LBL Legacy Secure II age 64		\$12,462
No American Custom Guar Gen 6		\$12,687
ING Life - ING GDBUL II		\$12,714
MetLife Investors GAUL 11		\$13,020
LBL Legacy Choice II age 65		\$13,114
LBL Legacy Secure II age 65		\$13,151
No American Custom TermGUL		\$13,171
Nationwide YourLife No-Lapse		\$13,214
Principal UL Life Protector IV		\$13,406
AG Secure LifeTime GUL		\$13,528
PruLife UL Protector 2011 age 64		\$13,603
PruLife UL Protector 2011 age 65		\$14,425
Banner Life Choice UL		\$15,700
John Hancock UL-G 11		\$15,747

Client Age: 70		Prem.
Genworth Colony Lifelong UL		\$15,545
United of Omaha GUL age 69*		\$15,832
Genworth - GenGuard UL		\$16,242
LBL Legacy Choice II age 69		\$16,513
LBL Legacy Secure II age 69		\$16,562
West Coast - LifeTime Plat. III 1-11		\$16,624
United of Omaha GUL age 70		\$16,992
Penn Mutual Guaranteed Protector U		\$17,002
No American Custom Guar Gen 6		\$17,181
ING Life - ING GDBUL II		\$17,259
LBL Legacy Choice II age 70		\$17,632
LBL Legacy Secure II age 70		\$17,685
No American Custom TermGUL		\$17,767
Nationwide YourLife No-Lapse		\$18,456
PruLife UL Protector 2011 age 69		\$18,825
AG Secure LifeTime GUL		\$18,844
MetLife Investors GAUL 11		\$19,703
Principal UL Life Protector IV		\$19,726
PruLife UL Protector 2011 age 70		\$20,146
Banner Life Choice UL		\$21,485
John Hancock UL-G 11		\$21,526

*Rate shown is using the Age Last Birthday Advantage

For Producer use only. Premiums accurate to the best of our knowledge as of 12/12/2011

Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Standard NonTobacco, \$500,000 Face Amount, Guaranteed to Age 100

Female Standard NonTobacco \$500,000 Face Amount No Lapse Guarantee to 100 Solve for Premium					
Client Age: 45		Client Age: 50		Client Age: 55	
	Prem.		Prem.		Prem.
Genworth Colony Lifelong UL	\$3,069	Genworth Colony Lifelong UL	\$3,963	United of Omaha GUL age 54*	\$4,890
United of Omaha GUL age 44*	\$3,296	United of Omaha GUL age 49*	\$3,992	United of Omaha GUL age 55	\$5,109
MetLife Investors GAUL 11	\$3,310	United of Omaha GUL age 50	\$4,152	Genworth Colony Lifelong UL	\$5,180
United of Omaha GUL age 45	\$3,401	West Coast - LifeTime Plat. III 1-11	\$4,294	West Coast - LifeTime Plat. III 1-11	\$5,432
West Coast - LifeTime Plat. III 1-11	\$3,414	MetLife Investors GAUL 11	\$4,330	ING Life - ING GDBUL II	\$5,483
Penn Mutual Guaranteed Protector U	\$3,426	Genworth - GenGuard UL	\$4,365	Genworth - GenGuard UL	\$5,570
Principal UL Life Protector IV	\$3,444	LBL Legacy Secure II age 49	\$4,466	MetLife Investors GAUL 11	\$5,572
Genworth - GenGuard UL	\$3,458	Penn Mutual Guaranteed Protector U	\$4,501	Nationwide YourLife No-Lapse	\$5,732
No American Custom Guar Gen 6	\$3,558	No American Custom Guar Gen 6	\$4,511	Penn Mutual Guaranteed Protector U	\$5,780
ING Life - ING GDBUL II	\$3,624	Principal UL Life Protector IV	\$4,540	No American Custom Guar Gen 6	\$5,812
LBL Legacy Secure II age 44	\$3,660	Nationwide YourLife No-Lapse	\$4,549	LBL Legacy Secure II age 54	\$5,861
PruLife UL Protector 2011 age 44	\$3,724	LBL Legacy Choice II age 49	\$4,554	LBL Legacy Choice II age 54	\$5,871
AG Secure LifeTime GUL	\$3,726	ING Life - ING GDBUL II	\$4,561	Principal UL Life Protector IV	\$5,909
Nationwide YourLife No-Lapse	\$3,805	LBL Legacy Secure II age 50	\$4,656	AG Secure LifeTime GUL	\$6,019
No American Custom TermGUL	\$3,814	LBL Legacy Choice II age 50	\$4,713	LBL Legacy Choice II age 55	\$6,195
LBL Legacy Secure II age 45	\$3,815	PruLife UL Protector 2011 age 49	\$4,769	LBL Legacy Secure II age 55	\$6,209
LBL Legacy Choice II age 44	\$3,819	AG Secure LifeTime GUL	\$4,912	PruLife UL Protector 2011 age 54	\$6,224
PruLife UL Protector 2011 age 45	\$3,867	No American Custom TermGUL	\$4,975	No American Custom TermGUL	\$6,329
LBL Legacy Choice II age 45	\$3,988	PruLife UL Protector 2011 age 50	\$5,022	Banner Life Choice UL	\$6,515
Banner Life Choice UL	\$4,065	Banner Life Choice UL	\$5,355	PruLife UL Protector 2011 age 55	\$6,546
John Hancock UL-G 11	\$4,322	John Hancock UL-G 11	\$5,548	John Hancock UL-G 11	\$7,081

