



INDEXED LIFE INSURANCE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Index Strategy	Riders
American General	Elite Global Plus	0 - 80	\$100,000	Multi Strategy using the S&P 500, DJ EUROSTOXX 50 and Hang Seng Indices; 1 and 5 year term options. Overweight use of the top 2 of 3 indices; 1% minimum guarantee Fixed Account 3% minimum guarantee	Terminal Illness Waiver of Monthly Deductions Lifetime Death Benefit Guarantee Rider Overloan Protection Rider Maturity Extension Option Four Year Term Rider
	Choice Index GUL	0 - 90	\$100,000	1 year crediting strategy using the S&P 500 1% minimum guarantee; 5 year crediting uses the S&P 500, Dow Jones EUROSTOXX 50 and Hang Seng overweighted to the best 2 of 3 results. 1% minimum guarantee Fixed Interest account option	Accidental Death Benefit Rider Children's Insurance Benefit Rider 5-Year Point-to-Point Multiple Fixed Index Interest Account with Participation Rate Rider 1-Year Point-to-Point Fixed Index Interest Account with Index Cap Rate Rider Overloan Protection Rider Spouse/Other Insured Term Rider Terminal Illness Rider Waiver of Monthly Deduction Rider Option to Extend Coverage
	Elite Index	0 - 90	\$50,000	Cap and Participation Rate strategies using S&P 500 performance. 1% minimum guarantee Declare Rate Strategy	Accidental Death Benefit Rider Children's Insurance Benefit Rider Spouse/Other Insured Rider Overloan Protection Rider Terminal Illness Accelerated Benefit Rider Waiver of Monthly Deduction Rider Level Term Rider Monthly Guarantee Premium to Age 121 Rider Maturity Extension Option
American National	Indexed Universal Life	18 - 85	\$100,000	S&P 500 Annual Point to Point Fixed Crediting Option	Additional Protection Benefit Rider Disability Waiver of Minimum Premium Disability Waiver of Stipulated Premium Children's Term Rider Guaranteed Increase Option Rider Accelerated Death Benefit Other Insured Rider
Aviva	Advantage Builder IV	0 - 85	\$100,000	S&P 500: using 1 and 2 year point to point; 1 year monthly cap; 1 year monthly average annual reset. Multi Index (S&P 500, Nasdaq 100 and DJIA) performance weighted using monthly averaging, annual reset. Fixed Strategy	Accelerated Benefits Rider Primary Insured Rider Waiver of Monthly Deductions Rider Waiver of Specified Premium Rider Accidental Death Benefit Rider Life Protector Rider Guaranteed Purchase Option Rider Wellness for Life Rider Additional Insured Rider Children's Insurance Rider No Lapse Guarantee Rider

Aviva	Lifetime Builder III	0 - 85	\$25,000 (Ages 0 - 17) \$50,000 (Ages 18 - 85)	S&P 500: using 1and 2 year point to point; 1 year monthly cap; 1 year monthly average annual reset. Multi Index (S&P 500, Nasdaq 100 and DJIA) performance weighted using monthly averaging, annual reset. Fixed Strategy	Accelerated Benefits Rider Waiver of Surrender Charge Due to Confinement Rider Primary Insured Rider Waiver of Monthly Deductions Rider Waiver of Specified Premium Rider Death Benefit Return of Premium Rider Accidental Death Benefit Rider Life Protector Rider Guaranteed Purchase Option Rider Wellness for Life Rider Early Cash Value Rider Additional Insured Rider Children's Insurance Rider
AXA	Athena Indexed Universal Life	0 - 85	\$50,000	3 one year point to point index options: S&P 500; Russell 2000; MSCI EAFE. 1 three year point to point index option: S&P 500 Guaranteed Interest Account	No Lapse Guarantee (NLG) Rider Loan Extension Endorsement Cash Value Plus Rider Children's Term Insurance Option to Purchase Additional Insurance Living Benefits Rider Disability Waiver of Monthly Deduction Return of Premium Death Benefit Rider Substitution of Insured Charitable Legacy Rider
ING	IUL-GDB	0 - 70	\$50,000	Annual point to point; S&P 500	Accelerated Benefit Rider Additional Insured Rider Overloan Lapse Protection Rider Waiver of Specified Premium Rider
	IUL CV	0 - 90	\$50,000	Fixed Strategy minimum is 3% Indexed Strategy: S&P 500, minimum guarantee is 1%.	Accelerated Benefit Rider Additional Insured Rider Adjustable Term Rider Overloan Lapse Protection Rider Waiver of Cost of Insurance Rider Waiver of Specified Premium Rider Waiver of Surrender Charge Rider (Premium Finance cases only)
	ING IUL-Global	0 - 90	\$100,000	Global Strategy using the DJ EURO STOXX 50; Hang Seng Index and the S&P 500. 5 Year point to point with performance credit of 75% to the best return 25% to the 2nd best return and 0% to the worst return. Fixed Strategy	Adjustable Term Rider Waiver of Surrender Charge Rider Accelerated Benefit Rider Waiver of Specified Premium Rider Waiver of Cost of Insurance Rider OverLoan Lapse Protection Rider Additional Insured Rider
	ING IUL-Global Plus	0 - 90	\$100,000	Global Strategy using the DJ EURO STOXX 50; Hang Seng Index and the S&P 500. 5 Year Point to Point with performance credit of 75% to the best return 25% to the 2nd best return and 0% to the worst return. Fixed Strategy	Adjustable Term Rider Waiver of Surrender Charge Rider Accelerated Benefit Rider Waiver of Specified Premium Rider Waiver of Cost of Insurance Rider OverLoan Lapse Protection Rider Additional Insured Rider
John Hancock	Indexed Life	0 - 90	\$50,000	Capped account using a 30% Stock(S&P500) / 70% Bond (10 Year Treasuries) allocation. Annual Point to Point Fixed Account Option	Long-Term Care Long-Term Care Continuation Cash Value Enhancement Return of Premium Overloan Protection Disability Payment of Specified Premium Accelerated Benefit

