

PRODUCTS AND RIDERS SPREAD SHEET (TERM) - CURRENT AS OF 6/30/04

| CARRIER | TYPE | | ADB | AI | CT | DI | GI | ROP | TI | WP |
|----------------------|------|--|-----|----|----|----|----|-----|----|----|
| AIG/American General | TM | | - | - | X | - | - | - | X | X |
| AIG/American General | ROP | | - | - | X | - | - | X | X | X |
| Banner | TM | | - | - | - | - | - | - | - | X |
| Empire General | TM | | X | - | - | - | X | - | X | X |
| First Colony | TM | | - | - | X | - | - | - | X | X |
| First Penn | TM | | - | - | X | - | - | - | X | X |
| Lincoln Benefit | TM | | - | X | X | - | - | - | X | X |
| Manulife | TM | | - | - | - | - | - | - | X | X |
| MONY | TM | | - | - | X | - | - | - | - | X |
| North American | TM | | - | X | X | - | X | - | X | X |
| One Life | TM | | - | - | X | - | - | - | X | X |
| Prudential | TM | | X | - | X | - | - | - | X | X |
| Reliastar/ING | TM | | X | - | X | - | - | - | X | X |
| Sun Life | TM | | X | - | - | - | - | - | X | X |
| Travelers | TM | | - | - | X | - | - | - | - | X |
| United of Omaha | TM | | X | X | X | - | - | - | X | X |
| US Financial | TM | | - | - | X | - | - | - | - | X |
| West Coast | TM | | X | - | X | - | - | - | X | X |

PRODUCT TYPE ABBREVIATION CODES: TM - Term; ROP - Return of Premium Term

RIDER ABBREVIATION CODES: ADB - Accidental Death Benefit; AI - Additional Insured; CT - Child's Term; DI - Disability Income; GI - Guaranteed Insurability; ROP - Return of Premium; TI - Terminal Illness (Accelerated Death Benefit); WP - Waiver of Premium

PRODUCTS AND RIDERS SPREAD SHEET (PERMANENT) - CURRENT AS OF 6/30/04

| CARRIER | TYPE | | ADB | AI | CT | EM | GI | NLG | PUA | ROP | TI | TM | WP |
|----------------------|------|--|-----|----|----|----|----|-----|-----|-----|----|----|----|
| AIG/American General | UL | | X | - | X | X | - | X | - | - | X | - | X |
| Banner | UL | | - | - | - | X | - | X | - | - | - | - | X |
| Empire General | UL | | X | - | X | X | X | X | - | - | X | - | X |
| First Colony | UL | | X | - | X | X | - | X | - | - | X | - | X |
| First Penn | UL | | - | - | X | - | - | - | - | - | X | - | X |
| Jefferson Pilot | UL | | X | - | X | X | X | X | - | - | X | X | X |
| John Hancock | WL | | - | - | - | - | - | - | - | - | - | X | - |
| Lincoln Benefit | UL | | X | X | X | X | - | X | - | - | X | - | X |
| Lincoln Life | UL | | X | - | - | - | X | X | - | - | - | - | X |
| Lincoln Life | WL | | X | - | - | - | X | - | - | - | - | - | X |
| Manulife | UL | | X | - | - | X | - | X | - | X | X | - | X |
| Manulife | WL | | - | X | - | - | - | - | - | - | - | - | X |
| MONY | UL | | X | X | X | X | - | - | - | - | - | X | X |
| MONY | WL | | X | X | X | - | X | - | X | - | - | - | X |
| North American | UL | | - | - | X | - | - | X | - | - | - | - | X |
| One Life | UL | | - | X | X | X | - | - | - | X | X | - | X |
| Prudential | UL | | X | - | X | X | - | X | - | - | - | - | X |
| Reliastar/ING | UL | | X | X | X | X | - | X | - | - | X | - | X |
| Sun Life | UL | | X | - | - | X | - | - | - | - | X | - | X |
| Sun Life | WL | | X | - | - | - | - | - | X | - | X | - | X |
| Travelers | UL | | X | X | - | X | - | X | - | X | - | - | X |
| United of Omaha | UL | | X | - | X | X | - | X | - | X | X | - | X |
| US Financial | UL | | X | - | X | - | - | - | - | - | - | - | X |
| West Coast | UL | | X | - | X | - | - | X | - | - | X | - | X |

PRODUCT TYPE ABBREVIATION CODES: UL - Universal Life; WL - Whole Life

RIDER ABBREVIATION CODES: ADB - Accidental Death Benefit; AI - Additional Insured; CT - Child's Term;
 EM - Extended Maturity; GI - Guaranteed Insurability; NLG - No Lapse Guarantee; PUA - Paid Up Additions;
 ROP - Return of Premium; TI - Terminal Illness (Accelerated Death Benefit); TM- Term; WP - Waiver of Premium