Client Age: 60		Prem.
United of Omaha GUL age 59*		\$6,453
Genworth Colony Lifelong UL		\$6,602
United of Omaha GUL age 60		\$6,858
West Coast - LifeTime Plat. III 1-11		\$7,176
Genworth - GenGuard UL		\$7,237
Penn Mutual Guaranteed Protector U		\$7,348
LBL Legacy Choice II age 59		\$7,413
LBL Legacy Secure II age 59		\$7,431
Nationwide YourLife No-Lapse		\$7,534
MetLife Investors GAUL 11		\$7,567
ING Life - ING GDBUL II		\$7,622
No American Custom Guar Gen 6		\$7,705
LBL Legacy Choice II age 60		\$7,758
LBL Legacy Secure II age 60		\$7,777
Principal UL Life Protector IV		\$7,886
No American Custom TermGUL		\$8,170
PruLife UL Protector 2011 age 59		\$8,174
Banner Life Choice UL		\$8,225
AG Secure LifeTime GUL		\$8,276
PruLife UL Protector 2011 age 60		\$8,666
John Hancock UL-G 11		\$9,359

Client Age: 65		Prem.
United of Omaha GUL age 64*		\$8,765
Genworth Colony Lifelong UL		\$8,852
Genworth - GenGuard UL		\$9,166
United of Omaha GUL age 65		\$9,323
LBL Legacy Choice II age 64		\$9,450
LBL Legacy Secure II age 64		\$9,474
Penn Mutual Guaranteed Protector U		\$9,588
MetLife Investors GAUL 11		\$9,742
West Coast - LifeTime Plat. III 1-11		\$9,791
Nationwide YourLife No-Lapse		\$9,917
LBL Legacy Choice II age 65		\$9,951
LBL Legacy Secure II age 65		\$9,977
ING Life - ING GDBUL II		\$10,002
Principal UL Life Protector IV		\$10,275
No American Custom Guar Gen 6		\$10,446
PruLife UL Protector 2011 age 64		\$10,866
AG Secure LifeTime GUL		\$10,909
No American Custom TermGUL		\$11,219
PruLife UL Protector 2011 age 65		\$11,519
John Hancock UL-G 11		\$11,896
Banner Life Choice UL		\$13,095

