

INVESTMENT ADVISOR'S LEADING VARIABLE UNIVERSAL LIFE INSURANCE PROVIDERS

AMERITAS LIFE INS. CORP. - A UNIFI CO. Ameritas Advisor VUL (12/08)

800-552-3553 • www.ameritasdirect.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A **M:** \$100,000; **F:** \$100,000
Fitch: NR
Moody's: NR **Standard Issue Ages**
S&P: AA- **Min:** 0; **Max:** 80

Number of investment options offered: 40
Number of investment advisors offered: 14
Target annual premium¹: M: \$1,343; F: \$1,035
Cash Value after 10 years²: M: \$16,571; F: \$12,056

ING "SECURITY LIFE OF DENVER" ING VUL-ECV (9/08)

866-464-7355 • www.ing.com/us

Company Ratings: **Standard Min. Face Amt.**
AM Best: A+ **M:** \$100,000; **F:** \$100,000
Fitch: AA
Moody's: Aa3 **Standard Issue Ages**
S&P: AA **Min:** 16; **Max:** 90

Number of investment options offered: 60
Number of investment advisors offered: 26
Target annual premium¹: M: \$4,805; F: \$4,256
Cash Value after 10 years²: M: \$62,434; F: \$54,901
This is a high Early Cash Value product and has to be run @ CVAT due to guideline violations w/GPT

JOHN HANCOCK USA Protection VUL (1/07)

617-663-3000 • www.johnhancock.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A++ **M:** \$100,000; **F:** \$100,000
Fitch: AA+
Moody's: Aa1 **Standard Issue Ages**
S&P: AAA **Min:** 0; **Max:** 90

Number of investment options offered: 78
Number of investment advisors offered: 27
Target annual premium¹: M: \$1,410; F: \$1,160
Cash Value after 10 years²: M: \$13,160; F: \$10,024

GUARDIAN LIFE INS. CO. OF AMERICA Executive Benefits VUL (10/08)

877-665-4738 • www.guardianlife.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A++ **M:** \$100,000; **F:** \$100,000
Fitch: AA+
Moody's: Aa2 **Standard Issue Ages**
S&P: AA+ **Min:** 20; **Max:** 80

Number of investment options offered: 53
Number of investment advisors offered: 15
Target annual premium¹: M: \$5,649; F: \$4,815
Cash Value after 10 years²: M: \$64,156; F: \$54,819

ING "SECURITY LIFE OF DENVER" ING VUL-CV (3/08)

866-464-7355 • www.ing.com/us

Company Ratings: **Standard Min. Face Amt.**
AM Best: A+ **M:** \$50,000; **F:** \$50,000
Fitch: AA
Moody's: Aa3 **Standard Issue Ages**
S&P: AA **Min:** 0; **Max:** 90

Number of investment options offered: 60
Number of investment advisors offered: 26
Target annual premium¹: M: \$1,749; F: \$1,429
Cash Value after 10 years²: M: \$16,855; F: \$13,865

JOHN HANCOCK USA Accumulation VUL (11/08)

617-663-3000 • www.johnhancock.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A++ **M:** \$100,000; **F:** \$100,000
Fitch: AA+
Moody's: Aa1 **Standard Issue Ages**
S&P: AAA **Min:** 0; **Max:** 90

Number of investment options offered: 78
Number of investment advisors offered: 27
Target annual premium¹: M: \$1,709; F: \$1,385
Cash Value after 10 years²: M: \$17,697; F: \$13,904

GUARDIAN LIFE INS. CO. OF AMERICA Flexible Solutions VUL Gold (5/08)

877-665-4738 • www.guardianlife.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A++ **M:** \$100,000; **F:** \$100,000
Fitch: AA+
Moody's: Aa2 **Standard Issue Ages**
S&P: AA+ **Min:** 0; **Max:** 85

Number of investment options offered: 39
Number of investment advisors offered: 9
Target annual premium¹: M: \$1,550; F: \$1,300
Cash Value after 10 years²: M: \$16,242; F: \$13,237

JACKSON NATIONAL LIFE INS. CO. Perspective Investor VUL - form #1804 (10/08)

800-873-5654 • www.jackson.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A+ **M:** \$100,000; **F:** \$100,000
Fitch: AA
Moody's: A1 **Standard Issue Ages**
S&P: AA **Min:** 0; **Max:** 90

