

Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Preferred NonTobacco, \$1,000,000 Face Amount, Guaranteed to Age 95

Male Preferred NonTobacco \$1,000,000 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		\$5,905	Genworth Colony Lifelong UL		\$7,343	United of Omaha GUL age 54*		\$9,159
United of Omaha GUL age 44*		\$6,093	United of Omaha GUL age 49*		\$7,363	United of Omaha GUL age 55		\$9,596
PruLife UL Protector 2011 age 44		\$6,128	United of Omaha GUL age 50		\$7,678	Lincoln Financial-DurationGT UL		\$10,331
United of Omaha GUL age 45		\$6,233	AG Secure LifeTime GUL		\$7,808	PruLife UL Protector 2011 age 54		\$10,355
AG Secure LifeTime GUL		\$6,320	PruLife UL Protector 2011 age 49		\$7,846	AG Secure LifeTime GUL		\$10,475
PruLife UL Protector 2011 age 45		\$6,331	West Coast - LifeTime Plat. III 1-11		\$7,877	Transamerica – TransACE		\$10,507
No American Custom Guar Gen 6		\$6,678	ING Life - ING GDBUL II		\$8,092	Genworth Colony Lifelong UL		\$10,510
Genworth - GenGuard UL		\$6,711	Genworth - GenGuard UL		\$8,157	No American Custom Guar Gen 6		\$10,607
ING Life - ING GDBUL II		\$6,767	PruLife UL Protector 2011 age 50		\$8,278	Principal UL Life Protector IV		\$10,676
Transamerica – TransACE		\$6,784	No American Custom Guar Gen 6		\$8,386	ING Life - ING GDBUL II		\$10,706
MetLife Investors Guarantee Adv UL		\$6,794	MetLife Investors Guarantee Adv UL		\$8,418	Nationwide YourLife No-Lapse		\$10,768
West Coast - LifeTime Plat. III 1-11		\$6,844	Transamerica – TransACE		\$8,434	West Coast - LifeTime Plat. III 1-11		\$10,846
Penn Mutual Guaranteed Protector UL		\$6,969	Lincoln Financial-DurationGT UL		\$8,544	PruLife UL Protector 2011 age 55		\$10,904
Lincoln Financial-DurationGT UL		\$7,032	Nationwide YourLife No-Lapse		\$8,560	Penn Mutual Guaranteed Protector UL		\$10,935
Principal UL Life Protector IV		\$7,177	Principal UL Life Protector IV		\$8,746	Genworth - GenGuard UL		\$10,938
Nationwide YourLife No-Lapse		\$7,184	Penn Mutual Guaranteed Protector UL		\$9,033	LBL Legacy Choice II age 54		\$11,308
LBL Legacy Choice II age 44		\$7,569	LBL Legacy Secure II age 49		\$9,146	LBL Legacy Secure II age 54		\$11,360
LBL Legacy Secure II age 44		\$7,670	LBL Legacy Choice II age 49		\$9,166	MetLife Investors Guarantee Adv UL		\$11,484
Banner Life Choice UL		\$7,830	LBL Legacy Secure II age 50		\$9,526	LBL Legacy Choice II age 55		\$11,815
LBL Legacy Choice II age 45		\$7,857	John Hancock UL-G 11		\$9,527	LBL Legacy Secure II age 55		\$11,842
LBL Legacy Secure II age 45		\$7,960	LBL Legacy Choice II age 50		\$9,563	John Hancock UL-G 11		\$11,944
No American Custom TermGUL		\$8,056	Banner Life Choice UL		\$9,600	Banner Life Choice UL		\$12,340
John Hancock UL-G 11		\$8,121	No American Custom TermGUL		\$9,999	No American Custom TermGUL		\$12,756

Client Age: 60		Prem.
United of Omaha GUL age 59*		\$11,768
United of Omaha GUL age 60		\$12,397
Genworth Colony Lifelong UL		\$13,546
Lincoln Financial-DurationGT UL		\$13,746
AG Secure LifeTime GUL		\$13,796
Transamerica – TransACE		\$13,878
PruLife UL Protector 2011 age 59		\$13,900
No American Custom Guar Gen 6		\$13,954
Genworth - GenGuard UL		\$14,015
Nationwide YourLife No-Lapse		\$14,069
LBL Legacy Choice II age 59		\$14,191
Penn Mutual Guaranteed Protector UL		\$14,224
LBL Legacy Secure II age 59		\$14,226
Principal UL Life Protector IV		\$14,343
ING Life - ING GDBUL II		\$14,704
PruLife UL Protector 2011 age 60		\$14,817
LBL Legacy Choice II age 60		\$14,935
LBL Legacy Secure II age 60		\$14,972
Banner Life Choice UL		\$15,239
John Hancock UL-G 11		\$15,924
MetLife Investors Guarantee Adv UL		\$15,950
No American Custom TermGUL		\$16,272
West Coast - LifeTime Plat. III 1-11		\$13,909

Client Age: 65		Prem.
United of Omaha GUL age 64*		\$15,267
United of Omaha GUL age 65		\$16,114
LBL Legacy Choice II age 64		\$17,709
LBL Legacy Secure II age 64		\$17,755
Genworth Colony Lifelong UL		\$18,046
West Coast - LifeTime Plat. III 1-11		\$18,067
Genworth - GenGuard UL		\$18,242
AG Secure LifeTime GUL		\$18,245
Principal UL Life Protector IV		\$18,636
Lincoln Financial-DurationGT UL		\$18,639
Transamerica – TransACE		\$18,728
LBL Legacy Secure II age 65		\$18,750
Penn Mutual Guaranteed Protector UL		\$18,752
PruLife UL Protector 2011 age 64		\$18,768
LBL Legacy Choice II age 65		\$18,810
Nationwide YourLife No-Lapse		\$19,139
No American Custom Guar Gen 6		\$19,257
ING Life - ING GDBUL II		\$19,391
PruLife UL Protector 2011 age 65		\$19,970
MetLife Investors Guarantee Adv UL		\$20,982
John Hancock UL-G 11		\$21,628
Banner Life Choice UL		\$22,520
No American Custom TermGUL		\$22,801

Client Age: 70		Prem.
United of Omaha GUL age 69*		\$21,470
United of Omaha GUL age 70		\$23,430
Genworth Colony Lifelong UL		\$23,739
LBL Legacy Choice II age 69		\$23,749
LBL Legacy Secure II age 69		\$23,819
West Coast - LifeTime Plat. III 1-11		\$24,650
Genworth - GenGuard UL		\$25,071
LBL Legacy Choice II age 70		\$25,125
LBL Legacy Secure II age 70		\$25,201
Lincoln Financial-DurationGT UL		\$25,325
Penn Mutual Guaranteed Protector UL		\$25,729
Nationwide YourLife No-Lapse		\$25,813
Transamerica – TransACE		\$25,875
ING Life - ING GDBUL II		\$26,078
Principal UL Life Protector IV		\$26,088
PruLife UL Protector 2011 age 69		\$26,403
No American Custom Guar Gen 6		\$27,349
AG Secure LifeTime GUL		\$27,426
John Hancock UL-G 11		\$27,908
PruLife UL Protector 2011 age 70		\$28,257
Banner Life Choice UL		\$31,150
No American Custom TermGUL		\$32,231
MetLife Investors Guarantee Adv UL		\$32,793

*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, \$1,000,000 Face Amount, Guaranteed to Age 95

Female Preferred NonTobacco \$1,000,000 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*	\$4,645	United of Omaha GUL age 49*	\$5,501	United of Omaha GUL age 54*	\$6,634
Genworth Colony Lifelong UL	\$4,713	United of Omaha GUL age 50	\$5,704	United of Omaha GUL age 55	\$6,911
United of Omaha GUL age 45	\$4,740	Genworth Colony Lifelong UL	\$6,233	Lincoln Financial-DurationGT UL	\$7,994
PruLife UL Protector 2011 age 44	\$4,956	AG Secure LifeTime GUL	\$6,282	Transamerica – TransACE	\$8,095
AG Secure LifeTime GUL	\$4,974	Transamerica – TransACE	\$6,354	AG Secure LifeTime GUL	\$8,291
Transamerica – TransACE	\$5,056	PruLife UL Protector 2011 age 49	\$6,472	Nationwide YourLife No-Lapse	\$8,418
PruLife UL Protector 2011 age 45	\$5,131	West Coast - LifeTime Plat. III 1-11	\$6,474	Principal UL Life Protector IV	\$8,539
West Coast - LifeTime Plat. III 1-11	\$5,158	Nationwide YourLife No-Lapse	\$6,584	PruLife UL Protector 2011 age 54	\$8,550
Principal UL Life Protector IV	\$5,349	Principal UL Life Protector IV	\$6,768	LBL Legacy Choice II age 54	\$8,560
Nationwide YourLife No-Lapse	\$5,432	Lincoln Financial-DurationGT UL	\$6,774	Genworth Colony Lifelong UL	\$8,649
Genworth - GenGuard UL	\$5,463	Genworth - GenGuard UL	\$6,866	West Coast - LifeTime Plat. III 1-11	\$8,697
MetLife Investors Guarantee Adv UL	\$5,503	LBL Legacy Choice II age 49	\$6,928	LBL Legacy Secure II age 54	\$8,707
Penn Mutual Guaranteed Protector UL	\$5,619	PruLife UL Protector 2011 age 50	\$6,937	Genworth - GenGuard UL	\$8,855
ING Life - ING GDBUL II	\$5,624	MetLife Investors Guarantee Adv UL	\$7,042	LBL Legacy Choice II age 55	\$8,936
LBL Legacy Choice II age 44	\$5,639	ING Life - ING GDBUL II	\$7,070	LBL Legacy Secure II age 55	\$8,957
Lincoln Financial-DurationGT UL	\$5,701	LBL Legacy Secure II age 49	\$7,164	PruLife UL Protector 2011 age 55	\$8,958
No American Custom Guar Gen 6	\$5,755	LBL Legacy Choice II age 50	\$7,214	Penn Mutual Guaranteed Protector UL	\$9,084
LBL Legacy Secure II age 44	\$5,855	No American Custom Guar Gen 6	\$7,220	ING Life - ING GDBUL II	\$9,128
LBL Legacy Choice II age 45	\$5,922	Penn Mutual Guaranteed Protector UL	\$7,439	No American Custom Guar Gen 6	\$9,134
John Hancock UL-G 11	\$6,097	LBL Legacy Secure II age 50	\$7,471	John Hancock UL-G 11	\$9,289
LBL Legacy Secure II age 45	\$6,131	John Hancock UL-G 11	\$7,531	MetLife Investors Guarantee Adv UL	\$9,350
Banner Life Choice UL	\$6,470	No American Custom TermGUL	\$8,379	Banner Life Choice UL	\$10,140
No American Custom TermGUL	\$6,651	Banner Life Choice UL	\$8,500	No American Custom TermGUL	\$10,963