Client Age: 70		Prem.
United of Omaha GUL age 69*		\$11,837
Genworth Colony Lifelong UL		\$12,046
LBL Legacy Choice II age 69		\$12,242
LBL Legacy Secure II age 69		\$12,276
Genworth - GenGuard UL		\$12,312
United of Omaha GUL age 70		\$12,591
LBL Legacy Choice II age 70		\$12,941
LBL Legacy Secure II age 70		\$12,977
Penn Mutual Guaranteed Protector U		\$13,094
West Coast - LifeTime Plat. III 1-11		\$13,302
Nationwide YourLife No-Lapse		\$13,388
ING Life - ING GDBUL II		\$13,490
No American Custom Guar Gen 6		\$14,051
MetLife Investors GAUL 11		\$14,363
AG Secure LifeTime GUL		\$14,686
Principal UL Life Protector IV		\$15,044
No American Custom TermGUL		\$15,225
PruLife UL Protector 2011 age 69		\$15,496
John Hancock UL-G 11		\$16,219
PruLife UL Protector 2011 age 70		\$16,621
Banner Life Choice UL		\$16,720

*Rate shown is using the Age Last Birthday Advantage

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Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Standard Tobacco, \$500,000 Face Amount, Guaranteed to Age 100

Male Standard Tobacco \$500,000 Face Amount No Lapse Guarantee to 100 Solve for Premium					
Client Age: 45		Client Age: 50		Client Age: 55	
	Prem.		Prem.		Prem.
Penn Mutual Guaranteed Protector UL	\$6,739	No American Custom TermGUL	\$7,699	United of Omaha GUL age 54*	\$10,604
United of Omaha GUL age 44*	\$6,815	United of Omaha GUL age 49*	\$8,431	Penn Mutual Guaranteed Protector UL	\$11,013
Genworth Colony Lifelong UL	\$6,868	United of Omaha GUL age 50	\$8,803	United of Omaha GUL age 55	\$11,137
United of Omaha GUL age 45	\$7,121	Penn Mutual Guaranteed Protector UL	\$8,918	Genworth Colony Lifelong UL	\$12,074
PruLife UL Protector 2011 age 44	\$7,474	No American Custom Guar Gen 6	\$9,373	No American Custom Guar Gen 6	\$12,725
West Coast - LifeTime Plat. III 1-11	\$7,523	PruLife UL Protector 2011 age 49	\$9,733	ING Life - ING GDBUL II	\$12,860
No American Custom TermGUL	\$7,620	ING Life - ING GDBUL II	\$9,753	West Coast - LifeTime Plat. III 1-11	\$12,925
PruLife UL Protector 2011 age 45	\$7,820	Genworth Colony Lifelong UL	\$10,006	PruLife UL Protector 2011 age 54	\$12,937
Genworth - GenGuard UL	\$7,843	West Coast - LifeTime Plat. III 1-11	\$10,020	No American Custom TermGUL	\$12,973
ING Life - ING GDBUL II	\$7,880	Genworth - GenGuard UL	\$10,070	AG Secure LifeTime GUL	\$13,138
AG Secure LifeTime GUL	\$7,998	PruLife UL Protector 2011 age 50	\$10,286	LBL Legacy Secure II age 54	\$13,167
Banner Life Choice UL	\$8,050	AG Secure LifeTime GUL	\$10,335	LBL Legacy Choice II age 54	\$13,174
LBL Legacy Secure II age 44	\$8,215	LBL Legacy Secure II age 49	\$10,376	Banner Life Choice UL	\$13,265
LBL Legacy Choice II age 44	\$8,413	Banner Life Choice UL	\$10,430	Genworth - GenGuard UL	\$13,558
LBL Legacy Secure II age 45	\$8,629	LBL Legacy Choice II age 49	\$10,523	PruLife UL Protector 2011 age 55	\$13,688
LBL Legacy Choice II age 45	\$8,846	LBL Legacy Secure II age 50	\$10,873	LBL Legacy Choice II age 55	\$13,709
Nationwide YourLife No-Lapse	\$9,140	LBL Legacy Choice II age 50	\$11,018	LBL Legacy Secure II age 55	\$13,746
Principal UL Life Protector IV	\$9,216	MetLife Investors GAUL 11	\$11,264	MetLife Investors GAUL 11	\$14,326
No American Custom Guar Gen 6	\$9,217	Nationwide YourLife No-Lapse	\$11,724	Principal UL Life Protector IV	\$15,017
MetLife Investors GAUL 11	\$9,241	Principal UL Life Protector IV	\$11,757	Nationwide YourLife No-Lapse	\$15,071
John Hancock UL-G 11	\$17,051	John Hancock UL-G 11	\$21,176	John Hancock UL-G 11	\$24,898

