



3 Mark Life Product **HOT** List May 2012

Income Provider Riders			
Carrier	A.M. Best Rating	Product	Highlights
American General	A	Select-A-Term	Select Income Rider - Pays a monthly benefit for a specified benefit period to the beneficiary as chosen by the owner. The SIR benefit is paid in addition to the base policy death benefit.
Protective	A+	Centennial G II, Centennial G II Plus, ModLife, OneStep Life, ProClassic and Secure T	Income Provider Option - This optional endorsement allows the policy owner to select a guaranteed monthly or annual income stream for the death benefit payout. Available at no additional cost and only at policy issue. With this endorsement, a discount factor will be used to determine the policy death benefit and initial face amount.
Transamerica	A+	TransTerm, TransACE, TransUltra SP and TransUltra Plus	Income Protection Option - Provides a fixed settlement option wherein the policy owner can select from any combination of three payment options. Available at no additional cost.

Non-Medical Products					
Carrier	A.M. Best Rating	Product	Issue Ages	Minimum Face Amount	Highlights
Assurity	A-	LifeScape NonMed Term 350 10/15/20/30 year level	Range per product from 18 - 65	\$50,000	Product is designed to provide faster turnaround on term cases with face amounts below \$350,000. It is competitively priced on a fully underwritten, non-medical basis.
Fidelity	A-	Rapid Decision Term 5/10/15/20/30	Range per product from 16 - 75	Range per issue age from \$10,000	Product is not a simplified issue. It is competitively priced and fully underwritten on a non-medical basis.
Mutual of Omaha	A+	Guaranteed Advantage Accidental Death Insurance	18 - 70	\$50,000	Policy covers your client in the case of death resulting from an accident. The application process is easy - no health questions, medical exams or occupation restrictions.

Universal Life - Index Products					
Carrier	A.M. Best Rating	Product	Issue Ages	Minimum Face Amount	Highlights
Nationwide	A+	YourLife Indexed UL	0 - 85	\$100,000	Affordable universal life with minimum guarantees, strong indexed-linked cash value accumulation and flexible access for supplemental cash needs.
Prudential	A+	PruLife Index Advantage UL	0 - 85	\$100,000	Permanent life insurance that can accumulate cash value through two distinct accounts - Indexed Account and a Basic Interest Account. Also has two different no-lapse periods available.
Zurich	A-	Index UL	0 - 85	\$250,000	Net premiums can be allocated into one or a combination of three index linked accounts and two fixed interest accounts.

Chronic Illness and Long-Term Care Riders					
Carrier	A.M. Best Rating	Product	Issue Ages	Highlights	
American National	A	Affinity 7 Whole Life Indexed Universal Life Executive Universal Life	Range per product from 0 - 75	Offer Accelerated Benefit Rider for Terminal Illness, Chronic Illness and Critical Illness at no additional premium.	
AXA	A	Athena Universal Life	20 - 70	Long-Term Care Services Rider is available where the acceleration of the death benefit can be used for qualified long-term care expenses. Reimbursement policy.	
Genworth	A	Total Living Coverage	18 - 79	One product where the TLC provides a pool of benefit dollars for covered long term care expenses, a death benefit for beneficiaries, or both. Reimbursement policy.	
John Hancock	A+	LifeCare	30 - 75	A single-premium whole life product that combines guaranteed protection for both life and qualified long-term care insurance needs. Reimbursement policy.	
		Protection UL, UL-G, Accumulation UL, Indexed UL and Premier Life	Range per product from 0 - 90	The long-term care rider is an accelerated death benefit rider with additional costs for the rider.	
Lafayette Life	A+	Single Premium Whole Life	0 - 85	A single-premium whole life policy designed for death benefit coverage with potential for cash value growth; long-term care rider benefits are paid by reducing the life policy death benefit.	
Lincoln Financial	A+	MoneyGuard Reserve	30 - 80	MoneyGuard Reserve is a flexible-premium universal life policy with a choice of optional benefits and a money back guarantee. Reimbursement policy.	
Nationwide	A+	YourLife No-Lapse GUL YourLife Current Assumption UL YourLife Single Premium UL	21 - 80	Since this rider pays out an acceleration of the death benefit, it helps give you a way to plan for the expenses associated with long-term care. Indemnity policy.	
Protective	A+	Centennial G II with ExtendCare Rider	20 - 80	Centennial G II UL with the optional ExtendCare Rider allows the client to accelerate up to 100% of their death benefit in the event the insured becomes chronically ill and qualifies for the benefit. Indemnity policy.	
State Life	A	Asset-Care	40 - 80	Asset-Care protects against the risk of LTC expenses and provides a wealth-transfer mechanism through the use of specially designed whole life policies. Reimbursement policy.	