Client Age: 60		Prem.
United of Omaha GUL age 59*	\$8,566	
United of Omaha GUL age 60	\$9,064	
Lincoln Financial-DurationGT UL	\$10,425	
AG Secure LifeTime GUL	\$10,521	
LBL Legacy Choice II 2010 age 59	\$10,628	
LBL Legacy Secure II age 59	\$10,653	
Transamerica – TransACE	\$10,774	
Genworth Colony Lifelong UL	\$10,898	
Nationwide YourLife No-Lapse	\$10,928	
West Coast - LifeTime Plat. III 1-11	\$11,143	
Genworth - GenGuard UL	\$11,168	
Principal UL Life Protector IV	\$11,194	
LBL Legacy Choice II 2010 age 60	\$11,231	
LBL Legacy Secure II age 60	\$11,258	
PruLife UL Protector 2011 age 59	\$11,285	
No American Custom Guar Gen 6	\$11,792	
ING Life - ING GDBUL II	\$11,830	
John Hancock UL-G 11	\$11,891	
PruLife UL Protector 2011 age 60	\$11,940	
Penn Mutual Guaranteed Protector UL	\$11,974	
MetLife Investors Guarantee Adv UL	\$12,091	
Banner Life Choice UL	\$13,840	
No American Custom TermGUL	\$14,502	

Client Age: 65		Prem.
United of Omaha GUL age 64*	\$11,359	
United of Omaha GUL age 65	\$12,009	
Lincoln Financial-DurationGT UL	\$13,671	
LBL Legacy Choice II age 64	\$13,971	
LBL Legacy Secure II age 64	\$14,006	
Genworth Colony Lifelong UL	\$14,113	
AG Secure LifeTime GUL	\$14,213	
Genworth - GenGuard UL	\$14,261	
Transamerica – TransACE	\$14,325	
Principal UL Life Protector IV	\$14,336	
Nationwide YourLife No-Lapse	\$14,477	
LBL Legacy Choice II age 65	\$14,784	
LBL Legacy Secure II age 65	\$14,821	
West Coast - LifeTime Plat. III 1-11	\$14,866	
No American Custom Guar Gen 6	\$15,021	
PruLife UL Protector 2011 age 64	\$15,071	
ING Life - ING GDBUL II	\$15,418	
Penn Mutual Guaranteed Protector UL	\$15,657	
PruLife UL Protector 2011 age 65	\$15,936	
MetLife Investors Guarantee Adv UL	\$16,110	
John Hancock UL-G 11	\$16,188	
Banner Life Choice UL	\$18,190	
No American Custom TermGUL	\$19,347	

Client Age: 70		Prem.
United of Omaha GUL age 69*	\$16,470	
United of Omaha GUL age 70	\$17,920	
LBL Legacy Choice II age 69	\$18,104	
LBL Legacy Secure II age 69	\$18,154	
Lincoln Financial-DurationGT UL	\$18,251	
Genworth Colony Lifelong UL	\$18,734	
Transamerica – TransACE	\$18,777	
West Coast - LifeTime Plat. III 1-11	\$18,875	
Genworth - GenGuard UL	\$18,923	
LBL Legacy Choice II age 70	\$19,038	
LBL Legacy Secure II age 70	\$19,092	
Principal UL Life Protector IV	\$19,496	
Nationwide YourLife No-Lapse	\$20,304	
John Hancock UL-G 11	\$20,362	
ING Life - ING GDBUL II	\$20,535	
No American Custom Guar Gen 6	\$20,625	
Penn Mutual Guaranteed Protector UL	\$20,905	
PruLife UL Protector 2011 age 69	\$21,881	
AG Secure LifeTime GUL	\$21,976	
PruLife UL Protector 2011 age 70	\$23,473	
MetLife Investors Guarantee Adv UL	\$24,322	
Banner Life Choice UL	\$24,540	
No American Custom TermGUL	\$27,255	

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Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Standard NonTobacco, \$1,000,000 Face Amount, Guaranteed to Age 95

Male Standard NonTobacco \$1,000,000 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		\$7,274		Genworth Colony Lifelong UL		\$9,223		United of Omaha GUL age 54*		\$11,783	
United of Omaha GUL age 44*		\$7,592		United of Omaha GUL age 49*		\$9,341		United of Omaha GUL age 55		\$12,382	
No American Custom Guar Gen 6		\$7,771		West Coast - LifeTime Plat. III 1-11		\$9,574		Lincoln Financial-DurationGT UL		\$13,026	
West Coast - LifeTime Plat. III 1-11		\$7,824		United of Omaha GUL age 50		\$9,766		Genworth Colony Lifelong UL		\$13,173	
United of Omaha GUL age 45		\$7,827		No American Custom Guar Gen 6		\$10,088		West Coast - LifeTime Plat. III 1-11		\$13,185	
PruLife UL Protector 2011 age 44		\$7,864		Genworth - GenGuard UL		\$10,312		No American Custom Guar Gen 6		\$13,211	
Penn Mutual Guaranteed Protector UL		\$8,093		ING Life - ING GDBUL II		\$10,332		Penn Mutual Guaranteed Protector UL		\$13,576	
ING Life - ING GDBUL II		\$8,202		PruLife UL Protector 2011 age 49		\$10,397		Principal UL Life Protector IV		\$13,610	
MetLife Investors Guarantee Adv UL		\$8,224		Penn Mutual Guaranteed Protector UL		\$10,619		Transamerica – TransACE		\$13,697	
PruLife UL Protector 2011 age 45		\$8,235		Lincoln Financial-DurationGT UL		\$10,624		ING Life - ING GDBUL II		\$13,771	
Transamerica – TransACE		\$8,422		MetLife Investors Guarantee Adv UL		\$10,636		PruLife UL Protector 2011 age 54		\$13,786	
Genworth - GenGuard UL		\$8,480		Transamerica – TransACE		\$10,683		Genworth - GenGuard UL		\$13,856	
Lincoln Financial-DurationGT UL		\$8,616		Nationwide YourLife No-Lapse		\$10,829		Nationwide YourLife No-Lapse		\$13,901	
AG Secure LifeTime GUL		\$8,841		PruLife UL Protector 2011 age 50		\$10,983		AG Secure LifeTime GUL		\$14,294	
Principal UL Life Protector IV		\$8,866		Principal UL Life Protector IV		\$11,056		LBL Legacy Choice II age 55		\$14,422	
No American Custom TermGUL		\$9,250		AG Secure LifeTime GUL		\$11,149		LBL Legacy Secure II age 54		\$14,431	
LBL Legacy Choice II age 44		\$9,276		LBL Legacy Choice II age 49		\$11,312		PruLife UL Protector 2011 age 55		\$14,549	
LBL Legacy Secure II age 44		\$9,326		LBL Legacy Secure II age 49		\$11,339		MetLife Investors Guarantee Adv UL		\$14,908	
Nationwide YourLife No-Lapse		\$9,493		LBL Legacy Choice II age 50		\$11,826		LBL Legacy Choice II age 54		\$15,177	
LBL Legacy Choice II age 45		\$9,625		LBL Legacy Secure II age 50		\$11,832		LBL Legacy Secure II age 55		\$15,214	
LBL Legacy Secure II age 45		\$9,680		No American Custom TermGUL		\$11,972		No American Custom TermGUL		\$15,723	
Banner Life Choice UL		\$9,860		Banner Life Choice UL		\$12,070		Banner Life Choice UL		\$16,140	
John Hancock UL-G 11		\$10,348		John Hancock UL-G 11		\$13,130		John Hancock UL-G 11		\$17,359	
Client Age: 60		Prem.		Client Age: 65		Prem.		Client Age: 70		Prem.	
United of Omaha GUL age 59*		\$15,337		United of Omaha GUL age 64*		\$20,146		United of Omaha GUL age 69*		\$27,891	
United of Omaha GUL age 60		\$16,195		United of Omaha GUL age 65		\$21,324		United of Omaha GUL age 70		\$30,340	
Genworth Colony Lifelong UL		\$16,635		Genworth Colony Lifelong UL		\$22,855		Genworth Colony Lifelong UL		\$30,070	
Lincoln Financial-DurationGT UL		\$16,778		Lincoln Financial-DurationGT UL		\$22,964		United of Omaha GUL age 70		\$30,340	
West Coast - LifeTime Plat. III 1-11		\$17,343		Genworth - GenGuard UL		\$23,008		West Coast - LifeTime Plat. III 1-11		\$31,000	
Genworth - GenGuard UL		\$17,538		Penn Mutual Guaranteed Protector UL		\$23,338		Genworth - GenGuard UL		\$31,061	
No American Custom Guar Gen 6		\$17,614		West Coast - LifeTime Plat. III 1-11		\$23,399		LBL Legacy Choice II age 69		\$31,212	
Nationwide YourLife No-Lapse		\$17,993		LBL Legacy Choice II age 64		\$23,446		LBL Legacy Secure II age 69		\$31,307	
Transamerica – TransACE		\$18,122		LBL Legacy Secure II age 64		\$23,510		Lincoln Financial-DurationGT UL		\$31,571	
PruLife UL Protector 2011 age 59		\$18,443		Nationwide YourLife No-Lapse		\$23,524		No American Custom Guar Gen 6		\$31,998	
Principal UL Life Protector IV		\$18,459		No American Custom Guar Gen 6		\$23,542		Nationwide YourLife No-Lapse		\$32,465	
ING Life - ING GDBUL II		\$18,461		Principal UL Life Protector IV		\$23,744		Penn Mutual Guaranteed Protector UL		\$32,535	
LBL Legacy Choice II age 59		\$18,492		ING Life - ING GDBUL II		\$24,418		Principal UL Life Protector IV		\$32,549	
LBL Legacy Secure II age 59		\$18,538		Transamerica – TransACE		\$24,486		ING Life - ING GDBUL II		\$33,286	
AG Secure LifeTime GUL		\$19,292		LBL Legacy Choice II age 65		\$24,640		Transamerica – TransACE		\$33,432	
MetLife Investors Guarantee Adv UL		\$19,447		LBL Legacy Secure II age 65		\$24,708		LBL Legacy Choice II age 70		\$33,482	
LBL Legacy Choice II age 60		\$19,448		PruLife UL Protector 2011 age 64		\$24,906		LBL Legacy Secure II age 70		\$33,586	
LBL Legacy Secure II age 60		\$19,498		AG Secure LifeTime GUL		\$26,114		PruLife UL Protector 2011 age 69		\$34,959	
PruLife UL Protector 2011 age 60		\$19,549		MetLife Investors Guarantee Adv UL		\$26,215		AG Secure LifeTime GUL		\$36,145	
Penn Mutual Guaranteed Protector UL		\$19,632		PruLife UL Protector 2011 age 65		\$26,441		PruLife UL Protector 2011 age 70		\$37,528	
No American Custom TermGUL		\$21,019		No American Custom TermGUL		\$27,454		No American Custom TermGUL		\$37,593	
Banner Life Choice UL		\$22,550		John Hancock UL-G 11		\$30,735		MetLife Investors Guarantee Adv UL		\$40,120	
John Hancock UL-G 11		\$22,868		Banner Life Choice UL		\$31,340		John Hancock UL-G 11		\$40,384	
								Banner Life Choice UL		\$42,910	

