

COMPETITIVE INTELLIGENCE REPORT

March 2011

Competitive Update for NLG

Continued price changes in the No-Lapse Guarantee UL (NLG) market have provided a shifting and fluid competitive landscape. This report provides a summary of the following NLG competitive information:

- A sample listing of NLG price changes by Carrier during 2010 and through March 2011.
- A listing of known future NLG price increases by Carrier as of March 2011.
- A top three competitive lifetime NLG cost summary as of March 2011.

Nationwide Marathon NLG UL Still Very Competitive – June 2011 Price Increase

Nationwide Marathon NLG UL, an M proprietary NLG product, continues to provide competitive lifetime guaranteed coverage as of March 2011, including best-in-class guaranteed premiums (see Appendices A-C). However, a price increase is scheduled for Marathon NLG UL in June 2011.

In order to get current Marathon NLG pricing, the following conditions must be met:

- Application must be signed and dated on or before June 1.
- Application must be received by Nationwide and in good order on or before June 17.
- Policy must be paid and in force by July 29.

All applications signed and dated after June 1 will get the new pricing. No backdating to save age or for any other reason to a date earlier than June 18 will be allowed for applications signed and dated after June 1.

Nationwide and M Financial Group will be providing further information on the price increase, including reasoning for and amount of the increase, at a future date. Commentary will also be provided on the strategic direction of future proprietary NLG product development. In the interim, get your applications signed by June 1 in order to lock in today's more favorable price.

NLG Historical Repricings

The following changes have occurred in the single life NLG market since January 2010:

M Carrier Products

Carrier	Price Change #1	Price Change #2
John Hancock	February 2010 – Price increase	December 2010 - Price increase
ING	July 2010 – Price decrease	October 2010 – Increased supplemental commission rate
Lincoln Benefit	May 2010 – Price increase	February 2011 – Price increase
Lincoln Financial	February 2010 – Price decrease	
Pacific Life	February 2010 – Price increase	
Prudential	January 2011 – Price decrease for Level Pay; price increase for 10-Pay and Single Pay	
Sun Life	January 2010 – Price increase and proprietary pricing discontinued	August 2010 – Sun Life exits NLG market

M Financial Group regularly provides Product Illustration Comparisons that address changes in the marketplace, offer perspective on a wide array of products, and support Member Firm efforts to identify effective product solutions for clients. This insight serves as a significant competitive advantage for Member Firms.



NLG Competitive Update

Examples of Non-M Carrier Products

Carrier	Price Change #1	Price Change #2
Aviva	February 2010 – Price increase	
Banner	April 2010 – New product with price decrease	
Hartford	July 2010 – Price increase	November 2010 – Price decrease
MetLife	June 2010 – Price increase for older ages and price decrease for younger ages	
Principal	March 2010 – Price increase for older ages and price decrease for younger ages	
Protective	January 2011 – Price increase	
Transamerica	May 2010 – Price increase	

Future NLG Price Increases

M Financial has been made aware of the following expected price increases in the near future:

Carrier	Price Change
MetLife	Q2 2011– Price increase
Nationwide	June 2011 – Price increase on both shelf and proprietary product
Principal	May 2011 – Price increase

Competitive Landscape As Of March 2011

See Appendices A-C for an updated top three competitive cost comparison of lifetime guarantees as of March 2011.

