



Niche Products Portfolio

AIG/American General

Platinum Protector Survivor G	2nd-to-die-term-like plan. Very low values with lifetime guarantees. No interest catch-up provision. No renewal compensation.
Platinum Accumulator	Indexed to S&P 500. Individual UL. Strong accumulation values. Option 3 death benefit.
Platinum Accumulator 500	Indexed to S&P 500. Individual UL. 1035 loan provision. Option 3 death benefit.
Platinum Survivor Ultra 500	Indexed 2nd-to-die UL. Strong values. First-to-die term rider. Option 3 death benefit.
Platinum Provider Ultra 500	Indexed UL. Low cost with high targets. Issues to 90. Option 3 death benefit.
Elite Index UL	Indexed UL. Rolling target. Guarantees to 85/90/100. Issues to age 90.
Platinum Value Master 5+	Good for pension rescue and capital transfer. Business hardship rider. 5 Pay only. Individual ISWL. Fixed premiums. No lump sum or premium changes. Indexed Interest rate rider. Powerplay exchange option after 7 yrs (NQ)/10 yrs (Q).
Advantage Whole Life	Suited for 412(i) sales and limited pay scenarios. Individual ISWL.

American National

Simply Life	Simplified issue life insurance program for business owners or employees. Uses Passport Universal Life or Affinity Whole Life products. Up to Table 4 issued standard. Business must have at least three employees, but can issue to one life minimum.
Transition Universal Life	Wealth transfer product. Single or 7 pay options. Simplified application.
Affinity/Affinity Plus	Available for NQ and Q 412i plans. Par whole life.

Banner

Advantra	Individual UL-term-like product with 20 year guarantee. No surrender charge after year 1. Good at older ages. Issues to age 80. Target is based on minimum premium.
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Chase Insurance

CVT	Low cost individual UL term-like plan. Can add up to 5 business partners as OIR. Target is minimum premium that is guaranteed for 20 years. Issues to age 90. Market is 20 year term for applicants in the older ages.
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Empire General

EG Accelerator II	Will take a loan on 1035 exchanges. Option D can index death benefit at fixed % increase. (3,5,7,10) up to 3 times original face. Individual UL. Competitive for endowment solves and short pay scenarios.
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Fidelity Life

Graded Death Benefit 10 Year Term	Face amounts \$10,000 to \$250,000, subject to issue ages. Graded death benefit in years one and two. Full death benefit in year three. Web-based underwriting process.
Graded Death Benefit Whole Life	Face amounts \$5,000 to \$100,000, subject to issue ages. Graded death benefit in years one and two. Full death benefit in year three. Web-based underwriting process.



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Genworth Financial

GE Corporate Term	Group term carve out.
Guaranteed One	Face amounts \$5,000 to \$25,000. Table ratings drop off between 10-15 years. Individual ISWL. Guaranteed premiums.
Choice UL	Worksite marketing product. Payroll deduction.

Lincoln Benefit

Echelon I	Deferred compensation product. Good for BOLI sales. No surrender charges unless external 1035 exchange. No premium loads. Very high policy values. Levelized compensation.
Echelon II	Premium finance product. No premium loads. High early cash values.
Generation Linc	Combination SPIA funding a UL policy. Simplified underwriting. Wealth transfer product. Minimum issue age is 60. Minimum premium is \$20,000. Maximum premium is \$150,000 (\$200,000 for ages 70-79).
Ultra Plus	Deferred compensation and split dollar sales. Individual UL. Limited guarantees. Zero net cost loans. Low premium to endow. Persistency bonus available years 15+. Low minimum face amounts.
Ultra 2000	Same as above. Only available in FL, MA, TX, and VT.

North American

Home Impact Plus	10, 15, 20, and 30 year term for the mortgage market. Simplified underwriting through age 60 for face amounts \$35,000 to \$150,000 and at ages 61-70 for amounts of \$50,000 and under. First mortgages and refinances only with an origination within 24 months prior to application. Elected return of premium rider.
Custom Access	Limited pay (1-10 years) individual UL. Lifetime ROP for single pay. ROP for years 11-15 for other limited pay options. Terminal illness, hospice care and assisted care accelerated death benefit.
Legacy Optimizer	Single premium UL. Wealth transfer product. Simplified issue up to age 80 and \$150,000 net amount of risk. Age last. Issue age 45-85. \$20,000 minimum premium.

United of Omaha

Mortgage Term Plus	15 & 30 year term for the mortgage market. Simplified issue to \$200K. High commission levels. Must have secured mortgage within last 5 years. Maximum of 140% of mortgage balance or \$500K. Has ROP and Installment Death Benefit riders.
Priority Whole Life	Individual whole life. Simplified issue to age 80. Maximum amount is \$25,000. Final expense coverage.

West Coast Life

Lifetime Platinum 120 SP	Designed for single, short pay, first year lump sums, or 1035 rollovers/exchanges. Individual UL with lapse protection duration selected by policy owner. Actual age issue. Maturity age is 120. Unlimited catch up provision. \$100,000 minimum face all ages and classes.
Golden Legacy Term	2nd-to-die term plan with guaranteed level premiums available for 10, 20, or 30 years.

As of 12-19-05