

**Comparison of FJP Carriers UL Lifetime Guarantee Products 1000k (6/13/05)**

Age	Rate Class	AIG Plat.Prot/ ContinUL	Banner Continuity Lifetime UL	Empire General Select Flex III	Genworth GE Lifetime Protector/50+	Lincoln Benefit Legacy Secure	NACOLAH Custom Gte	West Coast Lifetime Platinum 120 LP	United of Omaha Priority Max UL/GUL	Chase Lifetime UL
M45	Best NS	7.68	7.57	6.86	7.5	7.97	7.83	7.64	6.87	8.02
	Preferred NS	8.4	8.89	7.98	8.23	8.7	7.83	8.04	6.98	9.29
	Standard NS	9.85	12.91	8.71	10.92	9.9	11.2	9.32	8.73	11.33
	Preferred Sm	14.97		12.25#	13.74	14.5	15.38	13.86	13.44	15.35
	Standard Sm	17.03	16.05	13.67	17.88	16.91	17.85	16.84	14.95	17.6
F45	Best NS	6.22	6.13	5.82	6.24	6.62	6.56	6.1	5.84	6.24
	Preferred NS	6.8	7.06	6.09	6.48	6.98	6.56	6.4	5.96	7.24
	Standard NS	8.18	10.95	7.13	8.52	7.8	9.17	7.44	7.48	8.84
	Preferred Sm	10.76		9.39#	10.44	10.94	11.34	10.59	10.47	11.99
	Standard Sm	13.1	13.22	10.67	13.2	13.1	14.03	12.53	11.64	13.86
M55	Best NS	11.7	12.28	11.79	11.9	11.83	12.4	11.92	11.12	12.72
	Preferred NS	12.68	14.29	13.33	12.74	12.59	12.4	12.4	11.24	14.78
	Standard NS	15.59	21.01	15.42	17.76	15.85	18.88	16.08	14.02	18.08
	Preferred Sm	24.14		17.35#	22.16	23.76	25.06	23.1	19.73	24.66
	Standard Sm	26.89	25.63	21.85	29.53	27	29.06	25.6	21.93	29.07
F55	Best NS	9.92	9.95	9.54	9.96	9.92	10.29	9.68	9.08	10.16
	Preferred NS	10.5	11.36	10.71	10.53	9.92	10.29	10	9.19	11.68
	Standard NS	12.29	17.51	12.35	13.95	12.39	15.16	12.6	11.52	14.02
	Preferred Sm	17.78		15.9#	16.69	15.63	18.54	18.5	17.27	19.1
	Standard Sm	20.04	20.66	17.09	22.06	19.63	22.9	20.12	19.12	22.16
M65	Best NS	19.75	20.74	20.79	19.7	21.3	22.48	19.68	18.58	21.34
	Preferred NS	21.34	23.97	23.64	21	21.3	22.48	21.8	18.81	24.8
	Standard NS	26.79	35.88	27.6	30.38	26.51	31.89	27.2	23.54	30.54
	Preferred Sm	37.77		30.79#	39.27	38.39	41.04	37.17	36.43	41.8
	Standard Sm	43.44	41.29	36.99	54.6	44.3	46.37	44	40.57	54.45
F65	Best NS	16.15	16.95	16.43	15.59	16.62	17.96	15.9	14.95	16.88
	Preferred NS	17.18	19.25	19.57	16.6	16.62	17.96	16.8	15.18	19.8
	Standard NS	20.4	29.67	22	23.46	20.38	24.5	20.41	18.89	23.81
	Preferred Sm	28.4		24.2#	28.1	28.58	30.5	28.4	28.73	31.28
	Standard Sm	32.18	33.99	27.1	38.32	33.5	37.2	30.8	32.08	36.95
Age	Rate Class	AIG	Banner	Empire General	Genworth	Lincoln Benefit	NACOLAH	West Coast Life	United of Omaha	Chase
M75	Best NS	33.66	34.26	39.57	37.92	37.74	41.43	34.46	33.67	40.81
	Preferred NS	37.64	39.98	45.3	38.47	37.74	41.43	39.77	34.02	48.49
	Standard NS	45.9	62.68	53.42	64.58	48.29	62.85	50.88	45.51	64.02
	Preferred Sm	65.04		58.16#	76.34	68.5	74.05	75.17^^	58.71	85.67
	Standard Sm	75.9	68.63	66.11	97.59	78.99	85.93	81.45^^	67.07	98.46
F75	Best NS	27.04	28.85	36.15	29.62	29.02	33.09	27.2	28.73	32.67
	Preferred NS	28.55	32.77	37.42	31.3	29.02	33.09	30.8	29.08	39.71
	Standard NS	34.5	51.9	44.18	46.16	36.06	47.11	38.02	34.16	49.77
	Preferred Sm	49.25		45.93#	58.98	49.58	55.97	50.88^^	45.97	66.26
	Standard Sm	56.25	57.95	51.76	76.45	57.93	62.15	54.86^^	51.94	81.71
#-Tobacco rate class										
^^-Lifetime Platinum 120 LP is not available to smoker classes over age 72										
**-Custom Term UL										
***-Not all products are approved in all states. Policy fee must be added to calculate actual premium.										
Modal factors not considered.										