Listing of Products Included in the Competitive Comparisons

American General ContinUL Extend Plus	MetLife Guarantee Advantage UL
Aviva Advantage Builder Series III (IUL) Aviva Guarantee UL Solution Series II	Nationwide Marathon NLG UL Nationwide YourLife NLG UL
Banner Life Choice UL	Pacific Life Versa Flex NLG-2010
Hartford Bicentennial UL Freedom	Penn Mutual Guaranteed Protection UL
ING Guaranteed Death Benefit UL II	Principal UL Protector III (2010 Reprice)
John Hancock UL-G 11	Protective Centennial G II UL Protective Centennial G II Plus UL
Lincoln Benefit Legacy Choice (2010) Lincoln Benefit Legacy Secure (2010)	Prudential UL Protector 08
Lincoln National LifeGuarantee UL (2009) Lincoln National LifeGuarantee Plus UL (2009)	Transamerica TransACE 2010 Transamerica TransACE CV

NLG Competitive Update

Competitive highlights are as follows:

- **Nationwide's Marathon NLG UL** has very competitive lifetime guarantee coverage at ages 45 through 65 for both genders and all nonsmoker classes, providing the lowest premium in 27 of the 30 cells tested for Level Pay and 10-Pay funding. For Single Pay funding, Marathon NLG UL provides the lowest premium at ages 55 and 65 in 4 of the 6 cells tested for males.
- **ING's GDB-ULII** is particularly competitive in Single Pay scenarios at ages 45 and 55 for all nonsmoker classes and both genders, providing lowest or within 1% of lowest premium in 11 of 12 cells tested. GDB-ULII also provides competitive premiums at age 75 for the best nonsmoker class (best-in-class to within 1% of best-in-class).
- **Lincoln National's LifeGuarantee UL** provides the lowest premium at age 75, all nonsmoker classes, females with Level Pay funding.
- **Pacific Life's VF NLG** provides the lowest premium at age 75 for the standard nonsmoker class, males, all funding levels.
- Aviva, Banner, and Protective provide competitive NLG products at age 75 for Level Pay funding.
- Aviva and Penn Mutual provide competitive NLG products at age 75 for 10-Pay funding.
- Hartford and Protective provide competitive NLG products at age 75 for Single Pay funding.

M Financial will continue to monitor the NLG marketplace and provide updates as needed. Up-to-date competitive illustration comparisons for single life and survivorship versions for UL, VUL, and NLG are available via the Members website. For questions, please contact any member of M Financial's Product Management team at 800.656.6960.

For More Information

To learn more about the NLG marketplace, please contact:

Eric Hieber
804.549.4166
ehieber@bcgco.com

Chris Mikita
804.549.4164
cmikita@bcgco.com

Daniel Gunderman
804.549.4161
dgunderman@bcgco.com

Jeri Turley
804.549.4169
jturley@bcgco.com

BCG Companies
The Turning Basin Building
111 Virginia Street, Suite 401
Richmond, VA 23219
804.648.0005
www.bcgco.com

Appendix A

Full Pay with Lifetime Guarantee

The following comparisons include the following products and assumptions:

- Both M Carrier and Non-M carrier NLG products (proprietary and shelf)
- Male and Female, nonsmoker classes
- Premiums for life
- Face amount is equal to \$2 million
- Grids show percentage increase of guaranteed premium from the lowest premium product in each age/class

Color Legend

M Proprietary Product
M Carrier Shelf Product

NLG UL Illustrated Guaranteed Premium Summary - Top 3 Products by Age and Class Level Pay