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Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Standard NonTobacco, \$1,000,000 Face Amount, Guaranteed to Age 95

Female Standard NonTobacco \$1,000,000 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*		\$5,760		United of Omaha GUL age 49*		\$6,893		United of Omaha GUL age 54*		\$8,329	
Genworth Colony Lifelong UL		\$5,776		United of Omaha GUL age 50		\$7,151		United of Omaha GUL age 55		\$8,679	
United of Omaha GUL age 45		\$5,927		Genworth Colony Lifelong UL		\$7,582		Lincoln Financial-DurationGT UL		\$9,460	
Transamerica – TransACE		\$6,174		Transamerica – TransACE		\$7,798		Transamerica – TransACE		\$9,788	
West Coast - LifeTime Plat. III 1-11		\$6,274		West Coast - LifeTime Plat. III 1-11		\$7,881		West Coast - LifeTime Plat. III 1-11		\$10,062	
No American Custom Guar Gen 6		\$6,535		Nationwide YourLife No-Lapse		\$8,066		Nationwide YourLife No-Lapse		\$10,071	
Penn Mutual Guaranteed Protector UL		\$6,589		Lincoln Financial-DurationGT UL		\$8,094		Genworth Colony Lifelong UL		\$10,093	
MetLife Investors Guarantee Adv UL		\$6,621		No American Custom Guar Gen 6		\$8,301		ING Life - ING GDBUL II		\$10,164	
PruLife UL Protector 2011 age 44		\$6,694		LBL Legacy Choice II age 49		\$8,356		Principal UL Life Protector IV		\$10,264	
Genworth - GenGuard UL		\$6,708		Principal UL Life Protector IV		\$8,409		No American Custom Guar Gen 6		\$10,681	
Principal UL Life Protector IV		\$6,804		Genworth - GenGuard UL		\$8,470		Penn Mutual Guaranteed Protector UL		\$10,750	
Lincoln Financial-DurationGT UL		\$6,845		PruLife UL Protector 2011 age 49		\$8,487		Genworth - GenGuard UL		\$10,784	
ING Life - ING GDBUL II		\$6,857		ING Life - ING GDBUL II		\$8,507		PruLife UL Protector 2011 age 54		\$11,016	
AG Secure LifeTime GUL		\$6,894		MetLife Investors Guarantee Adv UL		\$8,508		LBL Legacy Choice II age 55		\$11,026	
PruLife UL Protector 2011 age 45		\$6,927		LBL Legacy Secure II age 49		\$8,636		LBL Legacy Secure II age 54		\$11,087	
Nationwide YourLife No-Lapse		\$6,950		Penn Mutual Guaranteed Protector UL		\$8,641		MetLife Investors Guarantee Adv UL		\$11,225	
LBL Legacy Choice II age 44		\$6,974		LBL Legacy Choice II age 50		\$8,651		AG Secure LifeTime GUL		\$11,420	
LBL Legacy Secure II age 44		\$6,988		LBL Legacy Secure II age 50		\$8,902		PruLife UL Protector 2011 age 55		\$11,571	
LBL Legacy Choice II age 45		\$7,283		PruLife UL Protector 2011 age 50		\$8,924		LBL Legacy Choice II age 54		\$11,674	
LBL Legacy Secure II age 45		\$7,299		AG Secure LifeTime GUL		\$9,236		LBL Legacy Secure II age 55		\$11,701	
No American Custom TermGUL		\$7,691		No American Custom TermGUL		\$10,123		Banner Life Choice UL		\$12,970	
John Hancock UL-G 11		\$7,951		John Hancock UL-G 11		\$10,398		No American Custom TermGUL		\$13,007	
Banner Life Choice UL		\$8,070		Banner Life Choice UL		\$10,650		John Hancock UL-G 11		\$13,378	
Client Age: 60		Prem.		Client Age: 65		Prem.		Client Age: 70		Prem.	
United of Omaha GUL age 59*		\$10,856		United of Omaha GUL age 64*		\$14,566		United of Omaha GUL age 69*		\$21,350	
United of Omaha GUL age 60		\$11,513		United of Omaha GUL age 65		\$15,470		LBL Legacy Choice II age 69		\$22,231	
Genworth Colony Lifelong UL		\$12,785		Lincoln Financial-DurationGT UL		\$16,724		LBL Legacy Secure II age 69		\$22,294	
Lincoln Financial-DurationGT UL		\$12,820		Genworth Colony Lifelong UL		\$17,337		Genworth Colony Lifelong UL		\$23,104	
Transamerica – TransACE		\$12,878		Transamerica – TransACE		\$17,379		Lincoln Financial-DurationGT UL		\$23,196	
Nationwide YourLife No-Lapse		\$13,371		LBL Legacy Choice II age 64		\$17,392		Transamerica – TransACE		\$23,207	
West Coast - LifeTime Plat. III 1-11		\$13,482		LBL Legacy Secure II age 64		\$17,438		United of Omaha GUL age 70		\$23,220	
Principal UL Life Protector IV		\$13,740		Genworth - GenGuard UL		\$17,513		Genworth - GenGuard UL		\$23,337	
LBL Legacy Choice II 2010 age 59		\$13,947		Nationwide YourLife No-Lapse		\$17,688		Nationwide YourLife No-Lapse		\$23,455	
Genworth - GenGuard UL		\$13,963		Principal UL Life Protector IV		\$18,120		LBL Legacy Choice II age 70		\$23,593	
LBL Legacy Secure II age 59		\$13,981		LBL Legacy Choice II age 65		\$18,161		LBL Legacy Secure II age 70		\$23,663	
No American Custom Guar Gen 6		\$14,055		West Coast - LifeTime Plat. III 1-11		\$18,192		Principal UL Life Protector IV		\$24,149	
Penn Mutual Guaranteed Protector UL		\$14,266		LBL Legacy Secure II age 65		\$18,209		West Coast - LifeTime Plat. III 1-11		\$24,242	
ING Life - ING GDBUL II		\$14,532		Penn Mutual Guaranteed Protector UL		\$18,679		Penn Mutual Guaranteed Protector UL		\$25,107	
LBL Legacy Choice II 2010 age 60		\$14,562		No American Custom Guar Gen 6		\$18,878		ING Life - ING GDBUL II		\$25,249	
LBL Legacy Secure II age 60		\$14,597		ING Life - ING GDBUL II		\$19,108		No American Custom Guar Gen 6		\$25,276	
PruLife UL Protector 2011 age 59		\$14,635		PruLife UL Protector 2011 age 64		\$19,742		AG Secure LifeTime GUL		\$27,641	
MetLife Investors Guarantee Adv UL		\$15,284		MetLife Investors Guarantee Adv UL		\$19,964		John Hancock UL-G 11		\$28,618	
AG Secure LifeTime GUL		\$15,397		AG Secure LifeTime GUL		\$20,542		MetLife Investors Guarantee Adv UL		\$28,694	
PruLife UL Protector 2011 age 60		\$15,565		PruLife UL Protector 2011 age 65		\$20,986		PruLife UL Protector 2011 age 69		\$28,787	
Banner Life Choice UL		\$16,390		John Hancock UL-G 11		\$22,703		PruLife UL Protector 2011 age 70		\$30,999	
No American Custom TermGUL		\$16,941		No American Custom TermGUL		\$23,491		No American Custom TermGUL		\$32,401	
John Hancock UL-G 11		\$17,260		Banner Life Choice UL		\$26,130		Banner Life Choice UL		\$33,380	

*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 Tobacco, \$1,000,000 Face Amount, Guaranteed to Age 95

Male Standard Tobacco \$1,000,000 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*	\$13,099	United of Omaha GUL age 49*	\$16,119	United of Omaha GUL age 54*	\$20,173
Genworth Colony Lifelong UL	\$13,186	United of Omaha GUL age 50	\$16,810	United of Omaha GUL age 55	\$21,169
Penn Mutual Guaranteed Protector UL	\$13,212	Penn Mutual Guaranteed Protector UL	\$17,499	Penn Mutual Guaranteed Protector UL	\$21,648
No American Custom Guar Gen 6	\$13,500	No American Custom Guar Gen 6	\$17,572	Genworth Colony Lifelong UL	\$23,319
United of Omaha GUL age 45	\$13,676	West Coast - LifeTime Plat. III 1-11	\$18,391	No American Custom Guar Gen 6	\$23,913
West Coast - LifeTime Plat. III 1-11	\$14,025	PruLife UL Protector 2011 age 49	\$18,754	West Coast - LifeTime Plat. III 1-11	\$24,568
PruLife UL Protector 2011 age 44	\$14,376	ING Life - ING GDBUL II	\$18,934	PruLife UL Protector 2011 age 54	\$25,005
PruLife UL Protector 2011 age 45	\$15,046	Genworth Colony Lifelong UL	\$19,590	ING Life - ING GDBUL II	\$25,033
ING Life - ING GDBUL II	\$15,277	No American Custom TermGUL	\$19,610	AG Secure LifeTime GUL	\$25,872
No American Custom TermGUL	\$15,327	Genworth - GenGuard UL	\$19,760	LBL Legacy Secure II age 54	\$25,903
Genworth - GenGuard UL	\$15,404	PruLife UL Protector 2011 age 50	\$19,830	LBL Legacy Choice II age 54	\$25,911
AG Secure LifeTime GUL	\$15,606	AG Secure LifeTime GUL	\$20,329	No American Custom TermGUL	\$26,359
Banner Life Choice UL	\$16,040	LBL Legacy Secure II age 49	\$20,368	Lincoln Financial-DurationGT UL	\$26,409
LBL Legacy Secure II age 44	\$16,103	LBL Legacy Choice II age 49	\$20,587	Banner Life Choice UL	\$26,470
LBL Legacy Choice II age 44	\$16,333	Banner Life Choice UL	\$20,800	PruLife UL Protector 2011 age 55	\$26,474
Transamerica – TransACE	\$16,349	Transamerica – TransACE	\$20,899	Genworth - GenGuard UL	\$26,603
Lincoln Financial-DurationGT UL	\$16,465	Principal UL Life Protector IV	\$21,038	Principal UL Life Protector IV	\$26,638
Principal UL Life Protector IV	\$16,631	Lincoln Financial-DurationGT UL	\$21,090	Transamerica – TransACE	\$26,888
LBL Legacy Secure II age 45	\$16,896	MetLife Investors Guarantee Adv UL	\$21,194	LBL Legacy Choice II age 55	\$26,973
MetLife Investors Guarantee Adv UL	\$17,105	LBL Legacy Secure II age 50	\$21,353	LBL Legacy Secure II age 55	\$27,045
LBL Legacy Choice II age 45	\$17,163	LBL Legacy Choice II age 50	\$21,590	MetLife Investors Guarantee Adv UL	\$27,973
Nationwide YourLife No-Lapse	\$17,588	Nationwide YourLife No-Lapse	\$21,909	Nationwide YourLife No-Lapse	\$28,416
John Hancock UL-G 11	\$33,729	John Hancock UL-G 11	\$41,993	John Hancock UL-G 11	\$32,654

