

Frank J. Petraglia & Associates' UL Carriers and Products

As of 6/6/05						
Company	American General	American General	American General	American General	American General	American National
Product	Elite Universal Life	Elite UL G 2003	Elite Index UL	ContinUL	Platinum Protector G	Passport Select II UL
Rate Classes	Preferred Plus Preferred NT Standard NT Preferred T Standard T	Preferred Plus Preferred NT Standard NT Preferred T Standard T	Preferred Plus Preferred NT Standard NT Preferred T Standard T	Preferred Plus Preferred NT Standard NT Preferred T Standard T	Preferred Plus Preferred NT Standard NT Preferred T Standard T	Preferred Plus Preferred NT Standard NT Preferred T Standard T
Issue Ages	Age 18-80 Pref. Plus Age 18-90 Pref/Std NT Age 0-90 T	Age 18-80 Pref. Plus Age 18-90 Pref/Std NT Age 0-90 T	Age 18-80 Pref. Plus Age 18-90 Pref/Std NT Age 0-90 T	Age 18-80 Pref. Plus Age 18-90 Pref/Std NT Age 0-90 T	Age 25-80 Pref Plus Age 25-90 Pref/Std NT Age 25-90 Pref/Std T	Age 18-80 Preferred Age 18-85 Standard Age last birthday
Issue amounts	\$100,000 \$300 min prem	\$50,000 300 min. prem.	100,000	100,000	100,000	\$100,000
Guaranteed Interest Rate	4.00%	3.00%	1.00%	3.00% 2.9% yrs 1-5 in TX & OR	3.00%	3.00%
Loan Rate	5.0% Non-preferred 4.0% Preferred	5.0% Non-preferred 4.0% Preferred	4.76% in advance (eff.5%) Preferred loans after yr 10 (0% net)	3.85% Preferred loans-2.91%-3.15% in advance (0% net)	5.0% Non-preferred 4.0% Preferred	6.00%
Policy Loads	6.5% of all premiums, \$5/mo, plus monthly exp. Charge based on age and amt yrs 1-5	6.5% of all premiums, \$5/mo, plus monthly exp. Charge based on age and amt yrs 1-5	6.5% of all premiums, \$5/mo, plus monthly exp. Charge based on age and amt yrs 1-5	6.5% of all premiums, \$5/mo, plus monthly exp. Charge based on age and amt yrs 1-5	30% of all premiums, \$5/mo, plus monthly exp. Charge based on age and amt yrs 1-5	10% prem. charge plus \$5 mo exp. fee
Surrender Charges	Decreasing charge for 19 yrs	Decreasing charge for 19 yrs	Decreasing charge for 19 yrs	Decreasing charge for 19 yrs	Decreasing charge for 19 yrs	Decreasing charge for 15 yrs
Riders	Waiver of premium Child and spouse rider ADB Terminal Illness Rider Maturity Extension Rider	Child rider ADB Terminal Illness Rider Maturity Ext. Rider (FL)	ADB Child rider Terminal illness rider Spouse/OIR rider (ART) Waiver of premium Minimum gte premium rider (MGP)	Waiver of Mo. Deduct. Terminal Illness Rider Accidental DB Child Rider Spouse/OIR Term Rider	Child rider ADB Terminal Illness Rider Maturity Ext. Rider (FL)	Disability waiver of min. premium ADB Child term rider
Death Benefit Options	Opt 1 level Opt 2 increasing Opt 3 return of premium	Opt 1 level Opt 2 increasing	Opt 1 level Opt 2 increasing Opt 3 face plus premium	Opt 1 level Opt 2 increasing Opt 3 face plus premium	Opt 1 level Opt 2 increasing	Opt A level Opt B Increasing
Lifetime Gte DB	No	Yes	to Age 100 available	YES	Yes	Yes
Availability	Only in MD and OR	Not in MT, NY	Not in MA, NY, PA	Not in NJ, NY	Not in NY	Not in MD,MT,NY,TX.,VT

Products and programs offered through this general agency are not approved for use in all states.