Number of investment options offered: 74
Number of investment advisors offered: 15
Target annual premium¹: M: \$1,588; F: \$1,273
Cash Value after 10 years²: M: \$17,394; F: \$13,170

LINCOLN BENEFIT LIFE TotalAccumulator (5/08)

800-865-5237 • www.accessallstate.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A+ **M:** \$100,000; **F:** \$100,000
Fitch: NR
Moody's: Aa3 **Standard Issue Ages**
S&P: AA **Min:** 0; **Max:** 80

Number of investment options offered: 54
Number of investment advisors offered: 9
Target annual premium¹: M: \$1,554; F: \$1,288
Cash Value after 10 years²: M: \$15,435; F: \$12,121

¹For a policy with a \$100,000 face amount for a 45-year old non-smoker; ²Assumes paid-up premiums and a 10% annual investment return

Abbreviations: NA: not available; NR: not rated

INVESTMENT ADVISOR'S LEADING VARIABLE UNIVERSAL LIFE INSURANCE PROVIDERS

LINCOLN FINANCIAL GROUP Lincoln AssetEdge VUL (9/08)

877-533-0104 • www.lfg.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A+ **M:** \$100,000; **F:** \$100,000
Fitch: AA
Moody's: Aa3 **Standard Issue Ages**
S&P: AA- **Min:** 15; **Max:** 85

Number of investment options offered: 65
Number of investment advisors offered: 19
Target annual premium¹: M: \$1,620; F: \$1,410
Cash Value after 10 years²: M: \$4,424; F: \$2,943

MIDLAND NATIONAL VUL-CV (5/08)

800-843-3316 • www.mnlife.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A+ **M:** \$25,000; **F:** \$25,000
Fitch: AA-
Moody's: NR **Standard Issue Ages**
S&P: AA- **Min:** 0; **Max:** 75

Number of investment options offered: 62
Number of investment advisors offered: 13
Target annual premium¹: M: \$1,665; F: \$1,275
Cash Value after 10 years²: M: \$15,394; F: \$11,215

NATIONWIDE LIFE & ANNUITY INS. CO. Nationwide YourLife Accumulation VUL (7/08)

800-321-6064 • www.nationwidefinancial.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A+ **M:** \$100,000; **F:** \$100,000
Fitch: AA-
Moody's: Aa3 **Standard Issue Ages**
S&P: AA- **Min:** 0; **Max:** 85

Number of investment options offered: 80
Number of investment advisors offered: 15
Target annual premium¹: M: \$1,700; F: \$1,400
Cash Value after 10 years²: M: \$14,894; F: \$11,007

LINCOLN FINANCIAL GROUP Lincoln VUL ONE (8/07)

877-533-0104 • www.lfg.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A+ **M:** \$100,000; **F:** \$100,000
Fitch: AA
Moody's: Aa3 **Standard Issue Ages**
S&P: AA- **Min:** 15; **Max:** 85

Number of investment options offered: 65
Number of investment advisors offered: 19
Target annual premium¹: M: \$1,660; F: \$1,292
Cash Value after 10 years²: M: \$3,654; F: \$2,315

NATIONAL LIFE INS. CO. Investor Select VUL (1/08)

800-732-8939 • www.nationallife.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A **M:** \$50,000; **F:** \$50,000
Fitch: NR
Moody's: A2 **Standard Issue Ages**
S&P: A+ **Min:** 0; **Max:** 85

Number of investment options offered: 50
Number of investment advisors offered: 10
Target annual premium¹: M: \$1,610; F: \$1,232
Cash Value after 10 years²: M: \$15,910; F: \$11,549

OHIO NATIONAL FINANCIAL SERVICES Virtus VUL (1/09)

513-794-6100 • www.ohionational.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A+ **M:** \$100,000; **F:** \$100,000
Fitch: NR
Moody's: A1 **Standard Issue Ages**
S&P: AA **Min:** 0; **Max:** 85

Number of investment options offered: 60+
Number of investment advisors offered: 23
Target annual premium¹: M: \$1,668; F: \$1,440
Cash Value after 10 years²: M: \$20,787; F: \$17,466

METLIFE INVESTORS MetLife Investors Equity Advantage VUL (5/08)

877-638-0411 • www.metlifeinvestors.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A+ **M:** \$50,000; **F:** \$50,000
Fitch: AA
Moody's: Aa2 **Standard Issue Ages**
S&P: AA **Min:** 0; **Max:** 85

