



# VARIABLE UNIVERSAL LIFE POLICY DIRECTORY

*The resurgent markets have put variable universal life insurance back in vogue, but is it right for your clients?*

BY LIANA ROBERTS

Insurer ratings	Std. minimum face value	Std. issue ages	Target annual premium*	Cash value after 10 years**	Number of investment options offered	Number of investment advisors offered	Current front-end load/back-end load	Current administrative expenses	Mortality and expense charge current/guaranteed	Riders
<b>Ameritas Variable Life Insurance Co. • Lincoln, Nebraska • 800-634-8353 • <a href="http://variable.ameritas.com">http://variable.ameritas.com</a> • Protector hVUL (8/05)</b>										
A.M. Best: A Fitch: NR Moody's: A1 S&P: AA- Weiss: B+	\$100,000	20-80	M: \$857 F: \$684	M: \$7,705 F: \$5,928	30	13	5.0%/Grades to 0% after yr. 14	\$7.50/mo. plus chrg./\$1,000 varies by insured	Yrs 1-15: 0.70%; Yrs 16+: 0.45%/ Yrs 1-15: 0.90%; Yrs 16+: 0.65%	5, 10, 11, 12, 13, 14, 17
<b>Ameritas Variable Life Insurance Co. • Overture Ovation! (10/01)</b>										
A.M. Best: A Fitch: NR Moody's: A1 S&P: AA- Weiss: B+	\$50,000	0-90	M: \$1,343 F: \$1,035	M: \$14,170 F: \$10,471	37	15	3.5% for taxes; no sales load/Grades to 0% after yr. 14	\$7.50/mo. (\$9 max.) plus chrg/\$1,000 varies by insured; level for 15 yrs., grades to \$0 after yr. 20	Yrs. 1-15: 0.70%; Yrs. 16+: 0.45%/ 0.90% all yrs.	2, 4, 5, 9, 10, 11, 12, 13, 14, 15, 16, 17
<b>CUNA Mutual Life Insurance Co. • Waverly, Iowa • 877-636-2377 • <a href="http://www.cunamutual.com">www.cunamutual.com</a> • Members VUL II (11/99)</b>										
A.M. Best: A Fitch: AA- Moody's: NR S&P: NR Weiss: NR	Yrs. 0-64: \$50,000; Yrs. 65+ \$25,000	0-75	M: \$1,828 F: \$1,562	M: \$21,077 F: \$18,111	11	5	None/None	\$0.45/\$1,000; \$6/mo. policy fee	0.90%/0.90%	1, 2, 5, 9, 14
<b>Guardian Life Ins. Co. of America • New York, New York • 212-598-6000 • <a href="http://www.guardianlife.com">www.guardianlife.com</a> • Flexible Solutions VUL (9/05)</b>										
A.M. Best: A+ Fitch: AA Moody's: Aa2 S&P: AA Weiss: A	\$100,000	20-85	M: \$1,700 F: \$1,350	M: \$16,403 F: \$12,471	38	10	Yrs. 1-10 after issue/increase: 7.0% up to target; 4.0% in excess of target; after 1st 10 yrs.: 4.0% up to target; 0% in excess of target/None	\$7.50 plus mo. fee for 1st 10 yrs. after issue/increase	0.60% in pol. acct. value in variable invest options thru 10th anniv.; yrs. 11-20: 0.20% in pol. acct. value in variable invest options up to acct. value break point/Current chrg.: 0.25% of pol. acct. value	1, 2, 7, 8, 9, 10, 15, 17
<b>Guardian Life Ins. Co. of America • Park Avenue VUL Millennium Series (revised 5/02)</b>										
A.M. Best: A+ Fitch: AA Moody's: Aa2 S&P: AA Weiss: A	\$100,000	20-80	M: \$1,401 F: \$1,134	M: \$13,396 F: \$10,621	38	10	Prem. up to target yrs. 1-12: 8.0%; yrs. 13+: 4.0%; excess of target yrs. 1-12: 4.0%; yrs. 13+: 0%/Surrender chrgs. depend on issue age, sex, and underwriting class for 10 yrs. after issue	\$7.50/mo. plus \$1,000 chrg. for first 12 policy yrs. after issue; any increase in face amt.	Yrs. 1-12: 0.60%; yrs. 13+: 0.40% up to \$100,000 of assets in sep. accts./Current value plus 0.25%	1, 2, 4, 7, 8, 9, 10, 15, 17