Client Age: 60		Prem.
United of Omaha GUL age 59*		\$13,946
Penn Mutual Guaranteed Protector UL	\$14,236	
United of Omaha GUL age 60		\$14,764
Genworth Colony Lifelong UL	\$16,281	
ING Life - ING GDBUL II	\$16,436	
Genworth - GenGuard UL	\$16,534	
No American Custom Guar Gen 6	\$16,673	
LBL Legacy Choice II age 59	\$16,749	
LBL Legacy Secure II age 59	\$16,797	
Banner Life Choice UL	\$16,800	
PruLife UL Protector 2011 age 59	\$17,022	
AG Secure LifeTime GUL	\$17,200	
No American Custom TermGUL	\$17,341	
LBL Legacy Choice II age 60	\$17,581	
LBL Legacy Secure II age 60	\$17,632	
PruLife UL Protector 2011 age 60	\$17,990	
West Coast - LifeTime Plat. III 1-11	\$18,177	
MetLife Investors GAUL 11	\$18,753	
Nationwide YourLife No-Lapse	\$19,317	
Principal UL Life Protector IV	\$19,552	
John Hancock UL-G 11	\$33,247	

Client Age: 65		Prem.
United of Omaha GUL age 64*		\$18,713
United of Omaha GUL age 65		\$20,065
Genworth Colony Lifelong UL	\$20,200	
Penn Mutual Guaranteed Protector UL	\$20,216	
ING Life - ING GDBUL II	\$21,508	
LBL Legacy Choice II age 64	\$21,791	
LBL Legacy Secure II age 64	\$21,860	
No American Custom Guar Gen 6	\$21,866	
Banner Life Choice UL	\$21,985	
AG Secure LifeTime GUL	\$22,356	
No American Custom TermGUL	\$22,459	
PruLife UL Protector 2011 age 64	\$22,517	
MetLife Investors GAUL 11	\$22,801	
LBL Legacy Choice II age 65	\$23,010	
LBL Legacy Secure II age 65	\$23,084	
PruLife UL Protector 2011 age 65	\$23,793	
West Coast - LifeTime Plat. III 1-11	\$24,125	
Principal UL Life Protector IV	\$24,868	
Genworth - GenGuard UL	\$26,270	
Nationwide YourLife No-Lapse	\$26,304	
John Hancock UL-G 11	\$26,936	

Client Age: 70		Prem.
Genworth Colony Lifelong UL	\$25,962	
United of Omaha GUL age 69*		\$26,129
United of Omaha GUL age 70		\$28,009
No American Custom Guar Gen 6	\$28,875	
Penn Mutual Guaranteed Protector UL	\$29,008	
LBL Legacy Choice II age 69	\$29,066	
ING Life - ING GDBUL II	\$29,115	
LBL Legacy Secure II age 69	\$29,170	
Banner Life Choice UL	\$30,410	
AG Secure LifeTime GUL	\$30,471	
West Coast - LifeTime Plat. III 1-11	\$31,027	
LBL Legacy Choice II age 70	\$31,029	
LBL Legacy Secure II age 70	\$31,143	
No American Custom TermGUL	\$31,359	
PruLife UL Protector 2011 age 69	\$31,581	
Genworth - GenGuard UL	\$31,865	
Principal UL Life Protector IV	\$32,736	
PruLife UL Protector 2011 age 70	\$33,837	
MetLife Investors GAUL 11	\$34,259	
Nationwide YourLife No-Lapse	\$34,490	
John Hancock UL-G 11	\$35,002	

*Rate shown is using the Age Last Birthday Advantage

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Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Standard Tobacco, \$500,000 Face Amount, Guaranteed to Age 100