Best Class						Products run at Max Blend - MALE						Standard Class					
Carrier: Product	Class	% Base	Target Prem	Prem	% Inc ¹	Carrier: Product	Class	% Base	Target Prem	Prem	% Inc ¹	Carrier: Product	Class	% Base	Target Prem	Prem	% Inc ¹
Age 45																	
Pru: UL Protector (2011) (ya)**	1/4	100	12,530	12,185		Pru: UL Protector (2011) (ya)**	2/4	100	14,150	13,743		NW: Marathon NLG UL	3/3	50	10,540	15,854	
MetLife: Guarantee Advantage UL	1/3	100	16,633	12,252	1	MetLife: Guarantee Advantage UL	2/3	100	18,101	13,823	1	NW: YourLife NLG UL	3/3	50	10,540	16,424	4
Pru: UL Protector (2011)	1/4	100	12,930	12,578	3	Banner: Life Choice UL	2/4	100	13,892	13,890	1	MetLife: Guarantee Advantage UL	3/3	100	21,718	16,548	4
Age 55																	
NW: Marathon NLG UL	1/3	50	13,511	19,777		NW: Marathon NLG UL	2/3	50	14,808	20,956		NW: Marathon NLG UL	3/3	50	18,510	25,474	
Banner: Life Choice UL	1/4	100	20,873	20,870	6	NW: Marathon NLG UL (all base)	2/3	100	29,616	22,418	7	NW: Marathon NLG UL (all base)	3/3	100	37,020	26,911	6
MetLife: Guarantee Advantage UL	1/3	100	27,576	20,940	6	NW: YourLife NLG UL	2/3	50	14,808	22,456	7	NW: YourLife NLG UL	3/3	50	18,510	27,120	6
Age 65																	
NW: Marathon NLG UL	1/3	50	21,431	34,806		NW: Marathon NLG UL	2/3	50	24,910	37,120		NW: Marathon NLG UL	3/3	50	30,662	45,912	
NW: YourLife NLG UL	1/3	50	21,431	35,765	3	NW: YourLife NLG UL	2/3	50	24,910	38,308	3	NW: YourLife NLG UL	3/3	50	30,662	47,290	3
NW: Marathon NLG UL (all base)	1/3	100	42,862	37,092	7	NW: Marathon NLG UL (all base)	2/3	100	49,820	39,566	7	PL: VF NLG-2010	4/4	17	16,803	47,915	4
Age 75																	
Aviva: Guar. UL Solution Series II	1/3	17	11,560	67,541		Banner: Life Choice UL	2/4	100	75,755	75,752		PL: VF NLG-2010	4/4	17	23,750	87,176	
Banner: Life Choice UL	1/4	100	67,635	67,632	0	Protective: Centennial G II UL	2/3	100	74,140	75,780	0	PL: VF NLG-2010 w/SVER	4/4	17	23,750	88,513	2
Protective: Centennial G II UL	1/3	100	67,740	67,660	0	LBL: Legacy Choice II (ya)**	2/3	100	77,396	76,013	0	NW: Marathon NLG UL	3/3	50	50,153	92,796	6
Age 45																	
Protective: Centennial G II UL	1/3	100	9,980	9,917		NW: Marathon NLG UL	2/3	50	7,705	11,207		NW: Marathon NLG UL	3/3	50	8,318	13,075	
MetLife: Guarantee Advantage UL	1/3	100	13,112	9,951	0	Banner: Life Choice UL	2/4	100	11,422	11,420	2	NW: YourLife NLG UL	3/3	50	8,318	13,526	3
Pru: UL Protector (2011) (ya)**	1/4	100	10,350	10,064	1	Protective: Centennial G II UL	2/3	100	11,520	11,447	2	MetLife: Guarantee Advantage UL	3/3	100	17,267	13,586	4
Age 55																	
NW: Marathon NLG UL	1/3	50	11,011	16,360		NW: Marathon NLG UL	2/3	50	11,820	17,591		NW: Marathon NLG UL	3/3	50	14,418	20,098	
NW: Marathon NLG UL (all base)	1/3	100	22,022	17,260	6	NW: Marathon NLG UL (all base)	2/3	100	23,640	18,519	5	NW: Marathon NLG UL (all base)	3/3	100	28,836	21,289	6
NW: YourLife NLG UL	1/3	50	11,011	17,436	7	NW: YourLife NLG UL	2/3	50	11,820	18,663	6	NW: YourLife NLG UL	3/3	50	14,418	21,467	7
Age 65																	
NW: Marathon NLG UL	1/3	50	17,801	28,203		NW: Marathon NLG UL	2/3	50	18,519	30,088		NW: Marathon NLG UL	3/3	50	22,983	36,155	
NW: YourLife NLG UL	1/3	50	17,801	28,939	3	NW: YourLife NLG UL	2/3	50	18,519	30,969	3	NW: YourLife NLG UL	3/3	50	22,983	37,286	3
LNL: LifeGuarantee UL (2009)	1/3	100	31,060	29,463	4	LNL: LifeGuarantee UL (2009)	2/3	100	33,260	31,586	5	LNL: LifeGuarantee UL (2009)	3/3	100	40,380	38,330	6
Age 75																	
LNL: LifeGuarantee UL (2009)	1/3	100	44,440	55,324		LNL: LifeGuarantee UL (2009)	2/3	100	47,520	59,177		LNL: LifeGuarantee UL (2009)	3/3	100	71,500	71,217	
ING: GDB-ULII	1/3	100	56,840	55,557	0	Protective: Centennial G II UL	2/3	100	59,280	59,216	0	LBL: Legacy Choice II (ya)**	3/3	100	73,036	71,373	0
Aviva: Guar. UL Solution Series II	1/3	17	9,554	56,050	1	LBL: Legacy Choice II (ya)**	2/3	100	59,316	59,735	1	LBL: Legacy Secure II (ya)**	3/3	100	73,036	71,586	1

