



3 Mark Life Product **HOT** List August 2010

Universal Life - Guaranteed Death Benefit Products					
Carrier	A.M. Best Rating	Product	Issue Ages	Minimum Face Amount	Highlights
Aviva	A	Guaranteed UL Solution II	0 - 85	\$50,000	Lifetime rolling target premiums; Wellness for Life Program
Nationwide	A+	YourLife No-Lapse Guarantee UL	18 - 85	\$100,000	Very competitive in affluent, upper-middle clients, ages 50 - 70; also has a Long-Term Care Rider
Principal	A+	Universal Life Protector III	0 - 85	\$25,000	Lower face amount; Table 3 to Standard Program (ASAP)
Protective	A+	ModLife	18 - 70	\$50,000	Guaranteed death benefit product that has lower level premiums in years 1-5, increasing in years 6-10 and level in years 11+.
Prudential	A+	PruLife UL Protector	0 - 90	\$50,000	Very strong up to age 70; competitive Smoker and Preferred rates; "Dialable" no-lapse guarantee period; age last birthday

Universal Life - Accumulation Products					
Carrier	A.M. Best Rating	Product	Issue Ages	Minimum Face Amount	Highlights
John Hancock	A+	Accumulation UL	0 - 90	\$100,000	High early cash value potential.
Lincoln Financial	A+	Life Current UL	15 - 85	\$100,000	Affordable long-term coverage with a limited secondary guarantee; designed for accumulation, income replacement and wealth transfer.
Mutual of Omaha	A+	AccumUL Plus	0 - 85	\$25,000	Two levels of no-lapse protection; high cash values; minimum face amount.
Protective	A+	ProClassic UL	18 - 85	\$25,000	High cash value in later years.

Universal Life - Index Products					
Carrier	A.M. Best Rating	Product	Issue Ages	Minimum Face Amount	Highlights
Aviva	A	Lifetime Builder III	0 - 85	\$100,000	High target premiums; lifetime rolling targets; no-lapse guarantee rider
AXA	A	Athena Indexed UL	18 - 85	\$50,000	No-lapse guarantee rider; cash value plus rider; loan rescue provision
ING	A	IUL - Global	0 - 90	\$100,000	Automatically selects the best performing 2 out of 3 indexes.
North American	A+	Guaranteed Builder IUL	0 - 80	\$50,000	Choice of 4 index options and 3 crediting strategies; downside protection with credited interest rate never less than zero percent.

Term Life					
Carrier	A.M. Best Rating	Product	Issue Ages	Minimum Face Amount	Highlights
Genworth	A	Term UL	0 - 85	\$50,000	Technically a UL product with term premiums; flexibility of UL - 1035 exchange, short pays; offers lower minimum face amount.
Protective	A+	Secure T	18 - 80	\$100,000	Technically a UL product with term premiums; flexibility of UL - 1035 exchange, short pays.
Prudential	A+	Term Essential, Term Elite & Return of Premium Term	18 - 75	\$100,000	Competitive on smokers; client who smoke cigars, dip or chew can receive non smoker plus rates.
West Coast	A+	Income Replacement Term	18 - 85	\$100,000	Guaranteed payment stream death benefit (5 to 30 years); discounted premiums; lump sum death benefit rider also available.

Whole Life					
Carrier	A.M. Best Rating	Product	Issue Ages	Minimum Face Amount	Highlights
John Hancock	A+	Protection Whole Life	0 - 90	\$50,000	Strong under age 70; substandard underwriting available to age 90; non-participating whole life.
Met Life	A+	Whole Life	0 - 85	\$5,000	Competitive in short pay scenarios; participating whole life policy.
Mutual of Omaha	A+	Whole Life Express	0 - 80	\$5,000	Simplified underwriting; small face amounts for final expense; maximum face amount \$50,000
Union Central	A	Keystone Whole Life	0 - 85	\$25,000	Table 3 to standard; participating whole life policy