



These products rank the best among our hundreds of products we offer.
 Contact us at 866-452-3670 for information on these products and many more.

LIFE INSURANCE

COMPANY	PRODUCT/TYPE	ISSUE AGE	MIN. FACE	HIGHLIGHTS
TERM				
Cincinnati	Termsetter	0-75	\$25,000	Guaranteed periods – 10, 15, 20, 25, 30 years; Cigar smokers, chewers and pipe smokers may receive non-smoker rates.
ING	TermSmart	0-80	\$100,000	Guaranteed renewable to age 95; 6 underwriting classes; 4 policy bands Guarantee periods – 10, 15, 20, 25, 30 years
SBLI	Level Term	20-74	\$100,000	Guarantee periods – 10, 15, 20, 25, 30 years; Convertible to age 70; \$20,000,000 company maximum face
(ROP) RETURN OF PREMIUM TERM				
Cincinnati	Termsetter ROP	18-65	\$25,000	Convertible to age 70; Guarantee periods 15, 20, 25, 30 years; Cigar smokers, chewers and pipe smokers may receive non-smoker rates
ING	Endowment Term ROP	18-60	\$100,000	Convertible to age 70; Guarantee periods 20, 25, 30 years
Prudential	Return of Premium Term	18-65	\$100,000	Guarantee periods – 15, 20, 30 years; Convertible to age 65; \$65,000,000 Capacity; Cigar smokers, chewers and pipe smokers may receive non-smoker rates
UNIVERSAL LIFE				
Cincinnati	Simplicity	18-75	\$50,000	Low-cost permanent UL; Guaranteed insurability through age 120; Funding designs include single, limited or level pay options; Five-year no lapse guarantee; Insured Insurability rider with purchase option
AXA	Athena UL	18-85	\$50,000	Cash accumulation design; Cash Value Plus Rider, 1035 Carryover Loan Feature; Long Term Care Services Rider; Stop Tobacco Products Incentive; Loan Extension Endorsement
North American	Custom GrowthCV	0-75	\$25,000	Cash accumulation design; Return of Premium Death Benefit Option; Accelerated Benefit Endorsement; Chronic Illness Accelerated Benefit Rider; Estate Preservation Rider
INDEX UL				
Aviva	Advantage Builder IV	0-85	\$100,000	Low cost death benefit protection; Table Shave program; No Lapse Guarantee Rider; Wellness for Life Rider; Life Protector Rider
Aviva	Lifetime Builder III	0-85	\$50,000	Max fund capabilities; Table Shave program; Early Cash Value Rider; Wellness for Life Rider; Life Protector Rider
ING	Life-Global Plus	0-90	\$100,000	Five year look-back period using three stock market indices; 75/25 split of top two performing indices; Overloan Lapse Protection Rider
Minnesota Life	Eclipse IUL	0-85	\$100,000	Accumulation focused; Death Benefit Guarantee Agreement; Overloan Protection Agreement; Long Term Care Agreement
Minnesota Life	Eclipse Protector IUL	0-90	\$100,000	Low cost death benefit protection; Death Benefit Guarantee Agreement; Accelerated Benefit Agreement