Female Standard Tobacco \$500,000 Face Amount No Lapse Guarantee to 100 Solve for Premium											
Client Age: 45		Prem.		Client Age: 50		Prem.		Client Age: 55		Prem.	
Penn Mutual Guaranteed Protector UL	\$5,343	Penn Mutual Guaranteed Protector UL	\$7,018	Penn Mutual Guaranteed Protector UL	\$8,784	United of Omaha GUL age 44*	\$5,884	United of Omaha GUL age 49*	\$7,135	United of Omaha GUL age 54*	\$8,821
Genworth Colony Lifelong UL	\$5,631	ING Life - ING GDBUL II	\$7,228	United of Omaha GUL age 50	\$7,393	ING Life - ING GDBUL II	\$5,921	Genworth Colony Lifelong UL	\$7,402	AG Secure LifeTime GUL	\$9,513
Genworth - GenGuard UL	\$5,764	Genworth Colony Lifelong UL	\$7,454	Genworth - GenGuard UL	\$7,579	No American Custom TermGUL	\$5,939	Genworth - GenGuard UL	\$7,454	ING Life - ING GDBUL II	\$9,540
West Coast - LifeTime Plat. III 1-11	\$5,824	No American Custom TermGUL	\$7,579	No American Custom Guar Gen 6	\$7,594	No American Custom Guar Gen 6	\$5,881	No American Custom Guar Gen 6	\$7,594	West Coast - LifeTime Plat. III 1-11	\$9,608
United of Omaha GUL age 44*	\$5,884	West Coast - LifeTime Plat. III 1-11	\$7,670	West Coast - LifeTime Plat. III 1-11	\$7,670	United of Omaha GUL age 45	\$6,097	AG Secure LifeTime GUL	\$7,809	Genworth - GenGuard UL	\$9,626
ING Life - ING GDBUL II	\$5,921	AG Secure LifeTime GUL	\$7,809	AG Secure LifeTime GUL	\$7,809	AG Secure LifeTime GUL	\$6,205	LBL Legacy Secure II age 49	\$7,897	LBL Legacy Secure II age 54	\$10,006
No American Custom TermGUL	\$5,939	LBL Legacy Secure II age 49	\$7,897	Prulife UL Protector 2011 age 49	\$8,014	LBL Legacy Secure II age 44	\$6,266	Prulife UL Protector 2011 age 49	\$8,014	No American Custom Guar Gen 6	\$10,053
Prulife UL Protector 2011 age 44	\$6,097	Prulife UL Protector 2011 age 49	\$8,014	LBL Legacy Choice II age 49	\$8,176	Prulife UL Protector 2011 age 45	\$6,426	Banner Life Choice UL	\$8,215	LBL Legacy Choice II age 54	\$10,074
United of Omaha GUL age 45	\$6,150	LBL Legacy Choice II age 49	\$8,176	Banner Life Choice UL	\$8,215	LBL Legacy Choice II age 44	\$6,545	LBL Legacy Secure II age 50	\$8,258	Banner Life Choice UL	\$10,116
AG Secure LifeTime GUL	\$6,205	Banner Life Choice UL	\$8,215	LBL Legacy Secure II age 50	\$8,258	Banner Life Choice UL	\$6,565	Prulife UL Protector 2011 age 50	\$8,475	Principal UL Life Protector IV	\$10,200
LBL Legacy Secure II age 44	\$6,266	Prulife UL Protector 2011 age 50	\$8,475	LBL Legacy Choice II age 50	\$8,526	LBL Legacy Secure II age 45	\$6,593	LBL Legacy Choice II age 50	\$8,526	LBL Legacy Choice II age 55	\$10,487
Prulife UL Protector 2011 age 45	\$6,426	LBL Legacy Choice II age 50	\$8,526	Principal UL Life Protector IV	\$8,537	MetLife Investors GAUL 11	\$6,818	Principal UL Life Protector IV	\$8,537	Prulife UL Protector 2011 age 54	\$10,488
LBL Legacy Choice II age 44	\$6,545	Nationwide YourLife No-Lapse	\$8,852	Nationwide YourLife No-Lapse	\$8,852	LBL Legacy Choice II age 45	\$6,883	Nationwide YourLife No-Lapse	\$8,852	LBL Legacy Secure II age 55	\$10,512
Banner Life Choice UL	\$6,565	Principal UL Life Protector IV	\$8,537	MetLife Investors GAUL 11	\$9,018	Nationwide YourLife No-Lapse	\$7,005	MetLife Investors GAUL 11	\$9,018	MetLife Investors GAUL 11	\$10,731
LBL Legacy Secure II age 45	\$6,593	Nationwide YourLife No-Lapse	\$8,852	John Hancock UL-G 11	\$10,509	Principal UL Life Protector IV	\$7,023	John Hancock UL-G 11	\$10,509	No American Custom TermGUL	\$10,884
MetLife Investors GAUL 11	\$6,818	MetLife Investors GAUL 11	\$9,018			John Hancock UL-G 11	\$8,467			Nationwide YourLife No-Lapse	\$11,027
LBL Legacy Choice II age 45	\$6,883	John Hancock UL-G 11	\$10,509							Prulife UL Protector 2011 age 55	\$11,071
Nationwide YourLife No-Lapse	\$7,005									John Hancock UL-G 11	\$13,096
Principal UL Life Protector IV	\$7,023										
John Hancock UL-G 11	\$8,467										

