

Survivorship No Lapse UL

11/13/2007

Company	Minimum DB	Issue Ages	Protection Period	Special Features	Riders
AXA	\$200,000	20-90 for older insured; 20-85 for younger	To age 120	1035\$ reduces premium	LPR, EPR, LBR, ROPR, CVE
BLC	\$250,000	20-85	To age 121	1035\$ reduces premium; Index linked crediting feature	ABR, EPR, LPR, ROPR, PSR
FSA	\$100,000	18-85	To Age 121	1035\$ reduces premium	ABR, ADB, CGBR, WP
GEN	\$100,000	15-79 for first insured; 15-94 for second	To age 120	1035\$ reduces premium	PSR
JH	\$250,000	20-90	to age 121	1035\$ reduces premium	PSR, EPR, ROPR
LLA	\$100,000	20-85	To age 121	1035\$ reduces premium	ABR, EPR, WP, PSR
MET	\$250,000	18-90	To age 120	1035\$ reduces premium	WP, ROPR
MM	\$100,000	18-90	To age 121	1035\$ reduces premium	EPR
NTW	\$250,000	18-90	To age 115	1035\$ reduces premium	EPR, PSR
PFG	\$250,000	20-85	To age 121	1035\$ reduces premium	EPR
PML	\$200,000	20-85	To Age 121	1035\$ reduces premium	EPR, ROPR
PRU	\$250,000	20-90	To age 119	1035\$ reduces premium	EPR
ING	\$250,000	20-85	To age 110	1035\$ reduces premium	OIR, EPR
USL	\$100,000	20-85	To age 100	1035\$ reduces premium	WP, ADB, TIR

ABR - Accelerated Benefits Rider
 ADB - Accidental Death Benefit Rider
 CGBR - Charitable Giving Benefits Rider

CVE - Cash Value Enhancement Rider
EPR - Estate Protection Rider
GMLR - Guaranteed No Lapse Rider
LBR - Living Benefits Rider
LPR - Lapse Protection Rider
OIR - Other Insured Rider
PSR - Policy Split Rider
ROPR - Return of Premium Rider
TIR - -Terminal Illness Rider
WP- Waiver of Premium or monthly deductions