¹ Percentage increase in premium solve from lowest premium solve in class.

** One year younger age to reflect age last birthday and possible qualification for younger age as compared to age nearest birthday.

Appendix B

10-Pay with Lifetime Guarantee

The following comparisons include the following products and assumptions:

- Both M Carrier and Non-M carrier NLG products (proprietary and shelf)
- Male and Female, nonsmoker classes
- Premiums for 10 years
- Face amount is equal to \$2 million
- Grids show percentage increase of guaranteed premium from the lowest premium product in each age/class

Color Legend

M Proprietary Product
M Carrier Shelf Product

NLG UL Illustrated Guaranteed Premium Summary - Top 3 Products by Age and Class 10-Pay

Best Class						Products run at Max Blend - MALE						Standard Class					
Carrier: Product	Class	% Base	Target Prem	Prem	% Inc ¹	Carrier: Product	Class	% Base	Target Prem	Prem	% Inc ¹	Carrier: Product	Class	% Base	Target Prem	Prem	% Inc ¹
Age 45																	
MetLife: Guarantee Advantage UL		100	16,633	27,600		NW: Marathon NLG UL	2/3	50	9,071	29,773		NW: Marathon NLG UL	3/3	50	10,540	32,977	
NW: Marathon NLG UL	1/3	50	8,461	27,953	1	NW: YourLife NLG UL	2/3	50	9,071	30,635	3	NW: YourLife NLG UL	3/3	50	10,540	34,047	3
Pru: UL Protector (2011) (ya)**	1/4	100	12,530	28,256	2	MetLife: Guarantee Advantage UL	2/3	100	18,101	30,867	4	NW: Marathon NLG UL (all base)	3/3	100	21,080	35,047	6
Age 55																	
NW: Marathon NLG UL	1/3	50	13,511	40,022		NW: Marathon NLG UL	2/3	50	14,808	42,493		NW: Marathon NLG UL	3/3	50	18,510	48,828	
NW: YourLife NLG UL	1/3	50	13,511	42,029	5	Aviva: Adv. Builder Series III (IUL)	2/3	17	4,208	44,653	5	NW: YourLife NLG UL	3/3	50	18,510	51,712	6
NW: Marathon NLG UL (all base)	1/3	100	27,022	42,750	7	NW: YourLife NLG UL	2/3	50	14,808	44,794	5	NW: Marathon NLG UL (all base)	3/3	100	37,020	51,923	6
Age 65																	
NW: Marathon NLG UL	1/3	50	21,431	63,611		NW: Marathon NLG UL	2/3	50	24,910	67,343		NW: Marathon NLG UL	3/3	50	30,662	78,530	
NW: YourLife NLG UL	1/3	50	21,431	65,362	3	NW: YourLife NLG UL	2/3	50	24,910	69,556	3	NW: YourLife NLG UL	3/3	50	30,662	81,053	3
NW: Marathon NLG UL (all base)	1/3	100	42,862	67,928	7	NW: Marathon NLG UL (all base)	2/3	100	49,820	72,106	7	NW: Marathon NLG UL (all base)	3/3	100	61,324	83,531	6
Age 75																	
Penn Mutual: Guar. Protection UL	1/3	100	71,600	110,185		Penn Mutual: Guar. Protection UL	2/3	100	81,400	117,676		PL: VF NLG-2010	4/4	17	23,750	129,501	
Aviva: Guar. UL Solution Series II	1/3	17	11,560	110,401	0	PL: VF NLG-2010	2/4	17	23,750	118,950	1	PL: VF NLG-2010 w/SVER	4/4	17	23,750	131,486	2
LNL: LifeGuarantee UL (2009)	1/3	100	54,800	112,282	2	Aviva: Guar. UL Solution Series II	2/3	17	13,396	119,001	1	NW: Marathon NLG UL	3/3	50	50,153	133,580	3

