



UNIVERSAL LIFE INSURANCE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
American General	AG Secure Lifetime (GUL)	18 - 80	\$100,000	Accidental Death Benefit Children's Insurance Benefit Spouse/Other Insured Rider Terminal Illness Rider Waiver of Monthly Deduction
	Elite UL	0 - 90	\$100,000	Terminal Illness Rider Waiver of Monthly Guaranteed Premium Waiver of Monthly Deductions Rider Accidental Death Benefit Children's Insurance Benefit Spouse/Other Insured Maturity Extension Overloan Protection
American National	Executive UL	0 - 85	\$25,000	Overloan Protection Benefit Disability Waiver of Stipulated Premium Rider Coverage Continuation Rider Other Insured Rider Level Term Insurance Rider Spousal Level Term Rider Disability Waiver of Minimum Premium Children's Term Rider Accelerated Death Benefit Guaranteed Increase Option Rider
Aviva	Guarantee UL Solution III (GUL)	0 - 85	\$25,000 (Ages 0 - 17) \$50,000 (Ages 18 - 85)	Accelerated Benefits Rider Primary Insured Rider Waiver of Specified Premium Rider Life Protector Rider Guaranteed Purchase Option Rider Children's Insurance Rider Wellness for Life Rider
	Aviva LifeStage UL	0 - 85	\$25,000	Accelerated Benefits Rider Accidental Death Benefit Rider Additional Insured Rider Waiver of Surrender Charge Due to Confinement Rider Waiver of Monthly Deductions Rider Death Benefit Return of Premium Rider Primary Insured Rider Waiver of Specified Premium Rider Life Protector Rider Guaranteed Purchase Option Rider Children's Insurance Rider Wellness for Life Rider

AXA	Athena Universal Life	0 - 85	\$50,000	No Lapse Guarantee (NLG) Rider Charitable Legacy Rider Cash Value Plus Rider Children's Term Insurance Disability Waiver of Monthly Deduction Living Benefits Rider Long-Term Care Services Rider Loan Extension Endorsement Option to Purchase Additional Insurance Return of Premium Death Benefit Rider Substitution of Insured Rider
Foresters	BIG Universal Life Insurance	18 - 75	\$100,000	Death Benefit Enhancement Rider Common Carrier Accidental Death Rider Family Health Benefit Rider Accidental Death Rider Waiver of Specified Premium Rider Children's Term Rider Disability Income Rider (Accident Only)
Genworth	GenGuard UL (GUL)	0 - 90	\$25,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Children's Insurance Rider Waiver of Specified Premium Rider
	LifeLong UL (GUL)	0 - 80	\$100,000	Accelerated Death Benefit Waiver of Specified Premium Children's Level Term Insurance
	Life Ready UL II	0 - 90	\$50,000	Additional Insured Rider Children's Insurance Rider Waiver of Monthly Deduction Rider Accelerated Death Benefit
	Colony Term UL	0 - 85	\$50,000	Children's Level Term Rider Waiver of Specified Premium Rider Accelerated Death Benefit Rider
IA American	SecureLife Plus	0 - 80	\$10,000	Accelerated Benefit Endorsement Waiver of Surrender Charge Endorsement Accidental Death Benefit Term Insurance Benefit Additional Insured Benefit Children's Insured Benefit Waiver of Monthly Deduction Benefit Waiver of Specified Premium Confined Care Rider Disability Income Rider
	ING Guaranteed Death Benefit UL II (GUL)	0 - 90	\$50,000	Accelerated Death Benefit Rider Additional Insured Rider Adjustable Term Rider (UL II only) Waiver of Specified Premium Rider

