

	Issue Ages	Guaranteed Product?	Overloan Rider Available?	Fixed or Variable Loans Available?	Switch Loan Type?	Loan Cap?	Sweep Policy?	Surrender Charge Period?	Premium Required in Fixed Account	Policy Expense Report Available?	Miscellaneous
Accordia Life											
Lifetime Builder	0-85	5 yr min-varies on amount of premium paid	Yes	Both are available	Can switch up to 3 times during the life of the policy	8.68% variable 3.85% fixed	2 times per month (11th & 26th)	15 years	No	Yes - illustration software	Wellness for Life Rider, Enhanced Cash Value, Accelerated Access Rider, Additional Insured Rider, Childrens Ins Rider
Lifetime Foundation	18-85	Full face amount for 5-30 yrs based on issue age	Yes	Both are available	Can switch up to 3 times during the life of the policy	8.68% variable 3.85% fixed	2 times per month (11th & 26th)	15 years	No	Yes - illustration software	Extended Death Benefit Guarantee, Wellness for Life, Accelerated Access Rider, Additional Insured Rider, Childrens Ins Rider, Guaranteed Purchase Option
Accordia Life Provider	18-85	5 yr min-varies on amount of premium paid	Yes	Both are available	Can switch up to 3 times during the life of the policy	8.68% variable 3.85% fixed	2 times per month (11th & 26th)	15 years	no	Yes - illustration software	Wellness for Life, Accelerated Access Rider, Additional Insured Rider, Childrens Ins Rider, Guaranteed Purchase Option
AIG											
Value + IUL	0-85	Later of the end of 5th policy year or attained age 85	Yes	Fixed & Choice Loans (participating)	Can switch up to 3 times on the life of the policy	4% Fixed 6% Choice	Weekly	14 years	No	Yes—illustration software	Accidental Death Benefit Rider, Children's Insurance Benefit Rider, Spouse/Other Insured Rider, Terminal Illness/Accelerated Access Solution
Elite Index II*	0-90	20 years or to attained age 80, but not less than 5 years	Yes	Fixed & Choice Loans (participating)	Can switch up to 3 times on the life of the policy	4% Fixed 6% Choice	Weekly	10-14 years depending upon age of client	No	Yes—illustration software	Accidental Death Benefit Rider, Children/Spouse/Other Term Riders, Terminal Illness/Accelerated Access Solution
Elite Global Plus II*	0-80	Up to 10 years	Yes	Fixed & Choice Loans (participating)	Can switch up to 2 times on the life of the policy	4% Fixed 6% Choice	Weekly	9 years	No	Yes—illustration software	Can be used in premium Finance cases, High Early Cash, 3 Global Indices

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John Hancock											
Protection IUL	3 mos - 90 yrs	Possible to be guaranteed to 121, but typically guaranteed around 20 years or life expectancy.	No	Standard & Index	Yes, once per policy year.	1.25%	Monthly on the 15th	10 years	No	Yes—Illustration Software	Vitality Rider: Helps clients save on premiums, earn valuable rewards, discounts and a free Fitbit® by simply living a healthy life.
Accumulation IUL	3 mos - 90 yrs	max of 15 years	Yes	Standard & Index	Yes, once per policy year.	1.25%	Monthly on the 15th	10 years	No	Yes—Illustration Software	Vitality Rider: Helps clients save on premiums, earn valuable rewards, discounts and a free Fitbit® by simply living a healthy life.
Lincoln National											
Lincoln LifeReserve IUL Accumulator 2014*	0-85	10 years	Yes	Participating Loans & Fixed Loans	Yes—Can switch annually	Guaranteed participating loan rate of 6% years 1-10; 5% for years 11 through attained age 100; 3% thereafter. Guaranteed Fixed loan rate of 3% years 1-10; 2% years 11+; zero net cost in years 11+	15th of each month	9 years	No	Yes	Guaranteed minimum crediting rate for all account options is 1%. LifeEnhance Accelerated Benefits Rider, Accelerated Benefits Rider for critical or terminal illness, Disability Waiver Riders, Children’s Term Rider, Accidental Death benefit Rider, Guaranteed Insurability Rider, Supplemental Term Rider, Supplemental Term Rider on Other Insured, Exec Rider, Change of Insured Rider
WealthAdvantage IUL	0-85	10 years	Yes	Participating Loans & Fixed Loans	Yes—Can switch annually	Guaranteed participating loan rate of 6% years 1-10; 5% for years 11 through attained age 100; 3% thereafter. Guaranteed Fixed loan rate of 3% years 1-10; 2% years 11+; zero net cost in years 11+	15th of each month	9 years	No	Yes	Guaranteed minimum crediting rate for all account options is 1%. LifeEnhance Accelerated Benefits Rider, Accelerated Benefits Rider for critical or terminal illness, Disability Waiver Riders, Children’s Term Rider, Accidental Death benefit Rider, Guaranteed Insurability Rider, Supplemental Term Rider, Supplemental Term Rider on Other Insured, Exec Rider, Change of Insured Rider
Lincoln LifeReserve IUL Protector	0-85	Up to 20 years	Yes	Participating Loans	No	Current and guaranteed loan interest rate of 5% through attained age 100; 3% after attained age 100.	Initial sweep is the 15th of the month; subsequent sweeps are done in three-month intervals.	9 Years	No	Yes	5 and 20 year NLG available. Guaranteed crediting rate on indexed accounts never less than 1%. Accelerated Benefits Rider for critical or terminal illness, Disability Waiver Riders, Children’s Term Rider, Accidental Death benefit Rider, Guaranteed Insurability Rider, Supplemental Term Rider, Supplemental Term Rider on Other Insured, Change of Insured Rider.