Best Class						Products run at Max Blend - FEMALE						Standard Class					
Carrier: Product	Class	% Base	Target Prem	Prem	% Inc ¹	Carrier: Product	Class	% Base	Target Prem	Prem	% Inc ¹	Carrier: Product	Class	% Base	Target Prem	Prem	% Inc ¹
Age 45																	
ING: GDB-ULII	1/3	100	14,120	22,356		NW: Marathon NLG UL	2/3	50	7,705	25,297		NW: Marathon NLG UL	3/3	50	8,318	28,559	
MetLife: Guarantee Advantage UL	1/3	100	13,112	22,656	1	ING: GDB-ULII	2/3	100	15,820	25,310	0	NW: YourLife NLG UL	3/3	50	8,318	29,295	3
Pru: UL Protector (2011) (ya)**	1/4	100	10,350	23,441	5	MetLife: Guarantee Advantage UL	2/3	100	14,286	25,865	2	NW: Marathon NLG UL (all base)	3/3	100	16,636	30,079	5
Age 55																	
NW: Marathon NLG UL	1/3	50	11,011	34,560		NW: Marathon NLG UL	2/3	50	11,820	36,433		NW: Marathon NLG UL	3/3	50	14,418	40,883	
ING: GDB-ULII	1/3	100	21,420	36,009	4	NW: YourLife NLG UL	2/3	50	11,820	38,080	5	NW: YourLife NLG UL	3/3	50	14,418	43,181	6
NW: YourLife NLG UL	1/3	50	11,011	36,222	5	NW: Marathon NLG UL (all base)	2/3	100	23,640	38,319	5	NW: Marathon NLG UL (all base)	3/3	100	28,836	43,497	6
Age 65																	
NW: Marathon NLG UL	1/3	50	17,801	53,503		NW: Marathon NLG UL	2/3	50	18,519	57,632		NW: Marathon NLG UL	3/3	50	22,983	65,415	
PenMut: Guaranteed Protection UL	1/3	100	37,500	54,688	2	NW: YourLife NLG UL	2/3	50	18,519	59,241	3	NW: YourLife NLG UL	3/3	50	22,983	67,399	3
NW: YourLife NLG UL	1/3	50	17,801	54,901	3	PenMut: Guaranteed Protection UL	2/3	100	39,400	59,491	3	NW: Marathon NLG UL (all base)	3/3	100	45,966	69,478	6
Age 75																	
Aviva: Guar. UL Solution Series II	1/3	17	9,554	92,600		Hartford: Bicentennial UL Freedom	2/3	100	66,500	97,975		Aviva: Guar. UL Solution Series II	3/3	17	12,308	110,201	
PenMut: Guaranteed Protection UL	1/3	100	60,600	93,575	1	PenMut: Guaranteed Protection UL	2/3	100	67,200	98,931	1	Principal: UL Protector III (2010 Reprice	3/3	100	69,220	112,576	2
ING: GDB-ULII	1/3	100	56,840	93,672	1	Aviva: Guar. UL Solution Series II	2/3	17	10,642	100,001	2	Aviva: Adv. Builder Series III (IUL)	3/3	17	12,342	113,986	3

¹ Percentage increase in premium solve from lowest premium solve in class.

