

Lifetime Death Benefit Guarantees
Universal Life Comparison
 Ranked by Annual Premium

Face Amount: \$1,000,000
 Female Age Near Birthday 65
 Preferred Best Non-Smoker
 Pay all years to Guarantee Death Benefit

All carriers shown may not be available. Please check your approved carrier list before proceeding.
 Please verify rate before submitting application.

ANB Rank	ALB Rank	Company	Product	ANB Annual Premium	ALB Annual Premium	ANB Target Premium	ALB Target Premium
1	3	John Hancock USA (Super Preferred)	Protection UL G 07 *	\$15,071	\$15,071	\$16,340	\$16,340
2	5	ING Security Life of Denver (Super Pref)	ING GDBUL ***	\$15,420	\$15,420	\$16,680	\$16,680
3	6	West Coast Life (Super Preferred)	LifeTime Platinum II	\$15,444	\$15,444	\$17,900	\$17,900
4	7	Principal Life (Super Preferred)	UL Protector III *	\$15,448	\$15,448	\$17,800	\$17,800
5	8	Protective Life (Select Preferred)	Centennial G UL *	\$15,490	\$15,490	\$17,500	\$17,500
6	1	Prudential Financial (Preferred Best)	PruLife Universal Protector **	\$15,532	\$14,700	\$16,370	\$15,490
7	9	AXA Equitable (Preferred Plus)	Athena UL - LPR ***	\$15,540	\$15,540	\$18,000	\$18,000
8	10	Genworth Life & Annuity/GLIC (Pref Best)	Lifetime FlexPlus	\$15,588	\$15,588	\$19,002	\$19,002
9	11	North American (Super Preferred)	Custom Guarantee (Gen 4) **	\$15,611	\$15,611	\$16,279	\$16,279
10	12	Sun Life Financial (Super Preferred)	Sun Universal Protector (LP3) *	\$15,640	\$15,640	\$18,570	\$18,570
11	13	MetLife Investors (Elite)	Guarantee Advantage UL (GAUL)	\$15,641	\$15,641	\$18,297	\$18,297
12	2	American National (Preferred Plus)	ANICO LTG UL	\$15,650	\$14,880	\$16,360	\$15,470
13	14	Indianapolis Life (Preferred Plus)	Vista Advantage IUL ****	\$15,838	\$15,838	\$15,840	\$15,840
14	4	United of Omaha (Preferred Plus)	GUL Complete **	\$15,883	\$15,209	\$18,240	\$17,520
15	15	Lincoln Life (Preferred Plus)	LifeGuarantee UL *	\$16,102	\$16,102	\$17,080	\$17,080
16	16	American General (Preferred Plus)	ContinUL Extend 2007	\$16,409	\$16,409	\$18,000	\$18,000
17	17	Nationwide Life (Preferred)	Ultimate UL ***	\$16,930	\$16,930	\$17,439	\$17,439
18	18	Banner Life (Preferred Plus)	Continuity Lifetime UL	\$17,010	\$17,010	\$17,010	\$17,010
19	19	ING Security Life of Denver (Preferred)	LifeDesign Guaranteed UL	\$17,473	\$17,473	\$18,525	\$18,525
20	20	Lincoln Life (Preferred Plus)	LifeGuarantee Plus UL *	\$18,164	\$18,164	\$17,080	\$17,080
21	21	American National (Preferred Best)	Passport Select II UL	\$21,407	\$21,407	\$18,000	\$18,000
22	22	American General (Preferred Plus)	Elite Universal Life G 2007	\$21,952	\$21,952	\$19,100	\$19,100
23	23	OM Financial Life (Preferred)	WealthMaster Classic UL	\$22,040	\$22,040	\$22,040	\$22,040

Explanation of ALB/ANB

If individual is age 64.5 then ALB company uses age 64 and ANB company uses age 65.

If individual is age 65.0 then all companies use age 65.

*Premiums are paid to age 121

**Premiums are paid to age 120

***Premiums are paid to age 100

****Using NLG Rider; please see product guide for NLG Rider details

- For informational use only-- Subject to change without notice. Survey based on information from various sources. Prepared for agent use only
- Death benefit maturity extension included if available.