Lafayette Life	Marquis Centennial Indexed UL	0 - 85	\$100,000	S & P 500 Index: Annual Point to Point Monthly Average Monthly Cap Index Crediting Strategies Fixed Rate Strategy	Accelerated Benefit Rider Accidental Death Benefit Guaranteed Increase Option Children's Insurance Rider Survivor Purchase Option Long Term Care Rider Guaranteed Insurability Rider Waiver of Monthly Deduction Waiver of Minimum Monthly Premium
Life of the Southwest	FlexLife IUL	0 - 85	\$25,000	Fixed Strategy Point to Point Cap Focus Point to Point Participation Focus Point to Point No Cap Point to Average No Cap Crediting based on the S&P 500 Index	Accelerated Benefit Rider 1 - Terminal Accelerated Benefit Rider 1 - Chronic Accelerated Benefit Rider 1 - Critical Accidental Death Benefit Rider Additional Protection Benefit Rider Balance Sheet Benefit Rider Children's Term Rider Death Benefit Protection Rider Guaranteed Insurability Rider Lifetime Income Benefit Rider Other Insured Rider Overloan Protection Rider Systematic Allocation Rider Qualified Plan Exchange Privilege Rider Waiver of Monthly Deductions Rider Waiver of Specified Premium Rider
	SecurePlus Provider	0 - 85	\$25,000	Fixed Interest Strategy Point to Point - High Cap or High Participation Point to Average No Cap Crediting based on the S&P 500 Index	Accelerated Benefit Rider 1 - Terminal Accelerated Benefit Rider 1 - Chronic Accelerated Benefit Rider 1 - Critical Accidental Death Benefit Children's Term Disability Income Rider Enhanced Policy Protection Period Guaranteed Insurability Other Insured Overloan Protection Unemployment Waiver of Target Premium
	SecurePlus Advantage 79	20 - 85	\$100,000	Fixed Strategy Point to Point Cap Focus Point to Point Participation Focus Point to Point No Cap Point to Average No Cap Crediting based on the S&P 500 Index	Accelerated Benefit Rider 1 - Terminal Accelerated Benefit Rider 1 - Chronic Accelerated Benefit Rider 1 - Critical Accidental Death Benefit Additional Protection Benefit Children's Term Disability Income Rider Guaranteed Insurability Other Insured Overloan Protection Qualified Plan Exchange Privilege Waiver of Target Premium
Lincoln Benefit	Ultra Index	0 - 90	\$100,000	Fixed Account with 2% minimum interest guaranteed; Indexed Account - Annual Point to Point based on the S&P 500	Accelerated Death Benefit Rider Accidental Death Benefit Rider Additional Insured Rider Children's Level Term Rider Continuation of Premium Rider Prime Term Rider Guaranteed Insurability Rider Overloan Protection Rider
	Echelon Index UL	18 - 85	\$100,000		Accelerated Death Benefit Updated: May 2012