Client Age: 60		Prem.
United of Omaha GUL age 59*		\$26,390
United of Omaha GUL age 60		\$27,912
Penn Mutual Guaranteed Protector UL	\$27,942	
No American Custom Guar Gen 6	\$31,522	
ING Life - ING GDBUL II	\$31,766	
Genworth Colony Lifelong UL	\$32,046	
Genworth - GenGuard UL	\$32,370	
West Coast - LifeTime Plat. III 1-11	\$32,717	
LBL Legacy Choice II age 59	\$32,975	
LBL Legacy Secure II age 59	\$33,069	
PruLife UL Protector 2011 age 59	\$33,166	
Banner Life Choice UL	\$33,540	
AG Secure LifeTime GUL	\$33,808	
Lincoln Financial-DurationGT UL	\$33,809	
LBL Legacy Choice II age 60	\$34,592	
LBL Legacy Secure II age 60	\$34,694	
Transamerica – TransACE	\$34,790	
PruLife UL Protector 2011 age 60	\$35,112	
Principal UL Life Protector IV	\$35,354	
No American Custom TermGUL	\$35,434	
Nationwide YourLife No-Lapse	\$35,452	
MetLife Investors Guarantee Adv UL	\$36,738	
John Hancock UL-G 11	\$66,146	

Client Age: 65		Prem.
United of Omaha GUL age 64*		\$36,510
United of Omaha GUL age 65		\$39,120
Genworth Colony Lifelong UL	\$39,565	
Penn Mutual Guaranteed Protector UL	\$39,782	
No American Custom Guar Gen 6	\$41,527	
ING Life - ING GDBUL II	\$41,850	
LBL Legacy Choice II age 64	\$42,730	
LBL Legacy Secure II age 64	\$42,865	
Banner Life Choice UL	\$43,910	
West Coast - LifeTime Plat. III 1-11	\$43,950	
AG Secure LifeTime GUL	\$44,108	
PruLife UL Protector 2011 age 64	\$44,234	
MetLife Investors Guarantee Adv UL	\$45,112	
Transamerica – TransACE	\$45,162	
LBL Legacy Secure II age 65	\$45,217	
Lincoln Financial-DurationGT UL	\$45,226	
Principal UL Life Protector IV	\$45,915	
LBL Legacy Choice II age 65	\$46,247	
No American Custom TermGUL	\$46,258	
PruLife UL Protector 2011 age 65	\$46,808	
Nationwide YourLife No-Lapse	\$49,096	
Genworth - GenGuard UL	\$51,568	
John Hancock UL-G 11	\$53,754	

Client Age: 70		Prem.
Genworth Colony Lifelong UL		\$50,210
United of Omaha GUL age 69*		\$50,600
United of Omaha GUL age 70		\$53,940
No American Custom Guar Gen 6	\$55,012	
West Coast - LifeTime Plat. III 1-11	\$55,718	
ING Life - ING GDBUL II	\$56,375	
LBL Legacy Choice II age 69	\$56,900	
LBL Legacy Secure II age 69	\$57,106	
Penn Mutual Guaranteed Protector UL	\$57,176	
AG Secure LifeTime GUL	\$59,219	
Transamerica – TransACE	\$60,432	
LBL Legacy Choice II age 70	\$60,732	
Banner Life Choice UL	\$60,760	
Lincoln Financial-DurationGT UL	\$60,940	
LBL Legacy Secure II age 70	\$60,957	
Principal UL Life Protector IV	\$61,660	
PruLife UL Protector 2011 age 69	\$62,025	
Genworth - GenGuard UL	\$62,093	
No American Custom TermGUL	\$62,634	
Nationwide YourLife No-Lapse	\$65,005	
PruLife UL Protector 2011 age 70	\$66,428	
MetLife Investors Guarantee Adv UL	\$69,791	
John Hancock UL-G 11	\$69,888	

*Rate shown is using the Age Last Birthday Advantage

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Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Standard Tobacco, \$1,000,000 Face Amount, Guaranteed to Age 95

Female Standard Tobacco \$1,000,000 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	\$10,493	AG Secure LifeTime GUL	\$14,862	United of Omaha GUL age 54*	\$16,393
West Coast - LifeTime Plat. III 1-11	\$10,830	United of Omaha GUL age 49*	\$13,361	United of Omaha GUL age 55	\$17,144
Genworth Colony Lifelong UL	\$10,910	ING Life - ING GDBUL II	\$13,777	Penn Mutual Guaranteed Protector UL	\$17,287
No American Custom Guar Gen 6	\$10,987	Penn Mutual Guaranteed Protector UL	\$13,800	West Coast - LifeTime Plat. III 1-11	\$17,869
United of Omaha GUL age 44*	\$11,112	United of Omaha GUL age 50	\$13,817	Genworth Colony Lifelong UL	\$18,120
Genworth - GenGuard UL	\$11,235	No American Custom Guar Gen 6	\$14,272	ING Life - ING GDBUL II	\$18,299
ING Life - ING GDBUL II	\$11,237	Genworth Colony Lifelong UL	\$14,347	AG Secure LifeTime GUL	\$18,325
United of Omaha GUL age 45	\$11,601	West Coast - LifeTime Plat. III 1-11	\$14,418	Genworth - GenGuard UL	\$18,654
PruLife UL Protector 2011 age 44	\$11,620	Genworth - GenGuard UL	\$14,495	No American Custom Guar Gen 6	\$18,987
AG Secure LifeTime GUL	\$11,831	LBL Legacy Secure II age 49	\$15,245	LBL Legacy Secure II age 54	\$19,399
No American Custom TermGUL	\$11,983	PruLife UL Protector 2011 age 49	\$15,339	LBL Legacy Choice II age 54	\$19,482
LBL Legacy Secure II age 44	\$12,105	No American Custom TermGUL	\$15,407	Lincoln Financial-DurationGT UL	\$19,674
PruLife UL Protector 2011 age 45	\$12,245	LBL Legacy Choice II age 49	\$15,682	PruLife UL Protector 2011 age 54	\$20,179
Principal UL Life Protector IV	\$12,525	Lincoln Financial-DurationGT UL	\$15,736	Principal UL Life Protector IV	\$20,280
Lincoln Financial-DurationGT UL	\$12,541	LBL Legacy Secure II age 50	\$15,949	MetLife Investors Guarantee Adv UL	\$20,319
LBL Legacy Choice II age 44	\$12,602	Principal UL Life Protector IV	\$16,058	LBL Legacy Choice II age 55	\$20,342
LBL Legacy Secure II age 45	\$12,716	PruLife UL Protector 2011 age 50	\$16,240	LBL Legacy Secure II age 55	\$20,391
MetLife Investors Guarantee Adv UL	\$12,779	LBL Legacy Choice II age 50	\$16,338	Banner Life Choice UL	\$20,710
Banner Life Choice UL	\$13,070	Banner Life Choice UL	\$16,370	Nationwide YourLife No-Lapse	\$21,197
LBL Legacy Choice II age 45	\$13,239	Nationwide YourLife No-Lapse	\$16,901	PruLife UL Protector 2011 age 55	\$21,324
Nationwide YourLife No-Lapse	\$13,379	MetLife Investors Guarantee Adv UL	\$16,976	No American Custom TermGUL	\$21,684
Transamerica – TransACE	\$13,383	Transamerica – TransACE	\$17,197	Transamerica – TransACE	\$21,811
John Hancock UL-G 11	\$15,130	John Hancock UL-G 11	\$19,003	John Hancock UL-G 11	\$23,944

Client Age: 60		Prem.
Penn Mutual Guaranteed Protector UL	\$21,825	
United of Omaha GUL age 59*	\$21,843	
United of Omaha GUL age 60	\$23,263	
ING Life - ING GDBUL II	\$23,618	
West Coast - LifeTime Plat. III 1-11	\$23,821	
Genworth Colony Lifelong UL	\$24,218	
AG Secure LifeTime GUL	\$24,350	
Genworth - GenGuard UL	\$24,462	
LBL Legacy Choice II 2010 age 59	\$24,598	
LBL Legacy Secure II age 59	\$24,661	
LBL Legacy Choice II 2010 age 60	\$25,768	
LBL Legacy Secure II age 60	\$25,835	
Lincoln Financial-DurationGT UL	\$25,904	
PruLife UL Protector 2011 age 59	\$26,130	
Principal UL Life Protector IV	\$26,135	
No American Custom Guar Gen 6	\$26,228	
Banner Life Choice UL	\$26,330	
Nationwide YourLife No-Lapse	\$27,324	
PruLife UL Protector 2011 age 60	\$27,501	
MetLife Investors Guarantee Adv UL	\$27,981	
Transamerica – TransACE	\$28,356	
No American Custom TermGUL	\$28,464	
John Hancock UL-G 11	\$28,506	

Client Age: 65		Prem.
Penn Mutual Guaranteed Protector UL	\$29,989	
West Coast - LifeTime Plat. III 1-11	\$29,994	
ING Life - ING GDBUL II	\$30,393	
United of Omaha GUL age 64*	\$30,450	
Genworth Colony Lifelong UL	\$30,491	
LBL Legacy Choice II age 64	\$31,119	
LBL Legacy Secure II age 64	\$31,206	
Genworth - GenGuard UL	\$31,700	
AG Secure LifeTime GUL	\$31,920	
LBL Legacy Secure II age 65	\$32,451	
United of Omaha GUL age 65	\$32,560	
Principal UL Life Protector IV	\$33,044	
Lincoln Financial-DurationGT UL	\$33,168	
PruLife UL Protector 2011 age 64	\$33,551	
MetLife Investors Guarantee Adv UL	\$34,324	
Banner Life Choice UL	\$34,340	
LBL Legacy Choice II age 65	\$34,426	
No American Custom TermGUL	\$34,480	
Nationwide YourLife No-Lapse	\$35,108	
PruLife UL Protector 2011 age 65	\$35,169	
No American Custom Guar Gen 6	\$36,007	
Transamerica – TransACE	\$37,291	
John Hancock UL-G 11	\$37,761	

Client Age: 70		Prem.
West Coast - LifeTime Plat. III 1-11	\$38,924	
LBL Legacy Choice II age 69	\$40,069	
LBL Legacy Secure II age 69	\$40,195	
ING Life - ING GDBUL II	\$41,297	
AG Secure LifeTime GUL	\$41,988	
LBL Legacy Choice II age 70	\$42,639	
LBL Legacy Secure II age 70	\$42,777	
United of Omaha GUL age 69*	\$43,540	
Principal UL Life Protector IV	\$43,740	
Lincoln Financial-DurationGT UL	\$44,230	
Genworth Colony Lifelong UL	\$44,845	
Penn Mutual Guaranteed Protector UL	\$45,001	
PruLife UL Protector 2011 age 69	\$46,499	
United of Omaha GUL age 70	\$46,890	
Banner Life Choice UL	\$46,910	
No American Custom Guar Gen 6	\$47,155	
Transamerica – TransACE	\$48,270	
Nationwide YourLife No-Lapse	\$48,592	
PruLife UL Protector 2011 age 70	\$49,743	
No American Custom TermGUL	\$49,974	
MetLife Investors Guarantee Adv UL	\$51,075	
John Hancock UL-G 11	\$56,208	
Genworth - GenGuard UL	\$57,355	