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



Insurer ratings	Std. minimum face value	Std. issue ages	Target annual premium*	Cash value after 10 years**	Number of investment options offered	Number of investment advisors offered	Current front-end load/back-end load	Current administrative expenses	Mortality and expense charge current/guaranteed	Riders
<b>Jackson National Life Insurance Co. • Lansing, Michigan • 800-644-4565 • www.jnl.com • Ultimate Investor VUL (1/05)</b>										
A.M. Best: A+	\$100,000	0-90	NA	M: \$16,833 F: \$12,776	45	15	Yrs. 1-10: 4.5% on first \$100k received; 3.5% on prem. received above \$100k-\$250k; 2.5% on prem. received above \$250k-\$500k; 2.0% on prem. received above \$500k; no sales chrg. after yr. 10/NA	Yrs. 1-15: mo. chrg. based on issue age/\$1,000 of specified death benefit (up to \$2 mil.); yrs. 16+: \$0.01/\$1,000 of specified death benefit	Yrs. 1-10: 0.85%; yrs. 11-20: 0.05%; yrs. 21+: 0.00%/1.0% all yrs.	10, 13, 14, 15, 17
Fitch: AA										
Moody's: A1										
S&P: AA										
Weiss: C+										
<b>Jackson National Life Insurance Co. • JNL Advisor VUL (Fee Only Option) (1/05)</b>										
A.M. Best: A+	\$100,000	0-90	NA	M: \$18,808 F: \$14,412	45	15	NA/NA	NA	Yrs. 1-10: 0.15%; yrs. 11+: 0%/1.0% all yrs.	10, 13, 14, 15, 17
Fitch: AA										
Moody's: A1										
S&P: AA										
Weiss: C+										
<b>Jackson National Life Insurance Co. • Perspective Investor VUL (3/04)</b>										
A.M. Best: A+	\$100,000	0-90	M: \$1,588	M: \$15,484 F: \$11,853	45	15	Yrs. 1-5: 6.0%; yrs. 6+: 4.0%/NA	Yrs. 1-10: \$0.07/mo./\$1,000 of specified death benefit (up to \$2 mil.); yrs. 11+: \$0.01/\$1,000 of specified death benefit	Yrs. 1-10: 0.90%; yrs. 11-20: 0.25%; yrs. 21+: 0.00%/1.0% all yrs.	4, 10, 13, 14, 15, 17
Fitch: AA										
Moody's: A1										
S&P: AA										
Weiss: C+										
<b>John Hancock USA • Boston, Massachusetts • 617-572-6000 • www.johnhancock.com • Accumulator VUL 2006 (1/06)</b>										
A.M. Best: A++	\$100,000	0-90	M: \$1,709 F: \$1,405	M: \$19,412 F: \$15,166	80+	25	Yrs. 1-10: 6.0%; yrs. 11+ 6.0%/Surrender chrgs.: rate/\$1,000 of base face amt. at issue, decreasing over 10 yrs.; amt will vary by age, gender, smoking, underwriting class, and death benefit option	Yrs. 1-12: \$30/mo.; yrs. 13+: \$10/mo.	0% varies with addl. riders/0.30% varies with addl. riders	11, 12, 13, 16, 17
Fitch: AA+										
Moody's: Aa2										
S&P: AA+										
Weiss: NR										
<b>John Hancock USA • Boston, Massachusetts • 617-572-6000 • www.johnhancock.com • Protection VUL (7/05)</b>										
A.M. Best: A++	\$100,000	0-90	M: \$1,410 F: \$1,160	M: \$13,176 F: \$10,036	80+	25	Current: yrs 1-5: 8.0%; yrs. 6+: 2.0%; guaranteed: 8.0% all yrs./Surrender chrg.: percent of 1st yr. prems. paid up to surrender chrg. calculation limit at issue; varies by issue age and duration	\$15/mo.	Yrs. 1-15: 9.0%; yrs. 16+: 0%/Yrs. 1-15: 0.90%; yrs 16+: 0.24%	10, 12, 13, 15, 16
Fitch: AA+										
Moody's: Aa2										
S&P: AA+										
Weiss: NR										
<b>Lincoln Benefit Life • Lincoln, Nebraska • 800-565-5237 • www.accessallstate.com • Consultant Accumulator (2/03)</b>										
A.M. Best: A+	\$100,000	0-80	M: \$1,554 F: \$1,288	M: \$15,918 F: \$12,996	51	13	5.25% of prems./Surrender chrg./\$1,000 for 9 yrs.	\$7.50/mo. all yrs. plus expense/\$1,000 of face amt. in yrs. 1-10 only	Yrs. 1-10: 0.55%; yrs. 11+: 0.15%/Same	2, 4, 13, 14, 15
Fitch: NA										
Moody's: Aa2										
S&P: AA										
Weiss: NA										
<b>Lincoln Benefit Life • Consultant Protector (2/03)</b>										
A.M. Best: A+	\$100,000	0-80	M: \$1,238 F: \$1,026	M: \$10,608 F: \$8,671	51	13	5.25% of prems./Surrender chrg./\$1,000 for 14 yrs.	Yr. 1: \$16.50/mo.; yrs. 2+: \$6.25/mo.; yrs. 1-20: \$0.35/\$1,000 of face amt.; yrs. 21+: \$0.20/\$1,000 of face amt.	Yrs. 1-14: 0.55%; yrs. 15+: 0.15%/Same	2, 4, 13, 14, 15
Fitch: NA										
Moody's: Aa2										
S&P: AA										
Weiss: NA										
<b>Lincoln National Life Insurance Co. • Hartford, Connecticut • 800-238-6252 • www.lfg.com • Lincoln VUL One (7/05)</b>										
A.M. Best: A+	\$100,000	0-85	M: \$1,045 F: \$855	M: \$3,905 F: \$2,975	46	15	7.0% all yrs./15 yrs. partial surrender chrgs. apply under certain conditions	\$10 all yrs.; 10-yr./\$1,000 of initial specified amt. varies by age and gender	Yrs. 1-10: 0.50%; yrs. 11+: 0.20%/Same	3, 7, 10, 16, 17
Fitch: AA										
Moody's: Aa3										
S&P: AA-										
Weiss: B-										

