

SURVIVORSHIP LIFE PRODUCT QUICK REFERENCE SPREAD SHEET - AS OF 6/8/04

Check product illustrations and brochures for details; carrier spread sheet for state approvals

Company	Product / Plan Type	Issue Ages	Minimum Face	No Lapse Feature Years	Highlights, Riders, Options
AIG/AGL	Platinum Protector Survivor G/UL	40-90	\$250,000	Life	Low cost lifetime guarantee, Ext. Maturity, Return of Prem., 4 Year Term
	Elite SUL G/UL	20-90	\$250,000	50	Matures at age 100
	Elite SUL 2004/UL	20-90	\$250,000	<20	Low premium to 100 @ current assumptions
AXA/EQUIT.	Athena SUL/UL	20-90	\$200,000	Life	Competitive no lapse lifetime guarantee
BANNER	New Survivor Life/UL	20-85	\$250,000	@100	Policy Exchange, Waiver of Monthly Ded., C.O.L., 3% guar. int.
EMPIRE GENERAL	EG Survivorship/UL	15-90	\$250,000	Varies	Covered Insured, Estate Benefit, Guaranteed Insurability. 3% guar. int.
FCL	New Life Two/UL	15-94	\$100,000	@100	First Death Split, First-to-Die Term. 4.00% guar. int.
ING	GPSUL/UL	20-85	\$250,000	Life	Competitive lifetime guarantees
LBL	Legacy Premier SL/UL	30-85 *L	\$250,000	Life	AGE LAST, 10 pay guarantee, Indiv. Term, 4 Year Tm., Policy Split. 4.00% guar. int.
LINCOLN LIFE	SUL LPR5/UL	20-85	\$100,000	Life	Lower premium to endow, good for short pays and impaired risks
MANULIFE	Survivorship ULG/UL	20-90	\$250,000	@100	Policy Split, Estate Preservation
MASS MUT	Prestige SUL/UL	18-90	\$100,000	20 or @100	Good for limited payment period and lifetime guarantee
MONY	Custom SUL/UL	18-85 *L	\$250,000	Life	AGE LAST, Good for older ages
PFG	SUL/UL	20-85 *L	\$100,000	Life	AGE LAST, Competitive above age 60 & above \$3m DB, short pays, Lifetime guarantees
PRU-DENTIAL	Prulife SUL Protector/UL	18-90 *L	\$250,000	Life	AGE LAST, Adjustable guarantees, good for full pays, 2 year rolling target
	Prulife SUL Plus/UL	18-90 *L	\$250,000	<20	AGE LAST, Good for minimum premium to endow, 2 year rolling target
SUN LIFE	Survivorship UL Plus/UL	18-90	\$250,000	Varies	Waiver of Stip. Prem., Mat. Ext. of D.B., Est. Pres., Policy Split, Good older ages. LP UL is fully guaranteed to 100 ages 40+
	Survivorship LP/UL	18-90	\$250,000	60	
TRAV	Survivorship Life 2004/UL	20-85 *L	\$100,000	40 or @100	AGE LAST, Policy Split, Estate Protection.
USFL	Survivorship UL/UL	20-85 *L	\$100,000	<20	AGE LAST, 4 Year Term, Waiver of Monthly Ded., Policy Split Option
U OF O	Priority Survivor UL 2/UL	20-90 *L	\$250,000	Life	AGE LAST, Estate protection, Split Option. 3% guar. int.
WCL	Golden Legacy Protector 3/UL	25-85 *L	\$250,000	Life	AGE LAST, very competitive for cash value and endow solves. Two Split Options, 4 Year Term, Ext. of D.B. 4.00% guar. int.