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Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Preferred NonTobacco, \$1,000,000 Face Amount, Guaranteed to Age 100

Male Preferred NonTobacco \$1,000,000 Face Amount No Lapse Guarantee to 100 Solve for Premium					
Client Age: 45		Client Age: 50		Client Age: 55	
	Prem.		Prem.		Prem.
AG Secure LifeTime GUL	\$6,632	Genworth Colony Lifelong UL	\$7,565	United of Omaha GUL age 54*	\$10,399
Genworth Colony Lifelong UL	\$6,130	PruLife UL Protector 2011 age 49	\$8,140	Genworth Colony Lifelong UL	\$10,636
PruLife UL Protector 2011 age 44	\$6,333	AG Secure LifeTime GUL	\$8,182	PruLife UL Protector 2011 age 54	\$10,765
PruLife UL Protector 2011 age 45	\$6,546	Genworth - GenGuard UL	\$8,286	United of Omaha GUL age 55	\$10,914
MetLife Investors Guarantee Adv UL	\$6,736	United of Omaha GUL age 49*	\$8,289	AG Secure LifeTime GUL	\$10,992
Genworth - GenGuard UL	\$6,792	West Coast - LifeTime Plat. III 1-11	\$8,302	No American Custom Guar Gen 6	\$11,008
United of Omaha GUL age 44*	\$6,793	MetLife Investors Guarantee Adv UL	\$8,321	Genworth - GenGuard UL	\$11,173
No American Custom Guar Gen 6	\$6,969	ING Life - ING GDBUL II	\$8,504	Principal UL Life Protector IV	\$11,176
United of Omaha GUL age 45	\$6,971	PruLife UL Protector 2011 age 50	\$8,594	ING Life - ING GDBUL II	\$11,300
ING Life - ING GDBUL II	\$7,125	United of Omaha GUL age 50	\$8,658	MetLife Investors Guarantee Adv UL	\$11,319
West Coast - LifeTime Plat. III 1-11	\$7,214	No American Custom Guar Gen 6	\$8,731	PruLife UL Protector 2011 age 55	\$11,339
Transamerica – TransACE	\$7,332	Nationwide YourLife No-Lapse	\$9,077	West Coast - LifeTime Plat. III 1-11	\$11,416
Principal UL Life Protector IV	\$7,500	Principal UL Life Protector IV	\$9,146	Transamerica – TransACE	\$11,464
Penn Mutual Guaranteed Protector UL	\$7,516	Transamerica – TransACE	\$9,159	Nationwide YourLife No-Lapse	\$11,478
Nationwide YourLife No-Lapse	\$7,644	Penn Mutual Guaranteed Protector UL	\$9,514	Penn Mutual Guaranteed Protector UL	\$11,491
Banner Life Choice UL	\$7,830	LBL Legacy Secure II age 49	\$9,519	LBL Legacy Choice II age 54	\$11,937
No American Custom TermGUL	\$7,875	Banner Life Choice UL	\$9,600	LBL Legacy Secure II age 54	\$11,971
LBL Legacy Secure II age 44	\$7,945	LBL Legacy Choice II age 49	\$9,701	No American Custom TermGUL	\$12,289
LBL Legacy Choice II age 44	\$8,167	No American Custom TermGUL	\$9,720	Banner Life Choice UL	\$12,340
LBL Legacy Secure II age 45	\$8,252	John Hancock UL-G 11	\$9,881	LBL Legacy Choice II age 55	\$12,558
LBL Legacy Choice II age 45	\$8,482	LBL Legacy Secure II age 50	\$9,918	LBL Legacy Secure II age 55	\$12,604
John Hancock UL-G 11	\$8,672	LBL Legacy Choice II age 50	\$10,086	John Hancock UL-G 11	\$12,820

Client Age: 60		Prem.
United of Omaha GUL age 59*		\$13,445
Genworth Colony Lifelong UL		\$13,724
United of Omaha GUL age 60		\$14,179
Genworth - GenGuard UL		\$14,385
AG Secure LifeTime GUL		\$14,391
PruLife UL Protector 2011 age 59		\$14,476
No American Custom Guar Gen 6		\$14,630
West Coast - LifeTime Plat. III 1-11		\$14,637
Nationwide YourLife No-Lapse		\$14,866
Principal UL Life Protector IV		\$14,954
Penn Mutual Guaranteed Protector UL		\$14,968
Transamerica – TransACE		\$15,159
LBL Legacy Choice II age 59		\$15,248
ING Life - ING GDBUL II		\$15,270
LBL Legacy Secure II age 59		\$15,285
PruLife UL Protector 2011 age 60		\$15,430
No American Custom TermGUL		\$15,544
MetLife Investors Guarantee Adv UL		\$15,659
LBL Legacy Choice II age 60		\$16,068
LBL Legacy Secure II age 60		\$16,107
Banner Life Choice UL		\$16,500
John Hancock UL-G 11		\$16,965

Client Age: 65		Prem.
United of Omaha GUL age 64*		\$17,560
Genworth Colony Lifelong UL		\$18,187
United of Omaha GUL age 65		\$18,564
Genworth - GenGuard UL		\$18,832
AG Secure LifeTime GUL		\$19,101
Principal UL Life Protector IV		\$19,399
LBL Legacy Choice II age 64		\$19,487
PruLife UL Protector 2011 age 64		\$19,536
LBL Legacy Secure II age 64		\$19,537
West Coast - LifeTime Plat. III 1-11		\$19,574
Penn Mutual Guaranteed Protector UL		\$19,757
Nationwide YourLife No-Lapse		\$20,037
ING Life - ING GDBUL II		\$20,300
No American Custom Guar Gen 6		\$20,309
MetLife Investors Guarantee Adv UL		\$20,415
Transamerica – TransACE		\$20,494
LBL Legacy Choice II age 65		\$20,705
LBL Legacy Secure II age 65		\$20,759
PruLife UL Protector 2011 age 65		\$20,780
No American Custom TermGUL		\$21,600
Banner Life Choice UL		\$22,520
John Hancock UL-G 11		\$23,374

Client Age: 70		Prem.
United of Omaha GUL age 69*		\$24,041
Genworth Colony Lifelong UL		\$24,562
United of Omaha GUL age 70		\$25,762
West Coast - LifeTime Plat. III 1-11		\$25,934
LBL Legacy Choice II age 69		\$25,960
LBL Legacy Secure II age 69		\$26,033
Genworth - GenGuard UL		\$26,102
Penn Mutual Guaranteed Protector UL		\$27,110
Nationwide YourLife No-Lapse		\$27,313
PruLife UL Protector 2011 age 69		\$27,435
LBL Legacy Choice II age 70		\$27,623
ING Life - ING GDBUL II		\$27,693
LBL Legacy Secure II age 70		\$27,704
Transamerica – TransACE		\$28,407
No American Custom Guar Gen 6		\$28,729
AG Secure LifeTime GUL		\$28,777
PruLife UL Protector 2011 age 70		\$29,349
No American Custom TermGUL		\$30,101
Principal UL Life Protector IV		\$30,170
John Hancock UL-G 11		\$30,551
Banner Life Choice UL		\$31,150
MetLife Investors Guarantee Adv UL		\$31,168

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Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Preferred NonTobacco, \$1,000,000 Face Amount, Guaranteed to Age 100

Female Preferred NonTobacco \$1,000,000 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	\$4,918	Genworth Colony Lifelong UL	\$6,375	United of Omaha GUL age 54*	\$7,871
PruLife UL Protector 2011 age 44	\$5,111	United of Omaha GUL age 49*	\$6,439	Transamerica – TransACE	\$8,083
PruLife UL Protector 2011 age 45	\$5,292	AG Secure LifeTime GUL	\$6,687	United of Omaha GUL age 55	\$8,222
AG Secure LifeTime GUL	\$5,304	PruLife UL Protector 2011 age 49	\$6,687	Genworth Colony Lifelong UL	\$8,737
United of Omaha GUL age 44*	\$5,371	United of Omaha GUL age 50	\$6,694	AG Secure LifeTime GUL	\$8,824
MetLife Investors Guarantee Adv UL	\$5,448	West Coast - LifeTime Plat. III 1-11	\$6,863	PruLife UL Protector 2011 age 54	\$8,847
West Coast - LifeTime Plat. III 1-11	\$5,467	MetLife Investors Guarantee Adv UL	\$6,951	Nationwide YourLife No-Lapse	\$9,027
United of Omaha GUL age 45	\$5,499	Genworth - GenGuard UL	\$6,978	Principal UL Life Protector IV	\$9,036
Genworth - GenGuard UL	\$5,525	Transamerica – TransACE	\$7,100	Genworth - GenGuard UL	\$9,059
Transamerica – TransACE	\$5,623	Nationwide YourLife No-Lapse	\$7,123	MetLife Investors Guarantee Adv UL	\$9,195
Principal UL Life Protector IV	\$5,640	Principal UL Life Protector IV	\$7,146	West Coast - LifeTime Plat. III 1-11	\$9,207
ING Life - ING GDBUL II	\$5,750	PruLife UL Protector 2011 age 50	\$7,167	PruLife UL Protector 2011 age 55	\$9,272
Penn Mutual Guaranteed Protector UL	\$5,881	ING Life - ING GDBUL II	\$7,219	LBL Legacy Choice II age 54	\$9,380
Nationwide YourLife No-Lapse	\$5,895	LBL Legacy Secure II age 49	\$7,509	LBL Legacy Secure II age 54	\$9,452
No American Custom Guar Gen 6	\$6,007	No American Custom Guar Gen 6	\$7,556	ING Life - ING GDBUL II	\$9,458
LBL Legacy Secure II age 44	\$6,125	LBL Legacy Choice II age 49	\$7,609	Penn Mutual Guaranteed Protector UL	\$9,486
LBL Legacy Choice II age 44	\$6,355	Penn Mutual Guaranteed Protector UL	\$7,803	No American Custom Guar Gen 6	\$9,577
LBL Legacy Secure II age 45	\$6,411	LBL Legacy Secure II age 50	\$7,830	LBL Legacy Choice II age 55	\$9,894
Banner Life Choice UL	\$6,470	LBL Legacy Choice II age 50	\$7,889	LBL Legacy Secure II age 55	\$9,917
No American Custom TermGUL	\$6,495	John Hancock UL-G 11	\$8,114	Banner Life Choice UL	\$10,140
LBL Legacy Choice II age 45	\$6,667	No American Custom TermGUL	\$8,128	John Hancock UL-G 11	\$10,269
John Hancock UL-G 11	\$6,676	Banner Life Choice UL	\$8,500	No American Custom TermGUL	\$10,554

