



These Permanent Life products rank the best among our hundreds of products we offer.
 Contact us at 866-452-3670 for information on these products and many more.

LIFE INSURANCE

COMPANY	PRODUCT/TYPE	ISSUE AGE	MIN. FACE	HIGHLIGHTS
<u>TERM</u>				
Cincinnati	Term/Termsetter	0-75	\$25,000	Guaranteed level premium periods – 10, 15, 20, 25, 30 years. Cigar smokers, Chewers & pipe smokers can receive non-smoker rates.
Genworth	Term/Colony Term UL	0-85	\$50,000	UL Product that allows the customer an initial planned premium (comparable to term for 10, 15, 20, 25, 30 years), Minimum \$50,000 Death Benefit
Transamerica	Term/Trendsetter Super Term Series	18-80	\$100,000	Industry leading maximum issue ages, competitive premiums, multiple policy discounts, Minimum issue \$100,000
<u>(ROP) RETURN OF PREMIUM TERM</u>				
Cincinnati	Return of Premium/Termsetter	18-65	\$25,000	Full stand alone policy, Guarantee periods 15, 20, 25 & 30 years, Cigar smokers, Chewers & pipe smokers receive non-smoker rates
Transamerica	Return of Premium/Trendsetter	18-55	\$100,000	Is a rider added to Trendsetter Term, Guarantee ROP 20 & 30 Years, Not available if base policy has Waiver of Premium
American General	Return of Premium/Select-a-Term	18-65	\$100,000	Offers a choice of 17 different durations of guaranteed term coverage Up to 35 years, convertible during premium period to a maximum age 70
<u>LOWEST FACE UL</u>				
Cincinnati	Lowest Face UL/Simplicity UL	18-80	\$35,000	Minimum Interest Rate Guarantee 3%, 5-year No-lapse Guarantee Period
Genworth	Lowest Face UL/GenGuard UL	0-90	\$25,000	Minimum Interest Rate Guarantee 3%, Coverage protection benefit with death-benefit guarantees to age 121, Offers Preferred rating on juveniles
North American	Lowest Face UL/Custom Guarantee	0-85	\$25,000	Minimum Interest Rate Guarantee 3%, Guarantee Death Benefit to age 120, Individuals seeking Long Term Guarantees
<u>INDEX UL</u>				
Aviva	Index UL/Advantage Builder III	0-85	\$100,000	Designed to provide low cost death benefit protection, No-lapse guarantee rider
ING	Index UL/Life-Global	0-90	\$100,000	Uses a five year look-back period with three stock market indexes and uses a portion of the two better performing indexes when calculating the index
North American	Index UL/Rapid Builder IUL	0-80	\$100,000	Designed to build early cash values, No lapse guarantee-lesser of 15 yrs or age 75 but never less than 10 years, Two year rolling target
<u>GUARANTEED UL</u>				
Lincoln National	Guaranteed UL/Life Guarantee 09	20-80	\$100,000	Low-cost guaranteed benefit protection, account value based Death Benefit Guarantee that provides the highest level of flexibility.
Genworth	Guaranteed UL/GenGuard UL	0-90	\$25,000	Competitive premiums, Coverage protection benefit with death-benefit guarantees to age 121, Offers Preferred rating on juveniles
Cincinnati	Guaranteed UL/PerpetUL 121	18-75	\$50,000	Dial-a-Guarantee Death Benefit to age 121, No Premiums after 100, Age last birthday, Single, limited or level pay options

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<u>SURVIVORSHIP UL</u>				
Cincinnati	Survivorship UL/Life Horizons SUL	18-85	\$100,000	Offers Estate Protection and Policy Split Option riders, Guaranteed death benefit up to age 121, Low competitive level premiums
Lincoln National	Survivorship UL/LifeGuar SUL 2009	18-90	\$100,000	3% minimum interest guar., premium/death benefit guar. to age 121
Aviva	Survivorship UL/Indexed Survivor UL	20-85	\$250,000	Indexed second-to-die, No lapse Guarantee available, one uninsurable
<u>WHOLE</u>				
Cincinnati	Whole/Horizons Guaranteed WL	0-85	\$10,000	Low cost Non-participating Whole Life Protection, level pay, Ten pay & single pay options, \$10 minimum modal premium
MetLife	Whole	18-85	\$5-10,000	Minimum Face \$10,000 (\$5,000 ages 60+), Participating Whole Life,
<u>FIRST-TO-DIE</u>				
Phoenix	First to Die/Joint Advantage UL	18-85	\$100,000	First-to-die lower cost than purchase of two individual policies, Great for spouses of business partners

ANNUITIES

COMPANY	PRODUCT/TYPE	ISSUE AGE	MIN. FACE	HIGHLIGHTS
<u>FIXED</u>				
Cincinnati	Fixed/Horizons SPDA/FPDA	0-85	\$5,000/\$300	Excellent renewal rate history, Guaranteed return of premium, 3% minimum guarantee
American National	Fixed/Paladium MYG	0-85	\$5,000	Guarantee interest rate periods 3, 4, 5, 6, 7, 8, 9 & 10
Lincoln Financial	Fixed/MYGuarantee Plus	0-85	\$10,000	Guarantee interest rate periods 3, 4, 5, 6, 7, 8, 9 & 10 MVA applies to withdrawals in excess of 10%
<u>SINGLE PREMIUM IMMEDIATE</u>				
North American	SPIA/NA Income	0-95	\$2,000	Minimum \$10,000 Non-Qualified, Period certain, Life only, and Life period certain (5 to 20 years), A.M. Best A+
Genworth	SPIA/Income Provider	0-100*	\$5,000	Life w/10 year period certain (*based on Life Expectancy)
Allianz	SPIA/Income Plus Benefit	0-100	\$25,000	Flexible choices in annuity options, Offers installments for Guaranteed Period Certain, Life or Life with Guaranteed Period
<u>INDEXED</u>				
Aviva	Index/Income Elite	0-78	\$5,000	8% Bonus years on all first year premiums, (Income Edge & Income Edge Plus)
Equitrust	Index/Market Index Portfolio	0-80	\$30,000	(Twelve, Power, Booster, Value & Seven), up to 12% bonus, Excellent Income for life options
Lincoln Financial	Index/Index Annuity Portfolio	0-85	\$5,000	(New Directions, OptiPoint & OptiChoice), OptiChoice \$2,000 min. – qualified, Performance Trigger Account (PTA)

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