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



Insurer ratings	Std. minimum face value	Std. issue ages	Target annual premium*	Cash value after 10 years**	Number of investment options offered	Number of investment advisors offered	Current front-end load/back-end load	Current administrative expenses	Mortality and expense charge current/guaranteed	Riders
<b>Lincoln National Life Insurance Co. • Lincoln VUL DB-IV (11/04)</b>										
A.M. Best: A+	\$100,000	0-85	M: \$1,100	M: \$5,060	46	15	5.0% prem. load all yrs./15 yrs.	\$10/mo.; 24 mo./\$1,000 admin., which varies by issue age and class	Yrs. 1-19: 0.90%; yrs. 20+: 0.20%/Same	3, 4, 7 10, 17
Fitch: AA			F: \$900	F: \$3,851						
Moody's: Aa3										
S&P: AA-										
Weiss: B-										
<b>Lincoln National Life Insurance Co. • Lincoln VUL CV-IV (11/04)</b>										
A.M. Best: A+	\$100,000	0-85	M: \$1,402	M: \$4,606	46	15	5.0% 15 yrs to age 50; yrs. 10-15 for ages 51-56; 10 yrs. for ages 56+/None or/\$1,000 fee	Yr. 1: \$15/mo.; yrs. 2+: \$5 guaranteed not to exceed \$10 thereafter	Yrs. 1-10: 0.60%; yrs. 11+: 0.20%/Same	3, 4, 7 10, 16, 17
Fitch: AA			F: \$1,083	F: \$3,566						
Moody's: Aa3										
S&P: AA-										
Weiss: B-										
<b>Massachusetts Mutual Life Insurance Co. • Springfield, Massachusetts • 800-272-2216 • www.massmutual.com • VUL Guard (5/03)</b>										
A.M. Best: A++	\$50,000	0-90	M: \$831	M: \$5,757	42	22	Prem. expense chrg. all yrs.: 5.0%/Surrender chrg.: any time before 20th yr. or if earlier, until age 100	\$0 current; \$12 max.	Varies by tier	4, 5, 7, 9, 11, 14, 17
Fitch: AAA			F: \$627	F: \$3,776						
Moody's: Aa1										
S&P: AAA										
Weiss: A										
<b>Massachusetts Mutual Life Insurance Co. • VUL II (5/01)</b>										
A.M. Best: A++	\$50,000	0-85	M: \$1,209	M: \$11,615	42	22	5.0% of prem. up to prem. expense factor; 3.0% of prem. over prem. expense factor/ Yr. 1: surrender chrg. for each segment of coverage is 140% of prem. expense factor not to exceed \$50/\$1,000 of face amt.; yrs. 2-14 prior yr. surrender chrg. decreases by 1/4 of yr. 1 surrender chrg.	\$9/mo./policy; max. \$12/mo./policy	Yrs. 1-15: 0.75%; yrs. 16+: 0.25%/Yrs. 1-15: 0.90%; yrs. 16+: 0.40%	4, 5, 7, 9, 11, 14, 17
Fitch: AAA			F: \$1,031	F: \$9,853						
Moody's: Aa1										
S&P: AAA										
Weiss: A										
<b>Metropolitan Life Insurance Co. • New York, New York • 800-638-5433 • www.metlife.com • NEF Zenith Flexible Life 2002 (8/02)</b>										
A.M. Best: A+	\$50,000	0-90	M: \$1,380	M: \$11,400	53	18	Yrs. 1-10: sales chrg. 5.0%; yrs. 11+: 2.0%; state tax 2.5%; federal tax 1.25%/NA	Yr. 1: \$25/mo.; yrs. 2+: \$6/mo.	Yrs. 1-10: 0.60%; yrs. 11-20: 0.25%; yrs. 21+: 0.15%/Yrs. 1-10: 0.70%; yrs. 11-20: 0.35%; yrs. 21+: 0.25%/	4, 8, 9, 13, 14, 15, 17
Fitch: AA			F: \$1,179	F: \$9,502						
Moody's: Aa2										
S&P: AA										
Weiss: B+										
<b>Metropolitan Life Insurance Co. • Equity Advantage VUL (5/98)</b>										
A.M. Best: A+	\$50,000	0-80	M: \$1,620	M: \$16,651	48	18	2.25% sales chrg.; 2.0% state tax; 1.25% federal tax/NA	Yr. 1: \$20/mo.; yrs. 0-25: \$30/mo.; yrs 26-40: \$35/mo.; yrs 41+: \$35/mo.; yrs. 2+: \$10/mo. all ages	Yrs. 1-10: 0.90%; yrs. 11-15: 0.60%; yrs. 16+: 0.30%/Same	2, 13, 14, 15, 17
Fitch: AA			F: \$996	F: \$8,333						
Moody's: Aa2										
S&P: AA										
Weiss: B+										
<b>Midland National Life • Sioux Falls, South Dakota • 800-843-3316 • www.mnlife.com • Advisor VUL (5/04)</b>										
A.M. Best: A+	\$100,000	0-80	M: \$1,396	M: \$12,835	37	8	None/None with waiver of surrender chrg. option; surrender of 15 yrs. or age 95 if earlier	\$10/mo.; yrs. 1-15: surrender chrgs. \$0.03/mo./\$1,000 face chrged	Yrs 1-20: 1.40%; yrs 21+: 0.25%/1.40% all yrs.	1, 2, 5, 9, 10, 11, 14, 15, 17
Fitch: AA-			F: \$1,098	F: \$9,740						
Moody's: NR										
S&P: AA										
Weiss: A-										
<b>Midland National Life • Premier VUL 1.1 (5/03)</b>										
A.M. Best: A+	\$150,000	0-80	NA	NA	37	8	Yrs. 1-15: 5.0% prem. paid for face amt. below \$1.0MM; 4.5% of prem. paid for face at \$1.0MM and above/Decreasing surrender chrgs. for 10 yrs.	Yrs. 1-15: \$7/mo.; yrs. 16+: \$4/mo.	Yrs 1-10: 0.90%; yrs 11+: 0.10%/Same	1, 2, 3, 4, 5, 9, 10, 11, 14, 15, 17
Fitch: AA-										
Moody's: NR										
S&P: AA										
Weiss: A-										