Client Age: 60		Prem.
United of Omaha GUL age 59*		\$10,261
United of Omaha GUL age 60		\$10,872
Genworth Colony Lifelong UL	\$11,081	
AG Secure LifeTime GUL	\$11,328	
Genworth - GenGuard UL	\$11,528	
LBL Legacy Choice II age 59	\$11,650	
LBL Legacy Secure II age 59	\$11,677	
PruLife UL Protector 2011 age 59	\$11,737	
Nationwide YourLife No-Lapse	\$11,774	
West Coast - LifeTime Plat. III 1-11	\$11,797	
Principal UL Life Protector IV	\$11,807	
MetLife Investors Guarantee Adv UL	\$11,823	
Transamerica – TransACE	\$12,126	
LBL Legacy Choice II age 60	\$12,172	
LBL Legacy Secure II age 60	\$12,200	
ING Life - ING GDBUL II	\$12,369	
Penn Mutual Guaranteed Protector UL	\$12,375	
PruLife UL Protector 2011 age 60	\$12,429	
No American Custom Guar Gen 6	\$12,548	
John Hancock UL-G 11	\$13,449	
No American Custom TermGUL	\$13,830	
Banner Life Choice UL	\$13,840	

Client Age: 65		Prem.
United of Omaha GUL age 64*		\$13,731
Genworth Colony Lifelong UL	\$14,258	
United of Omaha GUL age 65		\$14,560
AG Secure LifeTime GUL	\$14,820	
Genworth - GenGuard UL	\$14,877	
LBL Legacy Choice II age 64	\$15,036	
LBL Legacy Secure II age 64	\$15,073	
Principal UL Life Protector IV	\$15,101	
Nationwide YourLife No-Lapse	\$15,271	
MetLife Investors Guarantee Adv UL	\$15,593	
PruLife UL Protector 2011 age 64	\$15,716	
West Coast - LifeTime Plat. III 1-11	\$15,731	
LBL Legacy Choice II age 65	\$16,026	
LBL Legacy Secure II age 65	\$16,065	
ING Life - ING GDBUL II	\$16,091	
Penn Mutual Guaranteed Protector UL	\$16,123	
Transamerica – TransACE	\$16,213	
No American Custom Guar Gen 6	\$16,262	
PruLife UL Protector 2011 age 65	\$16,623	
Banner Life Choice UL	\$18,190	
No American Custom TermGUL	\$18,213	
John Hancock UL-G 11	\$18,402	

Client Age: 70		Prem.
United of Omaha GUL age 69*		\$18,352
Genworth Colony Lifelong UL	\$19,420	
United of Omaha GUL age 70		\$19,481
Genworth - GenGuard UL	\$19,937	
LBL Legacy Choice II age 69	\$19,967	
West Coast - LifeTime Plat. III 1-11	\$20,003	
LBL Legacy Secure II age 69	\$20,020	
Principal UL Life Protector IV	\$20,499	
LBL Legacy Choice II age 70	\$21,134	
LBL Legacy Secure II age 70	\$21,192	
Transamerica – TransACE	\$21,441	
ING Life - ING GDBUL II	\$21,563	
Nationwide YourLife No-Lapse	\$21,642	
Penn Mutual Guaranteed Protector UL	\$21,930	
No American Custom Guar Gen 6	\$22,449	
PruLife UL Protector 2011 age 69	\$22,841	
MetLife Investors Guarantee Adv UL	\$23,208	
AG Secure LifeTime GUL	\$23,876	
John Hancock UL-G 11	\$24,139	
PruLife UL Protector 2011 age 70	\$24,509	
Banner Life Choice UL	\$24,540	
No American Custom TermGUL	\$25,188	

*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, \$1,000,000 Face Amount, Guaranteed to Age 100

Male Standard NonTobacco \$1,000,000 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	\$7,490	Genworth Colony Lifelong UL	\$9,475	United of Omaha GUL age 54*	\$13,062
PruLife UL Protector 2011 age 44	\$8,128	West Coast - LifeTime Plat. III 1-11	\$10,081	Genworth Colony Lifelong UL	\$13,311
No American Custom Guar Gen 6	\$8,129	United of Omaha GUL age 49*	\$10,281	United of Omaha GUL age 55	\$13,744
MetLife Investors Guarantee Adv UL	\$8,166	Genworth - GenGuard UL	\$10,461	West Coast - LifeTime Plat. III 1-11	\$13,865
West Coast - LifeTime Plat. III 1-11	\$8,241	MetLife Investors Guarantee Adv UL	\$10,538	No American Custom Guar Gen 6	\$13,928
United of Omaha GUL age 44*	\$8,285	No American Custom Guar Gen 6	\$10,602	Penn Mutual Guaranteed Protector UL	\$14,082
Penn Mutual Guaranteed Protector UL	\$8,418	United of Omaha GUL age 50	\$10,765	Principal UL Life Protector IV	\$14,100
PruLife UL Protector 2011 age 45	\$8,511	PruLife UL Protector 2011 age 49	\$10,792	Genworth - GenGuard UL	\$14,105
United of Omaha GUL age 45	\$8,565	ING Life - ING GDBUL II	\$10,810	PruLife UL Protector 2011 age 54	\$14,337
Genworth - GenGuard UL	\$8,590	Penn Mutual Guaranteed Protector UL	\$11,069	ING Life - ING GDBUL II	\$14,450
ING Life - ING GDBUL II	\$8,600	Nationwide YourLife No-Lapse	\$11,242	Nationwide YourLife No-Lapse	\$14,573
Transamerica – TransACE	\$8,941	Transamerica – TransACE	\$11,385	Transamerica – TransACE	\$14,650
No American Custom TermGUL	\$9,060	Principal UL Life Protector IV	\$11,394	MetLife Investors Guarantee Adv UL	\$14,746
Principal UL Life Protector IV	\$9,100	PruLife UL Protector 2011 age 50	\$11,409	AG Secure LifeTime GUL	\$14,834
AG Secure LifeTime GUL	\$9,174	LBL Legacy Secure II age 49	\$11,592	LBL Legacy Secure II age 54	\$14,857
LBL Legacy Secure II age 44	\$9,523	No American Custom TermGUL	\$11,664	LBL Legacy Choice II age 54	\$14,881
Nationwide YourLife No-Lapse	\$9,794	AG Secure LifeTime GUL	\$11,691	PruLife UL Protector 2011 age 55	\$15,132
LBL Legacy Choice II age 44	\$9,804	LBL Legacy Choice II age 49	\$11,752	No American Custom TermGUL	\$15,212
Banner Life Choice UL	\$9,860	Banner Life Choice UL	\$12,070	LBL Legacy Choice II age 55	\$15,697
Lincoln Financial-DurationGT UL	\$9,871	LBL Legacy Secure II age 50	\$12,099	LBL Legacy Secure II age 55	\$15,734
LBL Legacy Secure II age 45	\$9,877	LBL Legacy Choice II age 50	\$12,248	Banner Life Choice UL	\$16,140
LBL Legacy Choice II age 45	\$10,186	Lincoln Financial-DurationGT UL	\$12,699	Lincoln Financial-DurationGT UL	\$16,884
John Hancock UL-G 11	\$10,815	John Hancock UL-G 11	\$14,113	John Hancock UL-G 11	\$17,835

Client Age: 60		Prem.
Genworth Colony Lifelong UL	\$16,892	
United of Omaha GUL age 59*	\$17,077	
Genworth - GenGuard UL	\$17,976	
United of Omaha GUL age 60	\$18,045	
West Coast - LifeTime Plat. III 1-11	\$18,226	
Nationwide YourLife No-Lapse	\$19,009	
Principal UL Life Protector IV	\$19,059	
MetLife Investors Guarantee Adv UL	\$19,110	
ING Life - ING GDBUL II	\$19,124	
PruLife UL Protector 2011 age 59	\$19,165	
LBL Legacy Choice II age 59	\$19,254	
LBL Legacy Secure II age 59	\$19,303	
Transamerica – TransACE	\$19,417	
No American Custom Guar Gen 6	\$20,211	
AG Secure LifeTime GUL	\$20,236	
LBL Legacy Choice II age 60	\$20,273	
No American Custom TermGUL	\$20,304	
PruLife UL Protector 2011 age 60	\$20,307	
LBL Legacy Secure II age 60	\$20,325	
Penn Mutual Guaranteed Protector UL	\$20,378	
Lincoln Financial-DurationGT UL	\$21,836	
Banner Life Choice UL	\$22,550	
John Hancock UL-G 11	\$23,555	

Client Age: 65		Prem.
United of Omaha GUL age 64*	\$22,535	
Genworth Colony Lifelong UL	\$23,269	
Genworth - GenGuard UL	\$23,801	
United of Omaha GUL age 65	\$23,878	
Penn Mutual Guaranteed Protector UL	\$24,423	
Principal UL Life Protector IV	\$24,500	
West Coast - LifeTime Plat. III 1-11	\$24,579	
LBL Legacy Secure II age 64	\$24,860	
LBL Legacy Choice II age 64	\$24,974	
Nationwide YourLife No-Lapse	\$24,989	
No American Custom Guar Gen 6	\$24,992	
ING Life - ING GDBUL II	\$25,262	
MetLife Investors Guarantee Adv UL	\$25,458	
PruLife UL Protector 2011 age 64	\$25,809	
LBL Legacy Choice II age 65	\$26,166	
No American Custom TermGUL	\$26,179	
LBL Legacy Secure II age 65	\$26,237	
Transamerica – TransACE	\$26,281	
AG Secure LifeTime GUL	\$26,929	
PruLife UL Protector 2011 age 65	\$27,384	
Lincoln Financial-DurationGT UL	\$30,062	
Banner Life Choice UL	\$31,340	
John Hancock UL-G 11	\$31,374	

Client Age: 70		Prem.
Genworth Colony Lifelong UL	\$30,945	
United of Omaha GUL age 69*	\$31,288	
Genworth - GenGuard UL	\$32,355	
West Coast - LifeTime Plat. III 1-11	\$32,555	
LBL Legacy Choice II age 69	\$32,964	
LBL Legacy Secure II age 69	\$33,061	
Principal UL Life Protector IV	\$33,539	
United of Omaha GUL age 70	\$33,630	
No American Custom Guar Gen 6	\$33,945	
Penn Mutual Guaranteed Protector UL	\$34,004	
ING Life - ING GDBUL II	\$34,353	
Nationwide YourLife No-Lapse	\$34,505	
LBL Legacy Choice II age 70	\$35,201	
LBL Legacy Secure II age 70	\$35,307	
No American Custom TermGUL	\$35,360	
Transamerica – TransACE	\$35,991	
PruLife UL Protector 2011 age 69	\$36,128	
AG Secure LifeTime GUL	\$37,563	
MetLife Investors Guarantee Adv UL	\$38,163	
PruLife UL Protector 2011 age 70	\$38,756	
Lincoln Financial-DurationGT UL	\$39,351	
Banner Life Choice UL	\$42,910	
John Hancock UL-G 11	\$42,933	

*Rate shown is using the Age Last Birthday Advantage

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Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Standard NonTobacco, \$1,000,000 Face Amount, Guaranteed to Age 100