** One year younger age to reflect age last birthday and possible qualification for younger age as compared to age nearest birthday.

Appendix C

Single Pay with Lifetime Guarantee

The following comparisons include the following products and assumptions:

- Both M Carrier and Non-M carrier NLG products (proprietary and shelf)
- Male and Female, nonsmoker classes
- Single premium payment
- Face amount is equal to \$2 million
- Grids show percentage increase of guaranteed premium from the lowest premium product in each age/class

Color Legend

M Proprietary Product
M Carrier Shelf Product

NLG UL Illustrated Guaranteed Premium Summary - Top 3 Products by Age and Class

Single Pay

Best Class						Products run at Max Blend - MALE						Standard Class					
Carrier: Product	Class	Base	% Target Prem	Prem	% Inc ¹	Carrier: Product	Class	Base	% Target Prem	Prem	% Inc ¹	Carrier: Product	Class	Base	% Target Prem	Prem	% Inc ¹
Age 45						Age 45						Age 45					
Pru: UL Protector (2011) (ya)**	1/4	100	12,530	221,484		ING: GDB-ULII	2/3	100	18,200	247,205		NW: Marathon NLG UL	3/3	50	10,540	286,495	
MetLife: Guarantee Advantage UL	1/3	100	16,633	226,674	2	Pru: UL Protector (2011) (ya)**	2/4	100	14,150	247,886	0	NW: YourLife NLG UL	3/3	50	10,540	287,676	0
ING: GDB-ULII	1/3	100	17,000	226,814	2	MetLife: Guarantee Advantage UL	2/3	100	18,101	253,622	3	ING: GDB-ULII	3/3	100	21,920	288,098	1
Age 55						Age 55						Age 55					
Aviva: Adv. Builder Series III (IUL)	1/3	17	3,888	341,114		ING: GDB-ULII	2/3	100	28,200	362,936		NW: Marathon NLG UL	3/3	50	18,510	431,851	
ING: GDB-ULII	1/3	100	26,340	341,328	0	NW: Marathon NLG UL	2/3	50	14,808	365,703	1	NW: YourLife NLG UL	3/3	50	18,510	435,228	1
Aviva: Guar. UL Solution Series II	1/3	17	3,944	346,118	1	Aviva: Adv. Builder Series III (IUL)	2/3	17	4,208	366,176	1	Hartford: Bicent. UL Freedom	3/3	100	35,160	444,373	3
Age 65						Age 65						Age 65					
NW: Marathon NLG UL	1/3	50	21,431	521,552		NW: Marathon NLG UL	2/3	50	24,910	559,648		NW: Marathon NLG UL	3/3	50	30,662	647,012	
ING: GDB-ULII	1/3	100	42,000	523,267	0	NW: YourLife NLG UL	2/3	50	24,910	562,081	0	PL: VF NLG-2010	4/4	17	16,803	649,651	0
NW: YourLife NLG UL	1/3	50	21,431	523,475	0	PL: VF NLG-2010	2/4	17	16,803	569,336	2	NW: YourLife NLG UL	3/3	50	30,662	649,815	0
Age 75						Age 75						Age 75					
ING: GDB-ULII	1/3	100	70,800	822,470		Protective: Centennial G II UL	2/3	100	74,140	863,834		PL: VF NLG-2010	4/4	17	23,750	958,632	
Protective: Centennial G II UL	1/3	100	67,740	837,056	2	Hartford: Bicent. UL Freedom	2/3	100	81,700	870,522	1	PL: VF NLG-2010 w/SVER	4/4	17	23,750	973,353	2
Aviva: Guar. UL Solution Series II	1/3	17	11,560	838,003	2	PL: VF NLG-2010	2/4	17	23,750	892,449	3	Aviva: Guar. UL Solution Series II	3/3	17	16,150	1,020,004	6