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	Issue Ages	Guaranteed Product?	Overloan Rider Available?	Fixed or Variable Loans Available?	Switch Loan Type?	Loan Cap?	Sweep Policy?	Surrender Charge Period?	Premium Required in Fixed Account	Policy Expense Report Available?	Miscellaneous
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Minnesota Life

Eclipse Indexed Life*	0-85	Varies by age & uw class	Yes	Fixed, Indexed or Variable loans available	May switch once per year	Variable Loan rate will vary, greater of 3% or the Moodys Corporate Bondy Yield Average; Fixed Loans 4% in arrears, Indexed 5% in arrears	3rd Friday each month	10 years after issue or face increase	No	Yes –Illustration Software	Accumulation focused, 5 Index Account Choices, Accelerated Death Benefit, Early Values Agreement, Long Term Care Agreement
Eclipse Protector*	0-85	Up to lifetime available with Performance Death Benefit Guarantee Agreement	Yes	Fixed, Indexed or Variable loans available	May switch once per year	Variable Loan rate will vary, greater of 3% or the Moodys Corporate Bondy Yield Average; Fixed Loans 4% in arrears, Indexed 5% in arrears	3rd Friday each month	15 years after issue or face increase	No	Yes –Illustration Software	Protection focused, choice of 5 index accounts, Long Term Care Agreement, Children’s Term Agreement, Performance Death Benefit Guarantee Agreement
Omega Builder IUL	0-80	Varies by age & uw class	Yes	Fixed, Indexed or Variable loans available	May switch once per year	Variable Loan rate will vary, greater of 3% or the Moodys Corporate Bondy Yield Average; Fixed Loans 4% in arrears, Indexed 5% in arrears	3rd Friday each month	10 years after issue or face increase	No	Yes –Illustration Software	Accumulation focused, 5 Index Account Choices, offers Income Protection Agreement-irrevocable settlement option on death benefit payout, Long Term Care Agreement

North American

Guarantee Builder IUL	0-85	Yes, up to lifetime available	Yes	Both are Available	Yes without paying off current loan; annually	6%	Daily	Ages 0-80 15 years; 81+ 10 years	No	Yes –Illustration Software	Interest is credited on initial premium amount going into the policy BEFORE COI, Chronic Illness (not in CA), Protected DB Feature, Interest Bonus on Fixed & Index Account, Multi-Index Option Guaranteed IUL
Builder IUL	0-75	Varies by issue age	Yes	Both are Available	Yes without paying off current loan; annually	6%	Daily	15 years	No	Yes –Illustration Software	Interest is credited on initial premium amount going into the policy BEFORE COI, Chronic Illness (not in CA), Protected DB Feature, Interest Bonus on Fixed & Index Account, Multi-Index Option
Rapid Builder IUL	0-80	Varies by issue age	Yes	Both are Available	Yes without paying off current loan	6%	Daily	14 years unless Waiver of Surrender Rider	No	Yes –Illustration Software	Interest is credited on Initial premium amount going into the policy BEFORE COI, Chronic Illness (not in CA), Protected DB Feature, Table Shave from table 3 to standard with Waiver of Surrender Charge Option, designed for early cash accumulation, ROP Option, Interest Bonus on Fixed & Index Option

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	Issue Ages	Guaranteed Product?	Overloan Rider Available?	Fixed or Variable Loans Available?	Switch Loan Type?	Loan Cap?	Sweep Policy?	Surrender Charge Period?	Premium Required in Fixed Account	Policy Expense Report Available?	Miscellaneous
Protective Life											
Indexed Choice UL	0-75	Yes, up to a lifetime available	Yes	Variable Only	N/A	5% current with 8% max	Monthly on the 15th	14 years	No	Yes—Illustration Software	Accidental Death Benefit, Child Term Rider, Extend Care Rider, Income Provider Option Guaranteed IUL
Prudential											
Index Advantage UL*	0-85	10 yr min– varies on amount of premium paid	Yes	Fixed Only	N/A	4%	Monthly on the 15th	15 Yrs max, based on client’s age, face amount, uw category	Yes	Yes—Illustration Software	Living Needs Benefit rider, Accidental Death Benefit, Children Term Rider, Enhanced Cash Value Rider, Enhanced Disability Benefit
Transamerica											
TransNavigator	0-85	Max of 20 years varies by age	Yes	Fixed Only	N/A	3.0% in the first 10 years & preferred loans of 2.75% after the 10th year	Monthly	10-15 years depending upon age of client	No	Yes—Illustration Software	Accidental Death Benefit, Children’s Benefit Rider, Disability Waiver of Monthly Deductions Rider or Disability Waiver of Premium, Guaranteed Insurability Benefit, Income Protection Option, LTC Rider

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