Female Standard NonTobacco \$1,000,000 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		\$5,990	Genworth Colony Lifelong UL		\$7,778	United of Omaha GUL age 54*		\$9,699
United of Omaha GUL age 44*		\$6,539	United of Omaha GUL age 49*		\$7,919	United of Omaha GUL age 55		\$10,135
MetLife Investors Guarantee Adv UL		\$6,563	United of Omaha GUL age 50		\$8,237	Genworth Colony Lifelong UL		\$10,213
West Coast - LifeTime Plat. III 1-11		\$6,642	West Coast - LifeTime Plat. III 1-11		\$8,343	West Coast - LifeTime Plat. III 1-11		\$10,650
United of Omaha GUL age 45		\$6,748	MetLife Investors Guarantee Adv UL		\$8,413	Principal UL Life Protector IV		\$10,715
Transamerica – TransACE		\$6,783	Genworth - GenGuard UL		\$8,599	ING Life - ING GDBUL II		\$10,800
Genworth - GenGuard UL		\$6,785	Transamerica – TransACE		\$8,604	Transamerica – TransACE		\$10,860
Penn Mutual Guaranteed Protector UL		\$6,851	Nationwide YourLife No-Lapse		\$8,680	Nationwide YourLife No-Lapse		\$10,944
PruLife UL Protector 2011 age 44		\$6,929	No American Custom Guar Gen 6		\$8,748	Genworth - GenGuard UL		\$11,009
ING Life - ING GDBUL II		\$7,081	Principal UL Life Protector IV		\$8,773	MetLife Investors Guarantee Adv UL		\$11,065
Principal UL Life Protector IV		\$7,100	PruLife UL Protector 2011 age 49		\$8,825	Penn Mutual Guaranteed Protector UL		\$11,159
PruLife UL Protector 2011 age 45		\$7,173	LBL Legacy Secure II age 49		\$8,868	No American Custom Guar Gen 6		\$11,313
LBL Legacy Secure II age 44		\$7,257	ING Life - ING GDBUL II		\$8,955	PruLife UL Protector 2011 age 54		\$11,486
AG Secure LifeTime GUL		\$7,325	Penn Mutual Guaranteed Protector UL		\$9,002	LBL Legacy Secure II age 54		\$11,659
Banner Life Choice UL		\$7,333	LBL Legacy Choice II age 49		\$9,044	LBL Legacy Choice II age 54		\$11,680
Nationwide YourLife No-Lapse		\$7,433	LBL Legacy Secure II age 50		\$9,248	AG Secure LifeTime GUL		\$11,911
No American Custom Guar Gen 6		\$7,522	PruLife UL Protector 2011 age 50		\$9,286	PruLife UL Protector 2011 age 55		\$12,070
No American Custom TermGUL		\$7,522	LBL Legacy Choice II age 50		\$9,362	LBL Legacy Choice II age 55		\$12,327
LBL Legacy Secure II age 45		\$7,567	AG Secure LifeTime GUL		\$9,699	LBL Legacy Secure II age 55		\$12,355
LBL Legacy Choice II age 44		\$7,574	No American Custom TermGUL		\$9,844	No American Custom TermGUL		\$12,552
LBL Legacy Choice II age 45		\$7,912	Lincoln Financial-DurationGT UL		\$10,577	Banner Life Choice UL		\$12,970
Lincoln Financial-DurationGT UL		\$8,145	Banner Life Choice UL		\$10,650	Lincoln Financial-DurationGT UL		\$13,456
John Hancock UL-G 11		\$8,524	John Hancock UL-G 11		\$10,975	John Hancock UL-G 11		\$14,042

Client Age: 60		Prem.
United of Omaha GUL age 59*		\$12,741
Genworth Colony Lifelong UL		\$13,057
United of Omaha GUL age 60		\$13,525
West Coast - LifeTime Plat. III 1-11		\$14,258
Transamerica – TransACE		\$14,341
Genworth - GenGuard UL		\$14,343
Principal UL Life Protector IV		\$14,344
Nationwide YourLife No-Lapse		\$14,519
Penn Mutual Guaranteed Protector UL		\$14,696
LBL Legacy Choice II age 59		\$14,763
LBL Legacy Secure II age 59		\$14,798
MetLife Investors Guarantee Adv UL		\$15,003
No American Custom Guar Gen 6		\$15,063
ING Life - ING GDBUL II		\$15,079
PruLife UL Protector 2011 age 59		\$15,299
LBL Legacy Choice II age 60		\$15,453
LBL Legacy Secure II age 60		\$15,491
Lincoln Financial-DurationGT UL		\$16,051
No American Custom TermGUL		\$16,218
PruLife UL Protector 2011 age 60		\$16,272
Banner Life Choice UL		\$16,390
AG Secure LifeTime GUL		\$16,425
John Hancock UL-G 11		\$18,597

Client Age: 65		Prem.
United of Omaha GUL age 64*		\$17,209
Genworth Colony Lifelong UL		\$17,557
Genworth - GenGuard UL		\$18,201
United of Omaha GUL age 65		\$18,283
LBL Legacy Choice II age 64		\$18,838
LBL Legacy Secure II age 64		\$18,886
Principal UL Life Protector IV		\$18,950
Penn Mutual Guaranteed Protector UL		\$19,176
West Coast - LifeTime Plat. III 1-11		\$19,238
Nationwide YourLife No-Lapse		\$19,320
MetLife Investors Guarantee Adv UL		\$19,413
Transamerica – TransACE		\$19,442
ING Life - ING GDBUL II		\$19,838
LBL Legacy Choice II age 65		\$19,839
LBL Legacy Secure II age 65		\$19,890
No American Custom Guar Gen 6		\$20,435
PruLife UL Protector 2011 age 64		\$20,628
AG Secure LifeTime GUL		\$21,690
PruLife UL Protector 2011 age 65		\$21,923
No American Custom TermGUL		\$22,287
Lincoln Financial-DurationGT UL		\$23,269
John Hancock UL-G 11		\$23,672
Banner Life Choice UL		\$26,130

Client Age: 70		Prem.
United of Omaha GUL age 69*		\$23,364
Genworth Colony Lifelong UL		\$23,946
LBL Legacy Choice II age 69		\$24,422
LBL Legacy Secure II age 69		\$24,489
Genworth - GenGuard UL		\$24,494
United of Omaha GUL age 70		\$24,891
Principal UL Life Protector IV		\$25,220
West Coast - LifeTime Plat. III 1-11		\$25,649
Nationwide YourLife No-Lapse		\$25,707
LBL Legacy Choice II age 70		\$25,819
LBL Legacy Secure II age 70		\$25,892
Transamerica – TransACE		\$26,127
Penn Mutual Guaranteed Protector UL		\$26,188
ING Life - ING GDBUL II		\$26,814
MetLife Investors Guarantee Adv UL		\$27,527
No American Custom Guar Gen 6		\$27,536
AG Secure LifeTime GUL		\$29,244
PruLife UL Protector 2011 age 69		\$29,996
Lincoln Financial-DurationGT UL		\$30,257
No American Custom TermGUL		\$30,287
PruLife UL Protector 2011 age 70		\$32,283
John Hancock UL-G 11		\$32,319
Banner Life Choice UL		\$33,380

*Rate shown is using the Age Last Birthday Advantage

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Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Standard Tobacco, \$1,000,000 Face Amount, Guaranteed to Age 100

Male Standard Tobacco \$1,000,000 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	\$13,477	United of Omaha GUL age 49*	\$16,749	United of Omaha GUL age 54*	\$21,064
United of Omaha GUL age 44*	\$13,539	United of Omaha GUL age 50	\$17,488	Penn Mutual Guaranteed Protector UL	\$22,026
Genworth Colony Lifelong UL	\$13,589	Penn Mutual Guaranteed Protector UL	\$17,836	United of Omaha GUL age 55	\$22,122
No American Custom Guar Gen 6	\$14,013	No American Custom Guar Gen 6	\$18,253	Genworth Colony Lifelong UL	\$24,002
United of Omaha GUL age 45	\$14,147	PruLife UL Protector 2011 age 49	\$19,207	No American Custom Guar Gen 6	\$24,811
West Coast - LifeTime Plat. III 1-11	\$14,698	No American Custom TermGUL	\$19,235	PruLife UL Protector 2011 age 54	\$25,510
PruLife UL Protector 2011 age 44	\$14,754	West Coast - LifeTime Plat. III 1-11	\$19,274	ING Life - ING GDBUL II	\$25,554
No American Custom TermGUL	\$15,085	ING Life - ING GDBUL II	\$19,341	West Coast - LifeTime Plat. III 1-11	\$25,712
PruLife UL Protector 2011 age 45	\$15,442	Genworth Colony Lifelong UL	\$19,866	No American Custom TermGUL	\$25,773
Genworth - GenGuard UL	\$15,544	Genworth - GenGuard UL	\$20,008	AG Secure LifeTime GUL	\$26,152
ING Life - ING GDBUL II	\$15,595	PruLife UL Protector 2011 age 50	\$20,295	LBL Legacy Secure II age 54	\$26,272
AG Secure LifeTime GUL	\$15,870	AG Secure LifeTime GUL	\$20,546	LBL Legacy Choice II age 54	\$26,285
Banner Life Choice UL	\$16,040	LBL Legacy Secure II age 49	\$20,690	Banner Life Choice UL	\$26,470
LBL Legacy Secure II age 44	\$16,367	Banner Life Choice UL	\$20,800	Principal UL Life Protector IV	\$26,900
Transamerica – TransACE	\$16,553	LBL Legacy Choice II age 49	\$20,983	Genworth - GenGuard UL	\$26,984
LBL Legacy Choice II age 44	\$16,762	MetLife Investors Guarantee Adv UL	\$21,054	PruLife UL Protector 2011 age 55	\$26,987
Principal UL Life Protector IV	\$16,800	Transamerica – TransACE	\$21,191	Transamerica – TransACE	\$27,312
MetLife Investors Guarantee Adv UL	\$17,027	Principal UL Life Protector IV	\$21,245	LBL Legacy Choice II age 55	\$27,355
LBL Legacy Secure II age 45	\$17,195	LBL Legacy Secure II age 50	\$21,682	LBL Legacy Secure II age 55	\$27,428
LBL Legacy Choice II age 45	\$17,629	LBL Legacy Choice II age 50	\$21,972	MetLife Investors Guarantee Adv UL	\$27,743
Nationwide YourLife No-Lapse	\$17,742	Nationwide YourLife No-Lapse	\$22,147	Nationwide YourLife No-Lapse	\$28,805
Lincoln Financial-DurationGT UL	\$19,647	Lincoln Financial-DurationGT UL	\$24,115	Lincoln Financial-DurationGT UL	\$28,937
John Hancock UL-G 11	\$20,953	John Hancock UL-G 11	\$26,273	John Hancock UL-G 11	\$33,098