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	American National	Banner	Banner	Empire General	Empire General	Empire General	Empire General
Product	Passport Series UL	Advantra	Continuity Lifetime UL	EG Advantage	EG Select Flex II	EG Select-Flex	EG Alternative II
Rate Classes	Preferred NT Standard NT Standard T	Preferred Plus Preferred NT Standard Plus NT Standard NT Standard T	Preferred Plus Preferred NT Standard Plus NT Standard NT Standard T	Non-smoker Tobacco Smoker	Select Preferred NT Preferred NT Nonsmoker Tobacco Smoker	Select Preferred NT Preferred NT Nonsmoker Tobacco Smoker	Select Preferred NT Preferred NT Nonsmoker Tobacco Smoker
Issue Ages	Age 0-80 Std NT Age 15-80 others Age last birthday	Age 20-80	Age 20-85	Age 18-85	Age 18-85	Age 18-85	Age 18-85
Issue amounts	UL 96 Band 1 25,000-49,999 Band 2 50,000-99,999 Band 3 100,000-500,999 UL501 501,000+	Band 1 100,000-249,999 Band 2 250,000-999,999 Band 3 1,000,000+	Band 1 100,000-249,999 Band 2 250,000+	\$50,000	100,000 Pref. Classes 50,000 All other classes	100,000 Pref. Classes 50,000 All other classes	Band 1 50,000-499,999 Band 2 500,000+
Guaranteed Interest Rate	4.00% yrs 1-10 3.00% yrs 11+	3% as of 4/1/05	3% as of 4/1/05	3.00%	3.00%	3.00%	3.00%
Loan Rate	6.00%	7.40%	7.40%	8.0% yrs 1-10 4.00% yrs 11+	8.0% yrs 1-10 3 yrs 11+	8.0% yrs 1-10 4.00% yrs 11+	8.0% yrs 1-10 4.00% yrs 11+
Policy Loads	\$8/mo plus monthly load charge varying by band and class	3% of premiums, \$60 policy fee plus \$5/mo	5% of premiums, \$5/mo plus monthly admin fee for year 1	5% of premium plus \$5 per mo. admin charge	20% load for premium in excess of target. No monthly fee charged,	\$5/mo admin charge	\$5/mo admin charge
Surrender Charges	Decreasing charge for 15 yrs	10% of min. prem, for Band 2 for first 11 mos.	Decreasing charge for 14 years	Decreasing charge for 14 yrs	Decreasing charge for 19 yrs	Decreasing charge for 19 yrs	Decreasing charge for 14 yrs
Riders	Disability waiver of min. premium ADB Child term rider Add'l coverage rider Gted increase option	Total disability benefit	Total disability benefit	ADB Accel. DB Gted Insurability Disability benefit Child & fam. Riders Protected Insurability rider	Child & fam rider Disability benefit Gted Insurability rider Accel DB, ADB Eligible for conversions within 10 yrs of term policy date (eff 9/27)	Child & fam rider Disability benefit Gted Insurability rider Accel DB Not eligible for conversions after 9/1/03	ADB Accel. DB Gted Insurability Disability benefit Child & fam. Riders Protected Insurability rider
Death Benefit Options	Opt A level Opt B Increasing	Opt 1 level Opt 2 increasing	Opt 1 level	Opt A level	Opt A level	Opt A level Opt B increasing	Opt A level Opt B increasing Opt C return of premium Opt D-programmed incr.
Lifetime Gte DB	No	No	Yes	No	Yes	Yes	No
Availability	Not in MT,ND,NY,TX		Not in MS, NY	Not in MS, NY	Not in MS,NY Modified version in TX. Maturity age is 100 in FL.	Available in NV only	Not in MS