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Insurer ratings	Std. minimum face value	Std. issue ages	Target annual premium*	Cash value after 10 years**	Number of investment options offered	Number of investment advisors offered	Current front-end load/back-end load	Current administrative expenses	Mortality and expense charge current/guaranteed	Riders
<b>Midland National Life • Foundation VUL 1.1 (5/03)</b>										
A.M. Best: A+	\$25,000	0-80	M: \$1,665	M: \$16,890	37	8	Yrs. 1-15: 6.5%; 6.0%	Yrs. 1-15: \$7/mo.;	Yrs 1-10: 0.90%;	1, 2, 3, 4,
Fitch: AA-			F: \$1,275	F: \$12,822			Yrs. 1-15 on face amts.	Yrs. 16+: \$4/mo.	Yrs 11+: 0.10%/	5, 9, 10, 11,
Moody's: NR							\$1 mil.+/Surrender chrgs.	Same	Same	14, 15, 17
S&P: AA							applied 15 yrs. or age 95			
Weiss: A-							if earlier			
<b>Midland National Life • Survivorship VUL (11/99)</b>										
A.M. Best: A+	\$200,000	20-85	NA	NA	37	8	2.25%; prem. tax 2.25; fed-	Yrs. 1-10: \$10/mo.;	Yrs 1-10: 0.50%;	1, 4, 10, 16
Fitch: AA-							eral tax 1.5%/Surrender	11+: \$5/mo./\$1,000 yrs	Yrs 11+: 0.25%/	
Moody's: NR							chrg. earlier of 15 yrs or	1-10 that varies by equal	Same	
S&P: AA							age 95	age		
Weiss: A-										
<b>National Life of Vermont • Montpelier, Vermont • 800-536-5934 • www.nationallife.com • VariTrack II (4/96)</b>										
A.M. Best: A	\$50,000	0-85	M: \$1,333	M: \$13,583	39	12	None/15-yr.	\$7.50/mo.	0.90%/0.90%	1, 2, 9, 10,
Fitch: A+			F: \$1,083	F: \$10,713			surrender chrg.			11, 13, 16,
Moody's: A3										17
S&P: A+										
Weiss: C+										
<b>Nationwide Financial • Columbus, Ohio • 800-321-6064 • www.bestofamerica.com • Next Generation II FPVUL (2/05)</b>										
A.M. Best: A+	\$50,000	0-85	M: \$1,608	M: \$16,638	66	12	4.0%/Surrender chrgs.	\$10/mo.	Yrs. 1-15: 0.80%;	2, 4, 7, 12,
Fitch: AA-			F: \$1,355	F: \$12,459			are based on declining		Yrs. 16+: 0.30%/	14, 15, 17
Moody's: Aa3							scale over 12 years for	Same	Same	
S&P: AA-							issue ages 0-49; 10 yrs.			
Weiss: B+							for issue ages 50+			
<b>Nationwide Financial • Protection FPVUL (2/02)</b>										
A.M. Best: A+	\$100,000	0-85	M: \$1,403	M: \$15,505	66	12	Yrs. 1-15: 7.50%; yrs.	\$5/mo.; addl. mo./\$1,000	Yrs.1-10: 0.60% up to	2, 4, 7, 10,