Best Class						Products run at Max Blend - FEMALE						Standard Class					
Carrier: Product	Class	Base	% Target Prem	Prem	% Inc ¹	Carrier: Product	Class	Base	% Target Prem	Prem	% Inc ¹	Carrier: Product	Class	Base	% Target Prem	Prem	% Inc ¹
Age 45						Age 45						Age 45					
ING: GDB-ULII	1/3	100	14,120	173,292		ING: GDB-ULII	2/3	100	15,820	195,962		ING: GDB-ULII	3/3	100	18,400	234,596	
Pru: UL Protector (2011) (ya)**	1/4	100	10,350	183,741	6	Pru: UL Protector (2011) (ya)**	2/4	100	11,850	208,306	6	Hartford: Bicentennial UL Freedom	3/3	100	18,240	235,312	0
MetLife: Guarantee Advantage UL	1/3	100	13,112	186,363	8	Hartford: Bicentennial UL Freedom	2/3	100	14,260	209,345	7	NW: Marathon NLG UL	3/3	50	8,318	235,966	1
Age 55						Age 55						Age 55					
ING: GDB-ULII	1/3	100	21,420	277,521		ING: GDB-ULII	2/3	100	22,440	299,841		ING: GDB-ULII	3/3	100	27,500	352,028	
PenMut: Guaranteed Protection UL	1/3	100	23,000	285,215	3	PenMut: Guaranteed Protection UL	2/3	100	24,000	308,940	3	Hartford: Bicentennial UL Freedom	3/3	100	27,560	353,648	0
Aviva: Adv. Builder Series III (IUL)	1/3	17	3,194	286,180	3	Aviva: Adv. Builder Series III (IUL)	2/3	17	3,386	309,448	3	NW: Marathon NLG UL	3/3	50	14,418	362,269	3
Age 65						Age 65						Age 65					
PenMut: Guaranteed Protection UL	1/3	100	37,500	432,311		PenMut: Guaranteed Protection UL	2/3	100	39,400	471,531		NW: Marathon NLG UL	3/3	50	22,983	536,086	
ING: GDB-ULII	1/3	100	34,680	433,623	0	LNL: LifeGuarantee UL (2009)	2/3	100	33,260	473,360	0	NW: YourLife NLG UL	3/3	50	22,983	538,201	0
Hartford: Bicentennial UL Freedom	1/3	100	36,100	434,647	1	Hartford: Bicentennial UL Freedom	2/3	100	36,100	473,957	1	PenMut: Guaranteed Protection UL	3/3	100	47,200	553,615	3
Age 75						Age 75						Age 75					
ING: GDB-ULII	1/3	100	56,840	692,568		Hartford: Bicentennial UL Freedom	2/3	100	66,500	720,372		Aviva: Guar. UL Solution Series II	3/3	17	12,308	830,001	
Hartford: Bicentennial UL Freedom	1/3	100	66,500	707,530	2	Protective: Centennial G II UL	2/3	100	59,280	752,731	4	Hartford: Bicentennial UL Freedom	3/3	100	81,700	839,613	1
Protective: Centennial G II UL	1/3	100	56,000	713,133	3	ING: GDB-ULII	2/3	100	60,740	758,901	5	Aviva: Adv. Builder Series III (IUL)	3/3	17	12,342	869,864	5

¹ Percentage increase in premium solve from lowest premium solve in class.

** One year younger age to reflect age last birthday and possible qualification for younger age as compared to age nearest birthday.