

Universal Life Product Overview					
Carrier	Products	Age	Minimum Face	Rolling Targets	Available Riders
AIG As of 4/2022	Secure Lifetime GUL3	18 - 80	\$100,000 For NY: minimum death benefit is \$50,000 for Standard Classes. For Preferred Classes, \$50,000 minimum death benefit is ONLY available for issue ages 50-80.	24-month (NY excluded)	Accidental Death, Children's Insurance Benefit, Enhanced Surrender Value Rider (ROP), Accelerated Access, Lifestyle Income, Spouse/Other Insured Term, Waiver of Monthly Deduction, <i>Expanded Standard</i> – <i>Standard includes Table B</i> , AAS Rider – Chronic Illness Rider, LIS Rider – Lifestyle Income Solution
American National As of 4/2022	Signature GUL Executive UL	<i>Signature GUL</i> 18-80 (non-nicotine) 18-75 (nicotine) <i>Executive UL</i> 0-85	<i>Signature GUL</i> \$25,000 <i>Executive UL</i> \$100,000	24-month	Both: Disability Waiver of Stipulated Premium, Children's Term, Cash-Out, Accelerated Benefits Executive UL Only: Guaranteed Increase Option, Disability of Minimum Premium, Over loan Protection
Global Atlantic As of 4/2022	Global Accumulator (Flexible Premium IUL) Lifetime Builder ELITE (Flexible Premium IUL) Lifetime Foundation ELITE (Flexible Premium IUL) Full Product Overview	Premier: 18-75 Preferred Non-Tobacco: 18-85 Preferred Tobacco: 18-85 Standard Non-Tobacco: 0-85 Standard Tobacco: 18-85	\$25,000 (Ages 0-17) \$25,000 (internal replacements-std) \$50,000 (ages 18-85 std) \$100,000 (ages 18-85 premier/preferred) \$25,000 (Ages 0-17) \$25,000 (internal replacements-std) \$50,000 (ages 18-85 std) \$100,000 (ages 18-85 premier/preferred) \$100,000 (ages 18-85)	Lifetime	Riders Overview

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John Hancock As of 4/2022	Protection UL	0 - 90	\$50,000	24-month (NY excluded)	Vitality, Disability Payment of Specified Premium, ROP, LTC, Accelerated Benefit
Legal & General America As of 4/2022	Life Step UL <i>(Conversion only)</i>	20 – 85 (Age nearest)	\$50,000	No rolling targets	Accelerated Death Benefit
Lincoln Financial As of 4/2022 <i>See product guide for rider restrictions. In some cases, NY versions of the riders have significantly different benefits, underwriting requirements & availability.</i>	LifeGuarantee UL	Preferred Plus: 20-80 Preferred NT: 20-80 Standard NT: 20-85 Preferred T: 20-80 Standard T: 20-85	\$100,000	There is a rolling target for the first 5 policy years or until premiums received satisfy the target premium. (NY excluded)	Accelerated Benefits Rider (with critical illness benefit) • Accelerated Benefits Rider • Lincoln Care Coverage® Accelerated Benefits Rider • Lincoln LifeAssure® Accelerated Benefits Rider • Lincoln LifeEnhance® Accelerated Benefits Rider • Children’s Term Insurance Rider • Disability Waiver of Monthly Deductions Benefit Rider • Return of Premium Rider • Supplemental Term Insurance Rider on Primary Insured • Supplemental Term Insurance Rider on Other Insured
Nationwide As of 11/2021 (No response to follow up)	No-Lapse Guarantee UL II 2020	NT Preferred Plus: 18-80 NT Preferred: 18-80 NT Standard Plus: 18-80 NT Standard: 18-85 T Preferred: 18-80 T Standard: 18-85	\$100,000	2-year rolling target	Accelerated Death Benefit for Terminal Illness Rider — Accelerates death benefit due to a terminal illness, Accidental Death Benefit Rider — Provides additional coverage in the case of death due to an accident, Children’s Term Insurance Rider — Term coverage for all children of the insured, even the ones to come later on in life, Long-Term Care Rider II — Enables clients to use some or all of their death benefit for long-term care, including informal care, Waiver of Monthly Deductions Rider — Pays all monthly deductions if the insured becomes disabled, but does not pay the full no-lapse premium amount.