Fitch: AA-			F: \$1,152	F: \$12,821			16+: 5.5%/ 14 yr. de-	fee for first 2 policy yrs.	\$25K CV, 0.30% for	11, 12, 14,
Moody's: Aa3							clining surrender chrg.		next \$225K; 0.10% for	15, 17
S&P: AA-							schedule		\$250K+; yrs. 11-20+:	
Weiss: B+									0.60% up to \$25K CV,	
									0.10% for \$250K+/	
									0.60% all yrs.	
<b>Ohio National Financial Services • Cincinnati, Ohio • 877-665-2486 • www.ohionational.com • Growth Perspective VUL (5/04)</b>										
A.M. Best: A+	\$100,000	0-85	M: \$1,524	M: \$18,281	45+	19	2.9% for 20 yrs; 2.0%	\$7/mo.	0.75% declining to	1, 2, 4, 7,
Fitch: NR			F: \$1,200	F: \$14,173			thereafter, plus state		0.10% based on CV	9, 10, 13,
Moody's: A1							prem. tax in all yrs./		accumulation/0.75%	14, 15
S&P: AA							Varies by age, sex, and		declining to 0.25%	
Weiss: NR							class; NAIC max. yrs. 1-		based on cash	
							10 declining to 0 in yr. 15		accumulation	
<b>Pacific Life Insurance Co. • Newport Beach, California • 800-800-7681 • www.pacificlife.com • Pacific Select Exec II (2/99)</b>										
A.M. Best: A++	\$50,000	0-90	M: \$1,740	M: \$16,787	45	24	6.35%/10-yr.	\$7.50/mo.	0.05%/0.05%	2, 3, 4, 5,
Fitch: AA			F: \$1,453	F: \$13,744			surrender chrg.			9, 10, 13,
Moody's: Aa3										16, 17
S&P: AA										
Weiss: A-										
<b>Penn Mutual Life Insurance Co. • Philadelphia, Pennsylvania • 800-523-0650 • www.pennmutual.com • Cornerstone VUL IV (3/01)</b>										
A.M. Best: A+	\$50,000	0-85	M: \$1,435	M: \$12,908	21	13	5.0%/Declining over	\$8	Yrs. 1-10: 0.45% up	3, 7, 9, 10,
Fitch: AA-			F: \$1,216	F: \$10, 772			11 yrs.		to \$25K; 0.15% on	13, 14, 15,
Moody's: Aa3									excess; yrs. 11+: 0/	16, 17
S&P: AA-									0.60% up to \$50K;	
Weiss: B									0.30% on excess	
<b>Principal Life • Des Moines, Iowa • 800-986-3343 • www.principal.com • VUL Income (8/04)</b>										
A.M. Best: A+	\$100,000	0-85	M: \$1,551	M: \$13,926	47	9	3.0% all yrs./Decreasing	Yr. 1: \$25/mo.;	Yrs. 1-10: 0.70%;	2, 3, 4, 7,
Fitch: AA			F: \$1,182	F: \$9,363			10-yr. scale	Yrs. 2+: \$10/mo.	Yrs. 11+: 0.20%/	10, 11, 14,
Moody's: Aa3									Yrs. 1-10: 0.70%;	15, 17
S&P: AA									Yrs. 11+: 0%	
Weiss: NR										