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	Genworth		Genworth		Genworth		Lincoln Benefit		Lincoln Benefit		Lincoln Benefit		Lincoln Benefit		North American	
Product	First Choice Gold		Lifetime Protector Flex		Lifetime Protector 50+		Legacy Premier UL		Legacy Secure		Ultra Plus		Echelon Series		Custom Term UL	
Rate Classes	Pref Best NT Select NT Std NT Std Plus T	Pref NT Std Plus NT Pref T Std T	Pref Best NT Select NT Std NT Std Plus T	Pref NT Std Plus NT Pref T Std T	Pref Best NT Select NT Std NT Std Plus T	Pref NT Std Plus NT Pref T Std T	Preferred Elite Preferred NT Standard NT Preferred T Standard T	Preferred Elite Preferred NT Standard NT Preferred T Standard T	Preferred NT Standard NT Preferred T Standard T	Preferred NT Standard NT Preferred T Standard T	Preferred NT Standard NT Preferred T Standard T	Preferred NT Standard NT Preferred T Standard T	Preferred NT Standard Plus NT Standard NT Preferred T Standard T			
Issue Ages	Age 0-85		Age 0-90		Age 50-90		0-90 Standard NT 18-90 Standard T 18-80 Preferred classes Age last birthday	0-90 Standard NT 18-90 Standard T 18-80 Preferred classes Age last birthday	0-90 Standard NT 18-90 Standard T 18-75 Preferred classes Age last birthday	18-80 Preferred classes 18-85 Standard classes	age 15-75 all classes age 76-90 std classes					
Issue amounts	25,000		25,000		100,000		Band 1 50,000 Band 2 200,000 Band 3 1,000,000	Band 1 50,000 Band 2 200,000 Band 3 1,000,000	Band 1: 200,000-499,999 Band 2: 500,000+	Echelon 1- \$100,000 min Echelon II- \$250,000 min	age 15-54 200,000 min. ages 55-90 100,000 min Preferred available to age 80					
Guaranteed Interest Rate	3.00%		3.00%		3.00%		3.5% Years 1-14 4% years 15+	3.00%	3.5% Years 1-14 4% years 15+	3.00%	4.00%					
Loan Rate	6.0% standard 4.0% preferred	6.0% standard 4.0% preferred	5% standard 3% preferred		5.00% Standard 4.00% Preferred	5.00% Standard 4.00% Preferred	Zero net cost-Preferred 1% net cost- Standard	Zero net cost-Preferred 1% net cost- Standard 1035 loans accepted	6.00%							
Policy Loads	7% of premium plus \$4.65/mo admin charge		5% of premiums, \$5.58/mo admin fee plus mo. charge yrs 1 and 2		7% of premiums; \$5.58/mo		6% of prem, mo. Admin fee based on age, sex, and class, plus 7.50/mo policy fee	6% of prem, mo. Admin fee based on age, sex, and class, plus 7.50/mo policy fee	5% of prem. Yrs 1-20, plus \$7.50/mo policy fee	\$7.50/mo current \$10.00/mo guaranteed	5% of prem yrs 1-20, \$5/mo admin fee					
Surrender Charges	Decreasing charge for 19 yrs		Decreasing charge for 9 yrs		Decreasing charge for 9 yrs		Decr charge for lesser of 19 yrs or age 100	Decr charge for lesser of 19 yrs or age 100	Decr charge for lesser of 19 yrs or age 100	10 year surrender* *Applies only to to 1035 exchanges	Decreasing charge for lesser of 20 yrs or age 100					
Riders	ADB Accel DB Child term rider Waiver of mo. deduction	ADB Accel DB Child term rider Waiver of mo. deduction	Accel DB ADB Waiver of mo. deduction		Accel. DB ADB Child Term rider Primary Insured rider Add'l insured rider (up to 4) Continuation of premium	Accel. DB ADB Child Term rider Primary Insured rider Add'l insured rider (up to 4) Continuation of premium	Accel. DB-Term Illness Accel DB- Perm Confine ADB Child Term rider Primary Insured rider Add'l insured rider Continuation of premium Full surr chg adjustment	Accel. DB Rider	No-Lapse Gte Rider-removed Waiver of Mo Deduct Child Term Rider Gte Insurability rider Acc DB Add'l Ins benefit							
Death Benefit Options	Opt 1 level Opt 2 increasing	Opt A level Opt B increasing Opt C return of premium	Opt A level		Opt 1 level Opt 2 increasing	Opt 1 level Opt 2 increasing	Opt 1 level Opt 2 increasing	Opt 1 level Opt 2 increasing	Opt 1 level Opt 2 increasing	Opt B level increasing now available						
Lifetime Gte DB	No		Yes		Yes		Yes	Yes	No	No	Yes					
Availability			Not in MD,NJ NY,PA,VT		Only in VT		Not in VT (approved as of 1/1/05)	Not in MD, PA	Not in FL, IL, LA, MD, MT, NY,OK, TX, UT, VT	Not in AL, NY						