Lincoln National	LifeReserve Indexed UL	15 - 85	\$100,000	Fixed Account; Annual Point to Point Minimum Cap is 12%; 1 Year Monthly Cap Index 1% minimum cap guarantee; 1 Year Monthly Average Index Account Max Loan Spread is -4%; Index used is the S&P 500 for all Indexed options; Guaranteed loan rate of 5% and participating loans.	Overloan Protection Endorsement Supplemental Term Insurance Rider on Primary Insured Supplemental Term Insurance Rider on Other Insured Disability Waiver of Specified Premium Disability Waiver of Monthly Deduction Accidental Death Benefit Rider Accelerated Benefit Rider with Critical Illness Accelerated Benefit Rider Children's Term Rider Guaranteed Insurability Rider Change of Insured Rider Exec Rider
	LifeReserve IUL Protector	0 - 85	\$100,000	Annual cap is 13%: Max loan spread is -4% after year 5; Guaranteed loan rates after year 5 at 5% and participating loans	Overloan Protection Endorsemen Accidental Death Benefit Rider Children's Term Rider Guaranteed Insurability Rider Disability Waiver of Monthly Deductions Benefit Rider Disability Waiver of Specified Premium Rider Accelerated Benefits Rider (with critical illness benefit) Accelerated Benefits Rider Supplemental Term Insurance Rider on Primary Insured Supplemental Term Insurance Rider on Other Insured Exec Rider
Minnesota Life	Eclipse Indexed Life	0 - 85	\$100,000	Fixed Rate A. S&P500 1 yr. 100% Part. to cap B. S&P 500 1 yr. 140% Part. to cap D. S&P 500 3 yr. 140% Part.to cap C. D J Global 1yr. 100% Part. to cap E. Blended* 1yr. 100% Part.to cap * S&P 500, Russell 2000,Barclays Capital U.S. Aggregate Bond, EURO STOXX 50	Accelerated Death Benefit Death Benefit Guarantee Early Values Inflation Agreement Interest Accumulation Overloan Protection Surrender Value Enhancement Term Insurance Waiver of Charges Waiver of Premium Long Term Care Premium Deposit Account Agreement
	Eclipse Protector Indexed Life	0 - 90	\$100,000	Fixed Rate A. S&P500 1 yr. 100% Part. to cap B. S&P 500 1 yr. 140% Part. to cap D. S&P 500 3 yr. 140% Part.to cap C. D J Global 1yr. 100% Part. to cap E. Blended* 1yr. 100% Part.to cap * S&P 500, Russell 2000,Barclays Capital U.S. Aggregate Bond, EURO STOXX 50	Accelerated Death Benefit Death Benefit Guarantee Overloan Protection Term Insurance Accidental Death Benefit Guaranteed Insurability Option Waiver of Charges Waiver of Premium Children's Term Long Term Care Inflation Agreement Premium Deposit Account Agreement
Nationwide	YourLife Indexed UL	0 - 85	\$100,000	Best Results Weighted Blended Average using 3 indices; S&P 500, NASDAQ-100 and the Dow Jones Industrial Average One Year Monthly Average Crediting Strategy	Accelerated Death Benefit Rider Accidental Death Benefit Rider Additional Term Insurance Rider Change of Insured Rider Children's Insurance Rider Extended Death Benefit Guarantee Rider Long-Term Care Rider Overloan Lapse Protection Rider Premium Waiver Rider Spouse Insurance Rider Waiver of Monthly Deductions Rider Surrender Value Enhancement Rider (corporate-owned and non-qualified sponsored arrangements)

Phoenix Life	Indexed UL	0 - 85	\$100,000	Fixed Account with a 1% minimum guarantee; S&P 500 Annual Point to Point with Cap; S&P 500 Annual Point to Point with Participation Rate.	Increasing Term Protection Level Term Protection Alternate Surrender Value Waiver of Surrender Charge Disability Benefit Overloan Protection LifePlan Options Early Crediting Option No Lapse Guarantee
Prudential	New Product PruLife Index Advantage UL	0 - 85	\$100,000 (Ages 0 - 80) \$250,000 (Ages 81-85)	S&P 500 1 year point to point; Cap never less than 3%; current cap 10.75%; 100% participation	Accidental Death Benefit Enhanced Cash Value Rider Living Needs Benefit MyNeeds Benefit Rider Children Level Term Rider Enhanced Disability Benefit Overloan Protection Rider
Transamerica	Freedom Global IUL II	0 - 85	\$25,000	Fixed Account 2% minimum Annual Point to Point using a performance weighted blended strategy : S&P 500, EURO STOXX 50, and the Hang Seng Index. The weighting is 50% best, 30% next, and 20% last return	Base Insured Rider Additional Insured Rider Children's Benefit Rider Guaranteed Insurability Benefit Rider Disability Waiver of Monthly Deductions Rider Disability Waiver of Premium Rider Accidental Death Benefit Rider Terminal Illness Accelerated Death Benefit Rider
	Freedom Index Universal Life II	0 - 85	\$25,000	Fixed Account 2% minimum Annual Point to Point using The S&P 500 Interest Minimum Guarantee is 1%.	Base Insured Rider Additional Insured Rider Children's Benefit Rider Guaranteed Insurability Benefit Rider Disability Waiver of Monthly Deductions Rider Disability Waiver of Premium Rider Accidental Death Benefit Rider Terminal Illness Accelerated Death Benefit Rider
Union Central	Excel Index UL	0 - 85	\$50,000	Fixed Account; S&P 500 Capped and Uncapped; Russell Index Capped; MSCI EAFE Index Capped	Accelerated Benefit Rider/Life Needs Option Accidental Death Benefit Accounting Benefit Rider Children's Insurance Rider Guaranteed Insurability Option Rider Insurance Exchange Rider Paid-Up Life Insurance Benefit Endorsement Scheduled Increase Option Rider Supplemental Coverage Rider Term Insurance Rider for Other Insured Persons Total Disability Benefit Rider Waiver of Monthly Deductions Rider
Zurich	Index UL	0 - 85	\$250,000	Short and Long term fixed account. S&P 500 Index 1% minimum guarantee; Domestic Multi Index Account; S&P 500, Dow Jones -UBS commodity Index, Russell 2000 Index 0% guarantee; Global Multi Index	Accelerated Benefit Rider for Terminal Illness Maturity Extension Rider Overloan Protection Rider Lapse Protection Period Extension Rider