ING	ING Protector UL	0 - 90	\$50,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Additional Insured Rider Children's Insurance Rider Waiver of Monthly Deduction Rider
ING	ING UL-CV	0 - 90	\$50,000	Additional Insured Rider Accelerated Benefit Rider Adjustable Term Rider Waiver of Cost of Insurance Rider Waiver of Surrender Charge Rider (Premium Finance cases only) Waiver of Specified Premium Rider OverLoan Lapse Protection Rider
	ING Universal Life - ECV	16 - 90	\$100,000	Accelerated Benefit Rider Adjustable Term Rider Waiver of Cost of Insurance Rider Waiver of Specified Premium Rider OverLoan Lapse Protection Rider
John Hancock	UL - G (GUL)	0 - 90	\$100,000	Cash Value Enhancement Rider Change of Life Insured Rider Long-Term Care Disability Payment of Specified Premium Accelerated Death Benefit Return of Premium
	Protection UL	0 - 90	\$50,000	Disability Payment of Specified Premium Accelerated Death Benefit Cash Value Enhancement Return of Premium Long-Term Care
	Premier Life	0 - 90	\$50,000	Disability Payment of Specified Premium Cash Value Enhancement Return of Premium Overloan Protection Long-Term Care Accelerated Death Benefit
	Accumulation UL	0 - 90	\$50,000	Waiver of Monthly Deductions Accelerated Death Benefit Return of Premium Overloan Protection Long-Term Care Change of Life Insured
Lafayette Life	Vanguard 09	0 - 85	\$10,000	Accelerated Death Benefit Rider Waiver of Minimum Monthly Premium Accidental Death Benefit Children's Level Term Rider Survivor Purchase Option Guaranteed Increase Option Waiver of Minimum Monthly Premium Long Term Care Rider Term Rider Spouse Insurance Rider

Legal & General America (Banner)	Life Choice UL (GUL)	20 - 85	\$100,000	Accelerated Death Benefit MediGuide Free Second Medical Opinion Policy Benefit
	Life Step UL	20 - 85	\$50,000	Accelerated Death Benefit MediGuide Free Second Medical Opinion Policy Benefit
	Life Change UL	20 - 85	\$100,000	Accelerated Death Benefit MediGuide Free Second Medical Opinion Policy Benefit
Life of the Southwest	LSW Foundation	0 - 85	\$25,000	Accelerated Benefit Rider 1 - Terminal Accelerated Benefit Rider 1 - Chronic Accelerated Benefit Rider 1 - Critical Accidental Death Benefit Children's Term Disability Income Rider Guaranteed Insurability Long-Term Care Other Insured Unemployment Waiver of Target Premium
	LSW IncomeBuilder	0 - 85	\$100,000	Accelerated Benefit Rider 1 - Terminal Accelerated Benefit Rider 1 - Chronic Accelerated Benefit Rider 1 - Critical Accidental Death Benefit Children's Term Disability Income Rider Guaranteed Insurability Long-Term Care Other Insured Unemployment Waiver of Target Premium
Lincoln Benefit	Legacy Secure II (GUL)	18 - 85	\$50,000	Accelerated Death Benefit Rider - Terminal Illness Accelerated Death Benefit Rider - Permanent Confinement Accidental Death Benefit Rider Children's Level Term Rider Continuation of Premium Rider Coverage Protection Rider Full Surrender Charge Adjustment Rider Liquidity Guarantee Rider
	Ultra Plus	18 - 90	\$25,000	Accelerated Death Benefit Rider - Terminal Illness Accelerated Death Benefit Rider - Permanent Confinement Accidental Death Benefit Rider Additional Insured Rider Children's Level Term Rider Guaranteed Insurability Rider Full Surrender Charge Adjustment Rider Prime Term Rider Overloan Protection
	Legacy Choice II (GUL)	18 - 85	\$50,000	Accelerated Death Benefit Rider - Terminal Illness Accelerated Death Benefit Rider - Permanent Confinement Accidental Death Benefit Rider Children's Level Term Rider Continuation of Premium Rider Coverage Protection Rider Full Surrender Charge Adjustment Rider