Frank J. Petraglia & Associates' UL Carriers and Products

	North American	North American	North American	North American	North American	United of Omaha
Product	Custom Guarantee	Custom Extra	Custom Access	Custom Accumulator	Legacy Optimizer	Priority Ultra UL
Rate Classes	Preferred NT Standard Plus NT Standard NT Preferred T Standard T	Preferred NT Standard Plus NT Standard NT Preferred T Standard T	Standard NT Standard T	Preferred NT Standard Plus NT Standard NT Preferred T Standard T	Nontobacco Tobacco	Preferred Plus NT Preferred NT Standard Plus NT Standard NT Standard Plus T Standard T
Issue Ages	Ages 15-80 Preferred Ages 15-90 Standard+ Ages 15 days-90 Standard	Ages 15-80 Preferred Ages 15-90 Standard+ Ages 15 days-90 Standard	Ages 30-85	Ages 15-80 Preferred Ages 15-90 Standard+ Ages 15 days-90 Standard	Issue Ages 45-85 (age last)	Age 0-17 Std NT Age 18-80 all classes age 81-90 std classes Age Last Birthday
Issue amounts	100,000 for Preferred class 50,000 all other classes	100,000 for Preferred class 25,000 all other classes	25,000 Min. Max face, net amt of risk <300,000 ages 30-75. 150,000 net risk ages 76-80. 125,000 for ages 81-85	100,000 for Preferred class 25,000 all other classes	Minimum Single Premium Amount \$10,000	Band 1 50,000-99,000 Band 2 100,000-249,999 Band 3 250,000-499,999 Band 4 500,000-999,999 Band 5 1,000,000,+
Guaranteed Interest Rate	3.00%	3.00%	3.00%	3.00%	3.00%	4.00%
Loan Rate	5% rate with 3% credit for a 2% net yrs 2-10 No-net-cost yrs 11+	5% rate with 3% credit for a 2% net	5% rate with 3% credit for a 2% net	5% rate with 3% credit for a 2% net yrs 2-10 No-net-cost yrs 11+	Regular-5% payable in arrears Preferred 3% loan rate	8.00%
Policy Loads	\$5 mo. Admin fee 5% premium load	\$4 mo. Admin fee 4% premium load	7.5% premium load yr 1. 5% thereafter. No mo admin fee.	\$5 mo. Admin fee 5% premium load	11% Premium load	4.5% of premiums, \$2 per premium payment
Surrender Charges	Decr. For 20 yrs	Decreasing for 14 yrs	Decreasing for 14 yrs	Decreasing for 9 yrs	Decreasing for 9 yrs	Decreasing charge for 15 yrs
Riders	Accid. Death Benefit Add'l Insured Rider Childs Term Rider Custom Guarantee Ride Gte Insurability Rider Premium Credit Rider Waiver of Mo. Deduct.	Accid. Death Benefit Add'l Insured Rider Childs Term Rider Level Term Rider Gte Insurability Rider Premium Credit Rider Waiver of Mo. Deduct.	Accel Death Benefit 1. Terminal illness. 0-24 mos. (0-12 mos in CT, FL, PA) 2. Hospice care. 0-24 mos. (0-12 mos in CT, FL, PA) 3. Assisted care. 180 continuous day elim for convalesant care. 90 day of care received elim for HC	Accid. Death Benefit Add'l Insured Rider Childs Term Rider Gte Insurability Rider Premium Credit Rider Waiver of Mo. Deduct.	Accel. Benefit Endorsement	ADB Child Term rider Disability rider Additional Ins. rider Accel. DB Liquidity rider Lapse Guard Rider
Death Benefit Options	Opt 1 level Opt 2 increasing	Opt 1 level Opt 2 increasing	Level	Opt 1 level Opt 2 increasing	Level	Opt 1 level Opt 2 increasing
Lifetime Gte DB	Yes	No	No	No	Yes	Yes, except in NJ and TX
Availability	Not in AL, NY	Not in AL, NY	Not in AL, LA, MD, MA, NY, NC, UT, VA, WA	Not in AL	Not in AL, NY	Not in NY