Client Age: 60		Prem.		Client Age: 65		Prem.		Client Age: 70		Prem.	
Penn Mutual Guaranteed Protector UL	\$11,102	Penn Mutual Guaranteed Protector UL	\$15,280	LBL Legacy Choice II age 69	\$21,015	LBL Legacy Choice II age 69	\$21,015	LBL Legacy Choice II age 69	\$21,015	LBL Legacy Choice II age 69	\$21,015
United of Omaha GUL age 59*	\$11,812	Genworth Colony Lifelong UL	\$15,468	LBL Legacy Secure II age 69	\$21,080	LBL Legacy Secure II age 69	\$21,080	LBL Legacy Secure II age 69	\$21,080	LBL Legacy Secure II age 69	\$21,080
ING Life - ING GDBUL II	\$12,336	ING Life - ING GDBUL II	\$16,039	ING Life - ING GDBUL II	\$21,712	ING Life - ING GDBUL II	\$21,712	ING Life - ING GDBUL II	\$21,712	ING Life - ING GDBUL II	\$21,712
Genworth Colony Lifelong UL	\$12,364	West Coast - LifeTime Plat. III 1-11	\$16,095	AG Secure LifeTime GUL	\$22,014	AG Secure LifeTime GUL	\$22,014	AG Secure LifeTime GUL	\$22,014	AG Secure LifeTime GUL	\$22,014
United of Omaha GUL age 60	\$12,587	LBL Legacy Choice II age 64	\$16,146	United of Omaha GUL age 69*	\$22,140	United of Omaha GUL age 69*	\$22,140	United of Omaha GUL age 69*	\$22,140	United of Omaha GUL age 69*	\$22,140
Genworth - GenGuard UL	\$12,641	LBL Legacy Secure II age 64	\$16,191	LBL Legacy Choice II age 70	\$22,297	LBL Legacy Choice II age 70	\$22,297	LBL Legacy Choice II age 70	\$22,297	LBL Legacy Choice II age 70	\$22,297
LBL Legacy Choice II age 59	\$12,677	United of Omaha GUL age 64*	\$16,258	LBL Legacy Secure II age 70	\$22,794	LBL Legacy Secure II age 70	\$22,794	LBL Legacy Secure II age 70	\$22,794	LBL Legacy Secure II age 70	\$22,794
LBL Legacy Secure II age 59	\$12,710	Genworth - GenGuard UL	\$16,370	Penn Mutual Guaranteed Protector UL	\$22,985	Penn Mutual Guaranteed Protector UL	\$22,985	Penn Mutual Guaranteed Protector UL	\$22,985	Penn Mutual Guaranteed Protector UL	\$22,985
AG Secure LifeTime GUL	\$12,834	No American Custom TermGUL	\$16,584	Genworth Colony Lifelong UL	\$22,990	Genworth Colony Lifelong UL	\$22,990	Genworth Colony Lifelong UL	\$22,990	Genworth Colony Lifelong UL	\$22,990
Banner Life Choice UL	\$13,195	AG Secure LifeTime GUL	\$16,643	West Coast - LifeTime Plat. III 1-11	\$22,993	West Coast - LifeTime Plat. III 1-11	\$22,993	West Coast - LifeTime Plat. III 1-11	\$22,993	West Coast - LifeTime Plat. III 1-11	\$22,993
West Coast - LifeTime Plat. III 1-11	\$13,213	LBL Legacy Choice II age 65	\$16,901	Banner Life Choice UL	\$23,485	Banner Life Choice UL	\$23,485	Banner Life Choice UL	\$23,485	Banner Life Choice UL	\$23,485