Lincoln Financial	Lincoln LifeGuarantee UL (GUL)	20 - 85	\$100,000	Minimum Death Benefit Endorsement Accidental Death Children's Term Guaranteed Insurability Spousal Term Rider Disability Waiver Accelerated Benefits Rider
Lincoln Financial	Lincoln LifeCurrent UL	15 - 85	\$100,000	Accidental Death Benefit Rider Children's Term Rider Guaranteed Insurability Rider Spouse Term Rider Disability Waiver of Specified Premium Disability Waiver of Monthly Deduction Accelerated Benefits Rider
	Lincoln LifeReserve UL	0 - 85	\$25,000	Overloan Protection Endorsement Assured Distribution Endorsement Supplemental Coverage Rider Accidental Death Benefit Rider Exec Rider Children's Term Rider Guaranteed Insurability Rider Spouse Term Rider Disability Waiver of Specified Premium Disability Waiver of Monthly Deduction Accelerated Benefits Rider Change of Insured
Met Life	Guarantee Advantage UL (GUL)	0 - 85	\$50,000 - Std. NS/S, Sub Std., Juv \$100,000 - Prf. NS/S \$250,000 - Elite NS	Coverage Continuation Rider Guaranteed Survivor Income Benefit Guaranteed Survivor Plus Purchase Option Waiver of Specified Premium Acceleration of Death Benefit Rider
Minnesota Life	Accumulator UL	0 - 90	\$100,000	Accelerated Benefit Accidental Death Benefit Early Values Children's Term Guaranteed Insurability Option Long Term Care Overloan Protection Surrender Value Enhancement Term Insurance Waiver of Charges Waiver of Premium Premium Deposit Account Agreement Inflation Agreement
	Guaranteed UL Express (GUL)	18 - 65	\$50,000 to \$250,000	Disability Rider Accidental Death Benefit Dependent Children's Rider
	Guaranteed UL Complete (GUL)	18 - 85	\$100,000	Disability Rider Accidental Death Benefit Dependent Children's Rider

Mutual of Omaha	AccumUL Plus	0-85	\$25,000	Disability Rider Accidental Death Benefit Rider Dependent Children's Rider Accelerated Death Benefit Rider Lapse Guard Rider Guaranteed Insurability Rider Additional Insured Term Rider Association Group Disability Rider
Nationwide	YourLife No-Lapse Guarantee UL (GUL)	18 - 85	\$100,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Children's Term Insurance Rider Long-Term Care Rider Spouse Rider Waiver of Monthly Deduction Rider
	YourLife Current Assumption UL	0 - 85	\$25,000 - Ages 65 and under max death benefit of \$1,000,000 - Age 66 and older max death benefit of \$100,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Children's Term Insurance Rider Long-Term Care Rider Overloan Lapse Protection Rider Premium Waiver Rider Spouse Rider Surrender Value Enhancement Rider Waiver of Monthly Deductions Rider
	YourLife Single Premium UL	35 - 80	\$10,000 Min. Single Premium \$20,000 Min. Single Premium with LTC Rider	Accelerated Death Benefit Rider Long-Term Care Rider
New York Life	New York Life Universal Life	0 - 90	\$1,000,000 * \$20,000 minimum premium requirement per case	Spouse's Paid - Up Insurance Purchase Option Rider Guaranteed Insurability Rider Monthly Deduction Waiver Rider Other Covered Insured Rider Insurance Exchange Rider Children's Insurance Rider Accidental Death Benefit
Phoenix Life	Phoenix Joint Advantage UL	18 - 85	\$100,000	Increasing Term Disability Benefit Overloan Protection Rider Alternate Surrender Value Waiver of Surrender Charge
Principal	Universal Life Protector IV (GUL)	0 - 85	\$25,000 (Ages 0 - 19) \$50,000 (Ages 20 - 85)	Children Term Cost of Living Increase Waiver of Monthly Policy Charge Extended Coverage Accelerated Benefits
	Universal Life Flex	0 - 85	\$25,000 (Ages 0 - 19) \$50,000 (Ages 20 - 85)	Children Term Cost of Living Waiver of Monthly Deduction Extended Coverage Life Paid Up Rider Accelerated Benefits