Client Age: 60		Prem.
United of Omaha GUL age 59*		\$27,594
Penn Mutual Guaranteed Protector UL	\$28,472	
United of Omaha GUL age 60	\$29,184	
Genworth Colony Lifelong UL	\$32,416	
No American Custom Guar Gen 6	\$32,633	
ING Life - ING GDBUL II	\$32,708	
Genworth - GenGuard UL	\$32,936	
LBL Legacy Choice II age 59	\$33,435	
LBL Legacy Secure II age 59	\$33,530	
Banner Life Choice UL	\$33,540	
PruLife UL Protector 2011 age 59	\$33,729	
West Coast - LifeTime Plat. III 1-11	\$34,212	
AG Secure LifeTime GUL	\$34,276	
No American Custom TermGUL	\$34,499	
Transamerica – TransACE	\$35,041	
LBL Legacy Choice II age 60	\$35,099	
LBL Legacy Secure II age 60	\$35,201	
Principal UL Life Protector IV	\$35,638	
PruLife UL Protector 2011 age 60	\$35,688	
Nationwide YourLife No-Lapse	\$35,904	
MetLife Investors Guarantee Adv UL	\$36,334	
Lincoln Financial-DurationGT UL	\$37,758	
John Hancock UL-G 11	\$42,999	

Client Age: 65		Prem.
United of Omaha GUL age 64*		\$36,846
United of Omaha GUL age 65	\$39,120	
Genworth Colony Lifelong UL	\$40,255	
Penn Mutual Guaranteed Protector UL	\$40,432	
ING Life - ING GDBUL II	\$42,851	
No American Custom Guar Gen 6	\$42,912	
LBL Legacy Choice II age 64	\$43,520	
LBL Legacy Secure II age 64	\$43,657	
Banner Life Choice UL	\$43,910	
MetLife Investors Guarantee Adv UL	\$44,164	
AG Secure LifeTime GUL	\$44,587	
No American Custom TermGUL	\$44,729	
PruLife UL Protector 2011 age 64	\$44,866	
West Coast - LifeTime Plat. III 1-11	\$45,862	
LBL Legacy Choice II age 65	\$45,958	
Principal UL Life Protector IV	\$46,074	
Transamerica – TransACE	\$46,074	
LBL Legacy Secure II age 65	\$46,105	
PruLife UL Protector 2011 age 65	\$47,457	
Lincoln Financial-DurationGT UL	\$49,629	
Nationwide YourLife No-Lapse	\$49,811	
Genworth - GenGuard UL	\$52,409	
John Hancock UL-G 11	\$55,974	

Client Age: 70		Prem.
United of Omaha GUL age 69*		\$51,685
Genworth Colony Lifelong UL	\$51,781	
United of Omaha GUL age 70	\$55,480	
No American Custom Guar Gen 6	\$56,861	
Penn Mutual Guaranteed Protector UL	\$58,017	
ING Life - ING GDBUL II	\$58,067	
LBL Legacy Choice II age 69	\$58,071	
West Coast - LifeTime Plat. III 1-11	\$58,096	
LBL Legacy Secure II age 69	\$58,279	
Banner Life Choice UL	\$60,760	
AG Secure LifeTime GUL	\$60,777	
Transamerica – TransACE	\$61,767	
Principal UL Life Protector IV	\$61,862	
LBL Legacy Choice II age 70	\$61,996	
LBL Legacy Secure II age 70	\$62,224	
No American Custom TermGUL	\$62,634	
PruLife UL Protector 2011 age 69	\$62,780	
Genworth - GenGuard UL	\$63,600	
Nationwide YourLife No-Lapse	\$66,400	
Lincoln Financial-DurationGT UL	\$66,679	
PruLife UL Protector 2011 age 70	\$67,212	
MetLife Investors Guarantee Adv UL	\$67,825	
John Hancock UL-G 11	\$77,605	

*Rate shown is using the Age Last Birthday Advantage

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Dial-A-Guarantee Comparisons for:

Clients Ages 45 – 70, Standard Tobacco, \$1,000,000 Face Amount, Guaranteed to Age 100

Female Standard Tobacco \$1,000,000 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		\$10,687	Penn Mutual Guaranteed Protector UL		\$14,036	United of Omaha GUL age 54*		\$17,512
Genworth Colony Lifelong UL		\$11,114	United of Omaha GUL age 49*		\$14,165	Penn Mutual Guaranteed Protector UL		\$17,568
No American Custom Guar Gen 6		\$11,378	ING Life - ING GDBUL II		\$14,290	Genworth Colony Lifelong UL		\$18,337
Genworth - GenGuard UL		\$11,396	Genworth Colony Lifelong UL		\$14,657	United of Omaha GUL age 55		\$18,340
West Coast - LifeTime Plat. III 1-11		\$11,433	United of Omaha GUL age 50		\$14,678	West Coast - LifeTime Plat. III 1-11		\$18,836
ING Life - ING GDBUL II		\$11,675	No American Custom Guar Gen 6		\$14,769	AG Secure LifeTime GUL		\$18,900
United of Omaha GUL age 44*		\$11,684	Genworth - GenGuard UL		\$14,777	ING Life - ING GDBUL II		\$18,915
No American Custom TermGUL		\$11,755	No American Custom TermGUL		\$15,039	Genworth - GenGuard UL		\$19,122
PruLife UL Protector 2011 age 44		\$11,969	West Coast - LifeTime Plat. III 1-11		\$15,205	No American Custom Guar Gen 6		\$19,612
United of Omaha GUL age 45		\$12,211	AG Secure LifeTime GUL		\$15,493	Lincoln Financial-DurationGT UL		\$19,629
AG Secure LifeTime GUL		\$12,284	LBL Legacy Secure II age 49		\$15,730	LBL Legacy Secure II age 54		\$19,949
LBL Legacy Choice II age 45		\$12,469	PruLife UL Protector 2011 age 49		\$15,784	MetLife Investors Guarantee Adv UL		\$20,010
PruLife UL Protector 2011 age 45		\$12,612	Principal UL Life Protector IV		\$16,240	LBL Legacy Choice II age 54		\$20,084
MetLife Investors Guarantee Adv UL		\$12,669	LBL Legacy Choice II age 49		\$16,288	Principal UL Life Protector IV		\$20,360
Principal UL Life Protector IV		\$12,750	Banner Life Choice UL		\$16,370	Banner Life Choice UL		\$20,710
John Hancock UL-G 11		\$13,026	LBL Legacy Secure II age 50		\$16,453	PruLife UL Protector 2011 age 54		\$20,726
Banner Life Choice UL		\$13,070	PruLife UL Protector 2011 age 50		\$16,705	LBL Legacy Choice II age 55		\$20,911
LBL Legacy Secure II age 44		\$13,122	MetLife Investors Guarantee Adv UL		\$16,807	LBL Legacy Secure II age 55		\$20,961
Nationwide YourLife No-Lapse		\$13,540	Lincoln Financial-DurationGT UL		\$16,846	Nationwide YourLife No-Lapse		\$21,588
LBL Legacy Choice II age 44		\$13,702	LBL Legacy Choice II age 50		\$16,989	No American Custom TermGUL		\$21,684
Transamerica – TransACE		\$13,734	Nationwide YourLife No-Lapse		\$17,172	PruLife UL Protector 2011 age 55		\$21,893
Lincoln Financial-DurationGT UL		\$14,080	Transamerica – TransACE		\$17,673	Transamerica – TransACE		\$22,468
LBL Legacy Secure II age 45		\$16,813	John Hancock UL-G 11		\$20,897	John Hancock UL-G 11		\$26,071

Client Age: 60		Prem.
Penn Mutual Guaranteed Protector UL		\$22,204
United of Omaha GUL age 59*		\$23,357
ING Life - ING GDBUL II		\$24,507
Genworth Colony Lifelong UL		\$24,583
United of Omaha GUL age 60		\$24,866
West Coast - LifeTime Plat. III 1-11		\$25,098
Lincoln Financial-DurationGT UL		\$25,120
Genworth - GenGuard UL		\$25,151
LBL Legacy Choice II age 59		\$25,292
LBL Legacy Secure II age 59		\$25,356
AG Secure LifeTime GUL		\$25,543
Banner Life Choice UL		\$26,330
Principal UL Life Protector IV		\$26,400
LBL Legacy Choice II age 60		\$26,498
LBL Legacy Secure II age 60		\$26,566
PruLife UL Protector 2011 age 59		\$26,789
No American Custom Guar Gen 6		\$27,121
MetLife Investors Guarantee Adv UL		\$27,480
Nationwide YourLife No-Lapse		\$27,783
PruLife UL Protector 2011 age 60		\$28,184
No American Custom TermGUL		\$28,464
Transamerica – TransACE		\$29,264
John Hancock UL-G 11		\$32,602

Client Age: 65		Prem.
Penn Mutual Guaranteed Protector UL		\$30,559
Genworth Colony Lifelong UL		\$30,790
West Coast - LifeTime Plat. III 1-11		\$31,616
ING Life - ING GDBUL II		\$31,913
United of Omaha GUL age 64*		\$31,995
LBL Legacy Choice II age 64		\$32,230
LBL Legacy Secure II age 64		\$32,319
Genworth - GenGuard UL		\$32,610
No American Custom TermGUL		\$33,004
AG Secure LifeTime GUL		\$33,161
MetLife Investors Guarantee Adv UL		\$33,219
Principal UL Life Protector IV		\$33,600
LBL Legacy Choice II age 65		\$33,740
LBL Legacy Secure II age 65		\$33,835
United of Omaha GUL age 65		\$33,957
PruLife UL Protector 2011 age 64		\$34,334
Banner Life Choice UL		\$34,340
Lincoln Financial-DurationGT UL		\$34,569
PruLife UL Protector 2011 age 65		\$35,980
Nationwide YourLife No-Lapse		\$36,144
No American Custom Guar Gen 6		\$37,236
Transamerica – TransACE		\$38,624
John Hancock UL-G 11		\$42,014

Client Age: 70		Prem.
West Coast - LifeTime Plat. III 1-11		\$40,993
LBL Legacy Choice II age 69		\$41,968
LBL Legacy Secure II age 69		\$42,097
ING Life - ING GDBUL II		\$43,260
United of Omaha GUL age 69*		\$43,560
AG Secure LifeTime GUL		\$43,860
Principal UL Life Protector IV		\$44,451
LBL Legacy Choice II age 70		\$44,532
LBL Legacy Secure II age 70		\$44,673
Genworth Colony Lifelong UL		\$45,836
Penn Mutual Guaranteed Protector UL		\$45,969
United of Omaha GUL age 70		\$46,890
Banner Life Choice UL		\$46,910
Lincoln Financial-DurationGT UL		\$47,019
PruLife UL Protector 2011 age 69		\$47,475
No American Custom Guar Gen 6		\$48,752
Genworth - GenGuard UL		\$48,840
MetLife Investors Guarantee Adv UL		\$48,934
Nationwide YourLife No-Lapse		\$49,720
No American Custom TermGUL		\$49,974
Transamerica – TransACE		\$50,374
PruLife UL Protector 2011 age 70		\$50,762
John Hancock UL-G 11		\$57,545

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