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<b>Principal Life • VUL Accumulator II (2/03)</b>										
A.M. Best: A+	\$100,000	0-85	M: \$1,551	M: \$14,602	47	9	Yrs. 1-5: 3% of prem. up to target; yrs. 6+: 1.25% over target/Decreasing 10-yr. scale	Yr. 1: \$25/mo.; yrs. 2+: \$10/mo.	Yrs. 1-10: 0.70%; yrs. 11+: 0.20%/Same	2, 3, 4, 7, 10, 11, 14, 15, 17
Fitch: AA			F: \$1,182	F: \$10,773						
Moody's: Aa3										
S&P: AA										
Weiss: NR										
<b>Protective Life • Birmingham, Alabama • 800-628-6390 • www.protective.com • Premiere II VUL (7/03)</b>										
A.M. Best: A+	\$100,000	0-80	M: \$1,613	M: \$14,753	38	6	5.0%/Surrender chrg. is based on issue age, sex, rate class, and face amt.; chrg. declines each policy yr. until it reaches 0% after 10th policy yr.	\$8/mo. plus \$0.10/mo./\$1,000 of initial face amt.	Yrs. 1-10: 0.90%; yrs. 11+: 0%/0.90%	1, 2, 4, 5, 9, 10, 13, 14, 15
Fitch: AA-			F: \$1,320	F: \$12,036						
Moody's: Aa3										
S&P: AA										
Weiss: NR										
<b>Protective Life • Premiere Protector VUL (12/03)</b>										
A.M. Best: A+	\$50,000	0-80	M: \$1,303	M: \$11,892	38	6	3.0%/Surrender chrg. is based on issue age, sex, rate class, and face amt.; chrg. declines each policy yr. until it reaches 0% after 10th policy yr.	\$8/mo.	Yrs. 1-10: 0.90%; yrs. 11+: 0.25%/0.90%	1, 2, 4, 5, 9, 10, 13, 14, 15
Fitch: AA-			F: \$1,000	F: \$8,094						
Moody's: Aa3										
S&P: AA										
Weiss: NR										
<b>Pruco Life Insurance Co. • Newark, New Jersey • 800-944-8786 • www.prudential.com • PruLife Custom Premier II (5/04)</b>										
A.M. Best: A+	\$50,000	0-17	M: \$1,656	M: \$17,268	40	16	Yrs. 1-4: 4.0% up to target 3.5% on excess; yrs. 5-10: 2.50% excess; yrs. 11+: 0%; max 6.0% all yrs./Percentage of surrender target prem. which varies by issue age	Yr. 1: \$30/mo.; yrs 2+: \$9/mo. plus monthly/\$1,000 chrg yrs 1-6	0.10%/0.45%	1, 2, 4, 10, 11, 17
Fitch: AA-			F: \$1,311	F: \$13,390						
Moody's: Aa3										
S&P: AA-										
Weiss: B										
<b>Sun Life of Canada • Wellesley Hills, Massachusetts • 800-432-1102 • www.sunlife.com • Accumulator II VUL (8/04)</b>										
A.M. Best: A++	\$100,000	20-75	M: \$2,016	M: \$22,816	40	21	5.25%/NA	\$8/mo.	0.60%/0.60%	1, 2, 3, 4, 8, 10, 11, 13, 15, 17