	Universal Life Flex Accumulator	0 - 85	\$25,000 (Ages 0 - 19) \$50,000 (Ages 20 - 85)	Children Term Cost of Living Waiver of Monthly Deduction Extended Coverage Accelerated Benefits Surrender Charge Rider Surrender Value Enhancement Rider Life Paid Up Rider
Protective	Protective Centennial G II UL (GUL)	18 - 85	\$50,000 (NT,TB only) \$100,000 (All Other Risk Classes)	Accidental Death Benefit Rider Children's Term Rider Disability Benefit Rider Protected Insurability Rider
	Protective Centennial G II Plus UL (GUL)	18 - 85	\$50,000 (NT,TB only) \$100,000 (All Other Risk Classes)	Accidental Death Benefit Rider Children's Term Rider Disability Benefit Rider Protected Insurability Rider
	Protective ModLife (GUL)	18 - 70	\$50,000 (NT,TB only) \$100,000 (All Other Risk Classes)	Accelerated Death Benefit Children's Term Rider Disability Benefit Rider
	One Step Life (GUL)	18 - 70	\$50,000 (NT,TB only) \$100,000 (All Other Risk Classes)	Accelerated Death Benefit Children's Term Rider Disability Benefit Rider
	Protective ProClassic UL	0 - 85	\$25,000 (NT,TB only) \$100,000 (All Other Risk Classes)	Accidental Death Benefit Rider Children's Term Rider Covered Insured Rider Death Benefit Plus Rider Disability Benefit Rider Enhanced Cash Surrender Value Rider Guaranteed Insurability Rider Protected Insurability Rider Chronic Illness Accelerated Death Benefit Rider Return of Substandard Charges Option (ROSCO) Rider
Prudential	PruLife Universal Protector (GUL)	0 - 85	\$50,000 (Ages 0 - 75) \$100,000 (Ages 76 - 80) \$250,000 (Ages 81 - 90)	Enhanced Disability Benefit Living Needs Benefit Children Level Term Rider Accidental Death Benefit
	PruLife Universal Plus	0 - 90	\$25,000 (Ages 0 - 75) \$100,000 (Ages 76 - 80) \$250,000 (Ages 81 - 90)	Enhanced Disability Benefit Living Needs Benefit Children Level Term Rider Accidental Death Benefit Enhanced Cash Value Rider Overloan Protection Rider MyNeeds Benefit

Transamerica	TransACE (GUL)	16 - 89	\$25,000 \$100,000 Select NS	Accident Indemnity Rider Children's Insurance Rider Guaranteed Insurability Rider Waiver Provision Rider Accelerated Death Benefit Income Protection Option No-Lapse Guarantee Endorsement Multiflex Surrender Enhancement Endorsement
	TransAce CV (GUL)	0 - 70	\$25,000 \$100,000 Preferred Plus	Income Protection Option (IPO) No-Lapse Guarantee Endorsement Full Policy Surrender Penalty Waiver Endorsement (Honeymoon Endorsement) Surrender Penalty Deferral Endorsement
Transamerica	TransTerm	TransTerm 10: 18 - 85 TransTerm 15: 18 - 80 TransTerm 20: 18 - 75 TransTerm 25: 18 - 70 TransTerm 30: 18 - 65	\$25,000	Accident Indemnity Rider Children's Insurance Rider Income Protection Option (IPO) No-Lapse Guarantee Endorsement Waiver Provision Rider
	TransULTRA SP (2006) & TransULTRA SP Plus (2006)	16 - 89	\$25,000 \$100,000 Select NS	Income Protection Option (IPO) Honeymoon Provision Insured Exchange Option Option for Additional Insurance Surrender Annuity Option Surrender Penalty Deferral Endorsement Level Death Benefit and Plus-Premium Death Benefit Options
Union Central	Excel LifeValue UL	0 - 85	\$50,000	Accelerated Benefit Accidental Death Accounting Benefit Children's Insurance Guaranteed Insurability Scheduled Increase Supplemental Coverage Term for Other Insured Total Disability Waiver of Monthly Deductions Insurance Exchange Rider Paid Up Life Insurance Endorsement
	Excel Essential UL	0 - 85	\$50,000	Accelerated Benefit Accidental Death Benefit Children's Insurance Insurance Exchange Scheduled Increase Term Insurance for Other Insureds Total Disability Benefit Waiver of Monthly Deduction
Zurich	Guaranteed Death Benefit UL	0 - 85	\$250,000	Lapse Protection Rider Accelerated Death Benefit Rider Maturity Extension Rider