Frank J. Petraglia & Associates' UL Carriers and Products

	United of Omaha	United of Omaha	United of Omaha	West Coast Life	West Coast Life	West Coast Life
Product	Priority AccumUL	Priority Max UL	Priority Max GUL	Lifetime Advantage 100	Lifetime Platinum 120 LP/SP	Lifetime Gold 120
Rate Classes	Preferred Plus NT Preferred NT Standard Plus NT Standard NT Standard Plus T Standard T	Peferred Plus NT Preferred NT Standard Plus NT Standard NT Standard Plus T Standard T	Peferred Plus NT Preferred NT Standard Plus NT Standard NT Standard Plus T Standard T	Preferred NT Standard NT Preferred T Standard T	Preferred NT Standard NT Preferred T Standard T	Preferred NT Standard NT Preferred T Standard T
Issue Ages	0-90 (ALB) 0-17 SNS only 18-80 all risks 81-90 SNS and ST only	Age 0-17 Std NT Age 18-80 all classes age 81-90 std classes Age Last Birthday	Age 0-17 Std NT Age 18-80 all classes age 81-90 std classes Age Last Birthday	Age 18-80 Super Preferred Age 18-85 Preferred NT Age 0-85 Standard NT Age 18-85 All Tobacco Classes	Age 18-80 Super Preferred Age 18-85 Preferred NT Age 18-85 Standard NT Age 18-72 All Tobacco Classes	Preferred Classes 18-85 Standard Classes 0-90 Age Last Birthday
Issue amounts	50,000	Band 1 50,000-99,000 Band 2 100,000-249,999 Band 3 250,000-499,999 Band 4 500,000-999,999 Band 5 1,000,000,+	Band 1 50,000-99,000 Band 2 100,000-249,999 Band 3 250,000-499,999 Band 4 500,000-999,999 Band 5 1,000,000,+	Standard class 25,000 Preferred class 50,000	100,000 all ages and classes	Standard class 25,000 Preferred class 50,000
Guaranteed Interest Rate	3%	3.00% (4.0% max yrs 10+)	3.00%	3.00%	3.00%	4.00%
Loan Rate	Yrs 1-9: 6%, net 3% Yrs 10+ 3.5%, net 0%	6.00%	Yrs 2+: Charge 6% in advance Credit 3%. Net 3%		5% in advance	3.85% in advance (0% net) Preferred 7.4% in advance Standard
Policy Loads	\$5 fee all modes 4.5% of premium	8% of target premium plus \$2 per premium payment	\$5 monthly fee. \$2 per premium payment. Mo charge per 1000.	\$8/mo for amounts 250,000+ \$10/mo for lesser amounts 3% of premium in all years	\$8/mo for 250k+. \$10/mo <250k	2% premium load yrs 1-20 \$7.50/mo for amts <100,000 \$5/mo for 100,000+
Surrender Charges	Age 50 and under 15 yr surrender period Age 51+: 10 yr surr.	Decreasing charge for 15 yrs thru age 50 and 10 yrs age 55+	Decreasing charge for 19 yrs.	Level charge for 5 yrs then decreasing to 0 in yr 20	Decreasing annually for the first 15 years	Level charge for 5 yrs then decreasing to 0 in yr 20
Riders	Lapse Guard Rider Accel DB Accid DB Add'l Insured term rider Assoc. Grp Disability Dep. Child Rider Disability Rider Waiver of Surr Charge	ADB Accel. DB Child Term rider Lapse Guard Liquidity rider Disability rider	Accel. DB. ADB Dependant Child Rider Disability rider Liquidity Features:*** Hosp./confined to nursing home for 30 consecutive days Recv'g unemployment benef. For 60 days Disabled and okay for SS benef.	Accel. DB ADB Waiver of Premium Child Term Rider (up to 20 units) Add'l Ins Rider (avail. soon) 1035 Protection rider (avail. Soon) Designated UL plan for conversions	Child Rider Waiver of premium ADB Accel. DB Not eligible for term conversions.	Child Rider Waiver of premium ADB Accel. DB Lifetime protection rider
Death Benefit Options	Opt 1 level Opt 2 increasing	Opt 1 level Opt 2 increasing	Opt 1 level	Opt 1 level Opt 2 increasing	Opt 1 level Opt 2 increasing	Opt 1 level Opt 2 increasing
Lifetime Gte DB	Available	Yes	Yes	No	Yes	Yes
Availability	Not in GA,IL,MA,MD,MN,MO,NJ,NY,OK,PA,TX,VT,WI,WV	Only in states where Priority Max GUL is not approved	Not in IL, MA, NJ, NY, VT Available in PA 4/1/05	CT,DE,FL,GA,IL,IN,IA,ME,MD,MA,NE,NV,NJ,NC,NY,OH,OR,PA, TX,UT,VT,WI	Not in CA,FL,IL,IN,IA,MA,MD,NJ,NC,OH,OR,PA,TX,UT,VT Will replace Gold 120 30 days after state aproval	Not in NY
			*** Not in all states			