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<u>GUARANTEED UL</u>				
Cincinnati	PerpetUL 121	18-75	\$50,000	Dial-a-Guarantee Death Benefit to age 121 ; No Premiums after 100; Funding designs include single, limited or level pay options
Aviva	Guarantee UL Solution	0-85	\$25,000	Guaranteed low cost protection; Competitive premium for NLG sales for issue ages 65+ ; Table Shave program; Wellness for Life Rider; Life Protector Rider
Lincoln Financial	LifeGuarantee UL	20-85	\$100,000	Low cost guaranteed death benefit; Coverage Protection Guarantee
<u>SURVIVORSHIP UL</u>				
Lincoln Financial	LifeGuarantee SUL	20-85	\$100,000	Low cost guaranteed death benefit ; Coverage Protection Guarantee; Accelerated Benefits Rider ; Estate Protection Rider
Transamerica	TransAce Survivor	16-85	\$250,000	Estate Protection rider up to 125% of base coverage ; Cash value accumulation test product; Return of Premium built in at no extra cost
Minnesota Life	Eclipse Survivor	20-90	\$200,000	IUL ; First to Die Agreement ; Estate Preservation Agreement; Policy Split Agreement
<u>WHOLE</u>				
Cincinnati	Horizons Guaranteed WL	0-85	\$10,000	Low cost Non-participating Whole Life ; Funding designs include level pay, ten pay, and single pay options
MetLife	Promise Whole Life	18-85	\$10,000	Minimum Face \$10,000 (\$5,000 ages 60+) ; Participating; Offers income and can create liquidity and solutions for business continuation planning
Minnesota Life	Secure Whole Life	0-90	\$10,000	Participating; Customizable premium options period ; Seven dividend options;
<u>LINKED BENEFITS</u>				
Lincoln	MoneyGuard Plus	35-80	\$25,000	Single-premium and limited pay Guaranteed Universal Life insurance; Combines guaranteed protection for both life and long term care ; LTC offers 2-7 year benefit period and zero day elimination periods; residual death benefit 10% of face amount; Return of premium
State Life	Asset Care I	40-80	\$10,000	Single Premium Whole Life ; Joint Care Option; 2-4% of death benefit per month for LTC
State Life	Asset Care II	59 ½ - 80	\$20,000	NQ annuity funds 20 pay whole life ; 2% - 4% of death benefit per month for LTC
State Life	Asset Care III	59 ½ -80	\$20,000	Qualified annuity funds 20 pay whole life ; 2% - 4% of death benefit per month for LTC
State Life	Asset Care IV	18-80	\$100,000	Whole Life and long term care benefit combo product; Base policy provides 2% - 4% of death benefit per month for LTC ; Continuation Care Benefit rider with lifetime options
State Life	Annuity Care II	40-80	\$10,000	NQ funds; Pension Protection Act compliant ; tax advantaged disbursement for LTC

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ANNUITIES

COMPANY	PRODUCT/TYPE	ISSUE AGE	MIN. PREM.	HIGHLIGHTS
FIXED				
Cincinnati	LifeHorizons SPDA	0-80	\$5,000	100% principal guarantee ; 10% annual free withdrawal; 7 year surrender
Cincinnati	LifeHorizons FPDA	0-80	\$1,000	100% principal guarantee ; 10% annual free withdrawal; 9 year surrender
American Equity	Guarantee 5	0-80	\$10,000	MYGA ; 5 year surrender
North American	Guarantee Choice	0-90	\$10,000 NQ/ \$2,000 Q	Interest available 30 days after issue; choice of 3-10 year rate guarantees
INDEXED				
Aviva	Income Preferred Bonus	0-78	\$5,000	6% premium bonus on all first year premiums ; 10 year surrender; free withdrawal of 5% first year and 10% thereafter; Income rider available from start of contract; Income Edge Plus income rider : 7.2% compounded interest rollup; 75bps
Aviva	Lifetime Solutions	0-78	\$25,000	6% premium bonus first year for initial premium up to \$100k ; 7% bonus for initial premium over \$100k ; 10 year surrender; 5% free withdrawal first year and 10% for following years; Lifetime Solutions income rider <100k = 7% simple compounding, >100k = 8% simple compounding
ING	Opportunities Plus	0-80	\$15,000	5% premium bonus ; 10 year surrender; interest only withdrawals in year 1; 10% withdrawals available after 1 st year; ING Income Protector withdrawal benefit : 6% compound rollup for 10 years
Lincoln Financial	OptiPoint 8	0-80	\$5,000	3% premium bonus up to \$100k ; 4% premium bonus \$100k and more ; Performance Triggered Indexed Account; Lincoln Lifetime Income Edge income rider : 5% compounded interest rollup; 65 bps
North American	Charter 10	0-79	\$10,000	5% premium bonus on all premiums received during first seven years ; 10 year surrender; Income Pay rider : 2 rollup options – 5.5% compounded for life = 20 bps; 6.5% compounded for first 10 contract years = 85 bps
North American	Performance Choice 12 Plus	0-75	\$10,000	8% premium bonus on all premiums received during first five years ; 12 year surrender charge; Inverse Performance Trigger account ; Income Pay Rider : 2 rollup options – 5.5% compounded for life = 20 bps; 6.5% compounded for first 10 years = 85 bps

1/5/2012

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