Fitch: NR			F: \$1,679	F: \$18,809						
Moody's: Aa2										
S&P: AA+										
Weiss: NR										
<b>Symetra Life Insurance Co. • Bellevue, Washington • 800-706-0700 • www.symetra.com • PREMIER Accumulation Life (10/97)</b>										
A.M. Best: A	\$100,000	0-80	M: \$1,200	M: \$10,043	40	10	None/Surrender chrg. lesser of 50% during first 6 yrs. of amt. equal to annual prem.; declines by 10% each yr. until there is no surrender chrg. for yrs. 11+	\$25/mo. first yr., thereafter declines to \$5/mo. not to exceed \$8/mo.	0.70%/0.70%	2, 9, 11, 12, 13, 14, 15, 17
Fitch: A+			F: \$978	F: \$8,640						
Moody's: A2										
S&P: A-										
Weiss: NR										
<b>Western Reserve Life Assurance Co. of Ohio • St. Petersburg, Florida • 800-443-9975 • www.westernreserve.com • WRL Xcelerator Focus (11/03)</b>										
A.M. Best: A+	\$500,000	0-85	NA	NA	33	20	Yr. 1: 0%; yrs 2+: 3.0%/Surrender chrg. declining to \$0 in yr. 8	\$8/mo./unit charge mo./\$1,000 for 1st 8 yrs.	Yrs. 1-15: 0.75%; yrs. 15+: 0%/Yrs. 1-15: 0.75%; yrs. 16+: 0.30%	2, 4, 13, 14, 15, 17
Fitch: AA+										
Moody's: Aa3										
S&P: AA										
Weiss: B-										
<b>Western Reserve Life Assurance Co. of Ohio • WRL Xcelerator (11/03)</b>										
A.M. Best: A+	\$50,000	0-85	M: \$1,715	M: \$16,407	33	20	Yr. 1: 0%; yrs 2+: 3.0%/Surrender chrg. declining to \$0 in yr. 8	\$8/mo./unit charge mo./\$1,000 for 1st 8 yrs.	Yrs. 1-15: 0.75%; yrs. 15+: 0%/Yrs. 1-15: 0.75%; yrs. 16+: 0.30%	2, 4, 13, 14, 15, 17
Fitch: AA+			F: \$1,350	F: \$11,275						
Moody's: Aa3										
S&P: AA										
Weiss: B-										

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

**RIDERS:** 1 - 1035 exchange; 2 - Accidental death; 3 - Account benefit; 4 - Annual renewable term on primary insurance; 5 - Disability; 6 - Enhanced policy; 7 - Exchange of insureds; 8 - Exchange option; 9 - Guaranteed insurability; 10 - Lapse protection; 11 - Living benefits; 12 - Nursing home care; 13 - Option to accelerate benefits endorsement; 14 - Other insureds (child, spouse); 15 - Premium waiver; 16 - Supplemental insurance; 17 - Waiver of monthly deductions

**OTHER ABBREVIATIONS:** VUL - Variable Universal Life; CV - Cash value; NA - Not available; NR - Not rated; Std. - Standard