Number of investment options offered: 39
Number of investment advisors offered: 22
Target annual premium¹: M: \$1,523; F: \$1,240
Cash Value after 10 years²: M: \$15,733; F: \$12,496

NATIONWIDE LIFE & ANNUITY INS. CO. Nationwide YourLife Protection VUL (4/08)

800-321-6064 • www.nationwidefinancial.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A+ **M:** \$100,000; **F:** \$100,000
Fitch: AA-
Moody's: Aa3 **Standard Issue Ages**
S&P: AA- **Min:** 0; **Max:** 85

Number of investment options offered: 80
Number of investment advisors offered: 15
Target annual premium¹: M: \$1,411; F: \$1,161
Cash Value after 10 years²: M: \$12,882; F: \$10,045

PACIFIC LIFE Pacific Select Exec IV (8/08)

800-800-6416 • www.pacificlife.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A++ **M:** \$50,000; **F:** \$50,000
Fitch: AA
Moody's: Aa3 **Standard Issue Ages**
S&P: AA **Min:** 0; **Max:** 90

Number of investment options offered: 59
Number of investment advisors offered: 27
Target annual premium¹: M: \$1,889; F: \$1,588
Cash Value after 10 years²: M: \$18,363; F: \$15,233

¹For a policy with a \$100,000 face amount for a 45-year old non-smoker; ²Assumes paid-up premiums and a 10% annual investment return

Abbreviations: NA: not available; NR: not rated

INVESTMENT ADVISOR'S LEADING VARIABLE UNIVERSAL LIFE INSURANCE PROVIDERS

PENN MUTUAL LIFE Diversified Growth VUL (8/08)

800-523-0650 • www.pennmutual.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A+ **M:** \$50,000; **F:** \$50,000
Fitch: NR
Moody's: Aa3 **Standard Issue Ages**
S&P: AA- **Min:** 0; **Max:** 85

Number of investment options offered: 29
Number of investment advisors offered: 14
Target annual premium¹: M: \$1,620; F: \$1,400
Cash Value after 10 years²: M: \$17,347; F: \$14,797

PRINCIPAL LIFE VUL II (7/08)

800-986-3343 • www.principal.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A+ **M:** \$100,000; **F:** \$100,000
Fitch: AA
Moody's: Aa2 **Standard Issue Ages**
S&P: AA **Min:** 0; **Max:** 85

Number of investment options offered: 56
Number of investment advisors offered: 16
Target annual premium¹: M: \$1,629; F: \$1,253
Cash Value after 10 years²: M: \$13,935; F: \$10,339

PROTECTIVE LIFE INS. CO. Premiere III VUL (12/08)

800-628-6390 • www.protective.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A+ **M:** \$100,000; **F:** \$100,000
Fitch: A+
Moody's: A1 **Standard Issue Ages**
S&P: AA **Min:** 0; **Max:** 80

Number of investment options offered: 52
Number of investment advisors offered: 7
Target annual premium¹: M: \$1,613; F: \$1,320
Cash Value after 10 years²: M: \$18,415; F: \$15,921

SUN LIFE FINANCIAL Sun Protector VUL (3/08)

800-225-3950
<https://salesnet.sunlife-usa.com/indiv>

Company Ratings: **Standard Min. Face Amt.**
AM Best: A++ **M:** \$100,000; **F:** \$100,000
Fitch: NR
Moody's: Aa2 **Standard Issue Ages**
S&P: AA+ **Min:** 20; **Max:** 85

Number of investment options offered: 57+
Number of investment advisors offered: 19
Target annual premium¹: M: \$1,075; F: \$920
Cash Value after 10 years²: M: \$11,522; F: \$9,920

WESTERN RESERVE LIFE ASSURANCE CO. WRL Freedom Elite Builder II (2/03)

800-322-3796 • www.westernresrv.com

Company Ratings: **Standard Min. Face Amt.**
AM Best: A+ **M:** \$50,000; **F:** \$50,000
Fitch: AA+
Moody's: Aa3 **Standard Issue Ages**
S&P: AA **Min:** 0; **Max:** 85

Number of investment options offered: 63
Number of investment advisors offered: 3
Target annual premium¹: M: \$1,372; F: \$1,324
Cash Value after 10 years²: M: \$11,216; F: \$11,429

¹For a policy with a \$100,000 face amount for a 45-year old non-smoker; ²Assumes paid-up premiums and a 10% annual investment return

Abbreviations: NA: not available; NR: not rated

Investment
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