

PERMANENT LIFE PRODUCT QUICK REFERENCE SPREAD SHEET - AS OF 6/30/04

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

| Company                     | Product/Plan Type              | Issue Ages | Minimum Face | No Lapse Years | Highlights  |
|-----------------------------|--------------------------------|------------|--------------|----------------|---|
| AIG/<br>American<br>General | Elite 03 UL                    | 0-90       | 100K         | <20            | Good for cash value, endow solves, 2 year rolling target                            |
|                             | Elite-G 03 UL                  | 0-90       | 50K          | Life           | Competitive Lifetime Guarantee premium, 2 year rolling target                       |
|                             | P. Pro. Ultra UL               | 18-90      | 250K         | <20            | Mix base and term, good competitive cases   |
|                             | P. Pro. Ultra-G UL             | 18-90      | 250K         | Life           | Lifetime Guarantee  |
|                             | Elite Index UL                 | 0-90       | 100K         | Life           | Cash value accumulation, rolling target, 100% participation rate, annual adj. cap   |
|                             | Provider 500 IUL               | 0-80       | 100K         | <20            | Indexed, interest bonus   |
| AXA/Eq                      | Athena UL                      | 0-85       | 50K          | Life           | Lifetime Guarantee, competitive short and level pay, 2 year rolling targets         |
| Banner                      | Advantra UL                    | 20-80      | 100K         | 20             | Term alternative ages 60 and up NOT available for conversions                       |
|                             | Cont. Lifetime UL              | 20-85      | 100K         | Life           | Competitive Lifetime Guarantee premium  |
| Empire<br>General           | Advantage UL                   | 18-85      | 50K          | <20            | Low minimum premium, impaired risk, 2 year rolling target                           |
|                             | Alternative II UL              | 18-85      | 50K          | <20            | Competitive \$ solves, term alternative   |
|                             | Accelerator II UL              | 0-80       | 100K         | Varies         | Cash accumulation, for lump sum, short pay  |
|                             | Select Flex UL                 | 18-85      | 50K          | Life           | Lifetime Guarantee  |
| GEFA/<br>First<br>Colony    | 1 <sup>st</sup> Choice Gold UL | 0-85       | 25K          | 20, Life       | Good for cash accumulation  |
|                             | Life. Pro. Flex UL             | 0-90       | 25K          | Life           | Competitive (full and short pay) Lifetime Guar. premiums, unlimited rolling target  |
|                             | GPX ISWL                       | 0-79       | 25K          | ISWL           | ISWL  |
|                             | Guaranteed One ISWL            | 0-79       | 5K           | ISWL           | ISWL  |
| ING -<br>Relia<br>star      | GPUL UL                        | 0-85       | 100K         | Life           | Competitive Lifetime Guarantee premium  |
|                             | Select Design UL               | 0-85       | 100K         | 15 to 50       | Longer guarantees than Premier Design   |
|                             | Premier Design UL              | 0-85       | 50K          | <20            | Low premiums to endow, high target  |
| LBL                         | Legacy Premier UL              | 0-90 *L    | 100K         | Life           | AGE LAST, Competitive Lifetime Guarantees, 15% premium credit avail. See guide      |
| Lincoln                     | LPR V UL                       | 0-90       | 100K         | Life           | Good for short pay guarantees   |
| Manulife                    | UL2004                         | 0-90       | 100K         | Life           | Competes well across the board. Health Styles u/w. older ages high death benefits   |
|                             | Whole Life WL                  | 0-90       | 100K         | WL             | Participating WL  |
| Mass<br>Mutual              | UL2                            | 0-85       | 50K          | 30             | Cash accumulation, older ages, ARC u/w - table shaving T4 - Standard                |
|                             | UL2G                           | 0-85       | 50K          | Life           | Lifetime Guarantee, lower premium older ages, ARC u/w - table shaving T4 - Standard |
| MONY                        | Custom UL                      | 0-85 *L    | 250K         | Life           | AGE LAST, Lifetime Guarantee, Mix base/term @55+                                    |

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| NACOLAH         | Custom Term UL     | 0-90       | 50K          | 30, @100       | Low premium to endow, To @100 rider avail.                                    |
|                 | Custom Extra UL    | 0-90       | 25K          | Life           | Double death benefit value for 3-5 years - see product guide                  |
|                 | Custom Accum. UL   | 0-90       | 25K          | Life           | Good for cash accumulation and ROP option                                     |
|                 | Custom Guarant. UL | 0-90       | 50K          | Life           | Low cost lifetime guarantee low cash value                                    |
| One Life        | CVT UL             | 18-90      | 50K          | 20             | Term alternative, good cash value solves, rolling target, N/A for conversions |
|                 | Lifetime UL        | 18-90      | 50K          | Life           | Competitive Lifetime Guarantee premium, rolling target, N/A for conversions   |
|                 | Century Plus UL    | 1-75       | 50K          | 5              | Only UL available for conversions   |
| PFG             | UL Protector UL    | 0-85       | 25K          | Life           | Very competitive for lifetime guarantee, short pay and full pay               |
| PRU             | UL Protector UL    | 0-90 *L    | 50K          | Life           | AGE LAST, Adjustable no lapse, good for 1 pay and full pay                    |
|                 | UL Plus UL         | 0-90 *L    | 50K          | 7              | AGE LAST, Competitive endowment premiums, good for cash accumulation          |
| Sun Life        | Protector Plus UL  | 18-90      | 100K         | Varies         | Good for older ages, cash value solves  |
|                 | Protector LP UL    | 18-90      | 100K         | 60             | Guaranteed over age 40, good 4 older ages                                     |
|                 | Whole Life WL      | 0-85       | 25K          | WL             | Participating WL  |
| Travelers       | Bonus Life UL      | 20-85 *L   | 250K         | Life           | AGE LAST, Single premium bonus 8% first year only. Min. prem. 25K first year. |
|                 | MVP2 UL            | 0-85 *L    | 50K          | Life           | AGE LAST, Spouse term, COLA riders, new COI rates                             |
| United of Omaha | Ultra UL           | 18-90 *L   | 50K          | Life           | AGE LAST, Low premiums to endow   |
|                 | Priority Max UL    | 0-90 *L    | 50K          | Life           | AGE LAST, Lifetime Guarantees all ages, Short Pays                            |
| USFL            | Super Nova UL      | 18-75 *L   | 25K          | Life           | AGE LAST, Lifetime Guarantee  |
|                 | Nova UL            | 0-85 *L    | 25K          | Varies         | AGE LAST, For impaired risks  |
| WCL             | LT Gold 120 UL     | 0-90 *L    | 25K          | Life           | AGE LAST, Lifetime Guarantee, good cash value solves, 2 year rolling target   |