LBL Legacy Choice II age 60	\$13,280	LBL Legacy Secure II age 65	\$16,949	United of Omaha GUL age 70	\$23,795	United of Omaha GUL age 70	\$23,795	United of Omaha GUL age 70	\$23,795	United of Omaha GUL age 70	\$23,795
LBL Legacy Secure II age 60	\$13,315	Banner Life Choice UL	\$17,200	Prulife UL Protector 2011 age 69	\$23,820	Prulife UL Protector 2011 age 69	\$23,820	Prulife UL Protector 2011 age 69	\$23,820	Prulife UL Protector 2011 age 69	\$23,820
Prulife UL Protector 2011 age 59	\$13,508	Prulife UL Protector 2011 age 64	\$17,257	Principal UL Life Protector IV	\$24,162	Principal UL Life Protector IV	\$24,162	Principal UL Life Protector IV	\$24,162	Principal UL Life Protector IV	\$24,162
No American Custom Guar Gen 6	\$13,843	United of Omaha GUL age 65	\$17,271	Genworth - GenGuard UL	\$24,485	Genworth - GenGuard UL	\$24,485	Genworth - GenGuard UL	\$24,485	Genworth - GenGuard UL	\$24,485
Principal UL Life Protector IV	\$14,139	MetLife Investors GAUL 11	\$17,793	No American Custom Guar Gen 6	\$24,749	No American Custom Guar Gen 6	\$24,749	No American Custom Guar Gen 6	\$24,749	No American Custom Guar Gen 6	\$24,749
Prulife UL Protector 2011 age 60	\$14,202	Prulife UL Protector 2011 age 65	\$18,074	No American Custom TermGUL	\$25,029	No American Custom TermGUL	\$25,029	No American Custom TermGUL	\$25,029	No American Custom TermGUL	\$25,029
Nationwide YourLife No-Lapse	\$14,246	Nationwide YourLife No-Lapse	\$18,622	Nationwide YourLife No-Lapse	\$25,409	Nationwide YourLife No-Lapse	\$25,409	Nationwide YourLife No-Lapse	\$25,409	Nationwide YourLife No-Lapse	\$25,409
No American Custom TermGUL	\$14,274	Principal UL Life Protector IV	\$18,876	Prulife UL Protector 2011 age 70	\$25,463	Prulife UL Protector 2011 age 70	\$25,463	Prulife UL Protector 2011 age 70	\$25,463	Prulife UL Protector 2011 age 70	\$25,463
MetLife Investors GAUL 11	\$14,709	No American Custom Guar Gen 6	\$18,955	MetLife Investors GAUL 11	\$26,087	MetLife Investors GAUL 11	\$26,087	MetLife Investors GAUL 11	\$26,087	MetLife Investors GAUL 11	\$26,087
John Hancock UL-G 11	\$16,361	John Hancock UL-G 11	\$21,067	John Hancock UL-G 11	\$58,174	John Hancock UL-G 11	\$58,174	John Hancock UL-G 11	\$58,174	John Hancock UL-G 11	\$58,174

*Rate shown is using the Age Last Birthday Advantage

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