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North American As of 4/2022	Custom Guarantee UL	15 days to age 85	\$50,000 (15 days – 70) \$100,000 (71-85)	24-month	Accelerated Death Benefits (Critical Illness, Chronic Illness, Terminal Illness, Premium Recovery Endorsement), Accidental Death Benefit, Children's Term Insurance, Guaranteed Insurability, Waiver of Monthly Deductions
Pacific Life As of 4/2022 COVID Update as of 6.30.21: Age 70 and below : Returning to pre-pandemic underwriting guidelines. Age 71-80 Allowance up to and including Table 6	Promise Conversion UL (Conversion only)	0 – 70	\$50,000	Lifetime	Children's Term Rider, Return of Premium & Terminal Illness, Return of Premium, Waiver of Monthly Deduction, Terminal Illness, Children's Term Rider & Chronic Illness Rider
	PL Promise GUL	0-80 (age nearest)	\$25,000	Lifetime	
Protective Life As of 4/2022	Advantage Choice UL ProClassic UL II Custom Choice UL Lifetime Assurance UL	Advantage Choice: 18-85 ProClassic UL II: 0-85 Custom Choice UL: - 10-Year Plan: 18 - 75 - 15-Year Plan: 18 - 70 - 20-Year Plan: 18 - 65 (18 - 63 for Tobacco) - 25-Year Plan: 18 – 55 (18 - 52 for Tobacco) - 30-Year Plan: 18 – 55 (18 - 43 for Tobacco) Lifetime Assurance UL: Select Preferred: 18-75 Preferred: 18-85 Non-Tobacco: 18-85 Tobacco:18-85	Advantage Choice: \$50,000 ProClassic UL II: \$50,000 for applicants ages 50 and overrated Non-Tobacco and Tobacco classes \$100,000 for all other classes Custom Choice UL: \$100,000 Lifetime Assurance UL: \$50,000 – Non-Tobacco/Tobacco \$100,000 (Select Pref. & Pref.)	Advantage Choice: 24-month ProClassic UL II: No rolling target Custom Choice UL: No rolling target Lifetime Assurance UL: No rolling target	Advantage Choice: Accidental Death, Children's Term, Disability, ExtendCare, Income Provider Option Endorsement Terminal Illness ProClassic II: Accidental Death, Children's Term, ExtendCare, Income Provider Option, Terminal Illness Custom Choice UL: Accidental Death, Children's Term, Disability, Income Provider Option, Terminal Illness Lifetime Assurance UL: Accidental Death Benefit Rider, Children's Term Life Insurance Rider, ExtendCare Rider, Income Provider Option Endorsement, Return of Premium Endorsement, Terminal Illness/Accelerated Death Benefit Endorsement, Waiver of Specified Premium Rider
Prudential As of 4/2022	Please refer to Prudential's' product guides found on www.pruxpress.com .				

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SBLI As of 4/2022	Universal Life (Conversion Only) – <i>Not available in CA</i>				
Securian Financial As of 1/2022 (No response to follow up)	Compass Universal Life (not available in New York): is designed exclusively for credit union-owned life insurance sales. This single-premium universal life insurance contract includes guaranteed issue underwriting. We can accommodate executive benefits business on any scale. <i>Before submitting business,</i> please contact Jennifer Ortale, National Director of Sales, at 651-665-1474.				
Symetra As of 4/2022	CAUL (conversion only)	0-85	\$100,000	24-month	Included Benefits: Chronic Illness Rider, Terminal Illness Rider, No Lapse Guarantee. Optional Riders: Chronic Illness Plus Rider, Accidental Death Benefit, Additional Term Rider & Charitable Giving Benefit
United of Omaha As of 4/2022	AccumUL Answers	0-85	\$25,000	No rolling targets.	AccumUL Answers: Accelerated Death Benefit for Terminal and Chronic Illness Riders, Guaranteed Insurability, Dependent Children, Accidental Death, Disability, Additional Insured Term, Association Group Disability, Disability Continuation of Planned Premium

Please Note: If a carrier is not listed, they do not currently offer a Universal Life (UL).

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