FJP UL Carriers and Products

	Chase	Chase	Chase
Product	CVT	Zurich Lifetime UL	Century Plus
Rate Classes	Premier NT Preferred NT Standard NT Preferred T Standard T	Premier NT Preferred NT Standard NT Preferred T Standard T	Preferred NT Non Tobacco Preferred T Tobacco
Issue Ages	Age 18-90 Standard NT Age 18-80 All other classes	Age 18-90 Standard NT Age 18-80 All other classes	Age 1-14 Tobacco Age 15-75 All classes
Issue amounts	100,000 all ages eff 11/7/03	Age 50+ 50,000 Age 18-49 100,000 Premier 100,000 min	50,000 \$20 min modal prem.
Guaranteed Interest Rate	3.00%	3.00%	4.00%
Loan Rate	5.00% non-preferred 3.00% preferred	5.00% non-preferred 3.00% preferred	7.00% non-preferred 4.00% preferred
Policy Loads	6% of premiums, \$5/mo admin fee plus policy fee	6% of premiums, \$6/mo admin fee plus policy fee	5% of premiums plus \$5/mo. admin fee
Surrender Charges	Decreasing charge for 9 years	Decreasing charge for 14 yrs thru age 80. 9 yrs ages 81-90	Decreasing charge for 20 yrs
Riders	ADB Child Term rider Waiver of mo. deduction Other insured rider Term Income rider Not available for conversions after 9/12	Child Term rider Term Income rider Waiver of mo. Deduction Not available for conversions after 9/12	Child Term rider Waiver of mo. deduction Other Insured rider
Death Benefit Options	Opt A level Opt B increasing	Opt A level Opt B increasing	Opt A level Opt B increasing
Lifetime Gte DB	No	Yes	No
Availability	Not in NY	Not in NY	Not in MT, NY, NJ