



SURVIVORSHIP LIFE POLICIES DIRECTORY

*Regardless of the eventual fate of the federal estate tax,
survivorship life still has its uses*

BY LIANA ROBERTS

Company Ratings	Premium structure	Issue age	Face amount min./max. (thousands)	Maximum reinsurance retention (millions)	Age basis	One uninsurable?	Current dividend/interest rate	Dividend/interest rate affected by borrowing?	Crediting basis	Guaranteed interest rate/period of guarantee	Premium for policy split option?	Riders
AIG American General Life • Houston, Texas • 713-522-1111 • www.americangeneral.com • Elite Survivor 2004 UL (1/03)												
A. M. Best: A+ Fitch: AA+ Moody's: Aa1 S&P: AA+ Weiss: NR	Flexible	20-90	\$250/None	\$2.5	Actual age	Yes	NA	NA	New money	3.0%/Life of policy	None	34, 40, 44*, 47 *Available as 3rd death benefit option, not a rider
AIG American General Life • Elite Survivor G 2004 UL (11/02)												
A. M. Best: A+ Fitch: AA+ Moody's: Aa1 S&P: AA+ Weiss: NR	Flexible	20-90	\$250/None	\$2.5	Actual age	Yes	NA	NA	New money	3.0%/Life of policy	None	24*, 34, 40 *Guaranteed to the earlier of 50 yrs. or age 100 of younger insured
AIG American General Life • Platinum Survivor Ultra 2004 UL (10/00)												
A. M. Best: A+ Fitch: AA+ Moody's: Aa1 S&P: AA+ Weiss: NR	Flexible	20-90	\$250/None	\$2.5	Actual age	Yes	NA	NA	New money	3.0%/Life of policy	None	30, 34, 40, 44*, 47 *Available as 3rd death benefit option, not a rider
AIG American General Life • Platinum Survivor Ultra G 2004 UL (10/02)												
A. M. Best: A+ Fitch: AA+ Moody's: Aa1 S&P: AA+ Weiss: NR	Flexible	20-90	\$250/None	\$2.5	Actual age	Yes	NA	NA	New money	3.0%/Life of policy	None	24*, 34, 40 *Guaranteed to the earlier of 50 yrs. or age 100 of younger insured
AIG American General Life • Platinum Investor Survivor Two VUL (7/01)												
A. M. Best: A+ Fitch: AA+ Moody's: Aa1 S&P: AA+ Weiss: NR	Flexible	20-90	\$500/None	\$2.5	Actual age	Yes	NA	NA	New money	4.25% fixed acct. only/ Life of policy	None	30, 34, 40, 44*, 47 *Available as 3rd death benefit option, not a rider



Company Ratings	Premium structure	Issue age	Face amount min./max. (thousands)	Maximum reinsurance retention (millions)	Age basis	One uninsurable?	Current dividend/interest rate	Dividend/interest rate affected by borrowing?	Crediting basis	Guaranteed interest rate/period of guarantee	Premium for policy split option?	Riders
AI G American General Life • Platinum Protector Survivor G UL (8/03)												
A. M. Best: A+	Flexible	40-90	\$250/None	\$2.5	Actual age	Yes	NA	NA	New money	3.0%/Life of policy	None	24*, 34, 40 *Built into policy, not a rider
Fitch: AA+												
Moody's: Aa1												
S&P: AA+												
Weiss: NR												
Ameritas Variable Life Ins. Co., A UNIFI Co. • Lincoln, Nebraska • 800-634-8353 • www.variable.ameritas.com • Overture Bravo! SVUL (9/99)												
A. M. Best: A	Flexible	20-90;	\$100; \$500 in NJ/	\$1.0	Actual age	Yes	NA	NA	Portfolio	4.0%/1 yr.	None	1, 12, 17, 20, 21, 26, 29, 30, 34, 40, 43*, 47, 48, 51, 53, 54, 57, 58, 59, 60, 61*
Fitch: NR		20-80	\$10.0 mil. (higher with home office approval)									
Moody's: A1		in NJ										
S&P: AA-												
Weiss: NR												*Included as policy provision, not a rider
AXA Equitable • New York, New York • 888-292-4492 • www.axaonline • Survivorship Incentive Life '02 VUL (11/92)												
A. M. Best: A+	Flexible	20-90	\$200/Subject to reinsurance limits	\$20.0	Actual age	Yes	NA	NA	New money	3.0%/Life of policy	Varies	1, 10, 17, 19, 30, 40
Fitch: AA												
Moody's: Aa3												
S&P: AA-												
Weiss: B-												
AXA Equitable • Athena Survivorship UL II (6/03)												
A. M. Best: A+	Flexible	20-90	\$200/Subject to reinsurance limits	\$20.0	Actual age	Yes	NA	NA	New money	3.0%/Life of policy	Varies	1, 10, 17, 19, 30, 40, 44
Fitch: AA												
Moody's: Aa3												
S&P: AA-												
Weiss: B-												
Banner Life Insurance Co. • Rockville, Maryland • 800-638-8428 • www.lgamerica.com • Survivor Life UL												
A. M. Best: A+	Flexible	Actual joint age	\$250/None	\$1.0	Joint equivalent age	Yes	4.80%	Yes	Portfolio	3.0%/Life of policy	Varies	8, 39, 40
Fitch: NR		20-actual										
Moody's: NR		joint age										
S&P: AA		85										
Weiss: NR												
Guardian Life Ins. Co. of America • New York, New York • 212-598-8000 • www.guardianlife.com • EstateGuard PWL (7/03)												
A. M. Best: A+	Guaranteed level	20-90	\$100/\$25.0 mil.	Varies	Actual age	Yes	6.50%	Yes	Portfolio	NA	None	13, 15, 18, 36, 40, 42, 46, 47, 49, 59
Fitch: AA												
Moody's: Aa2												
S&P: AA												
Weiss: A												
Hartford Life Insurance Co. • Hartford, Connecticut • 800-231-5453 • www.hartfordlife.com • Hartford Advanced Last Survivor UL												
A. M. Best: A+	Guaranteed level	20-85	\$100/NA	NA	Actual age	Yes	NA	NA	New Money	3.0%/1 month	None	17, 40
Fitch: AA												
Moody's: Aa3												
S&P: AA-												
Weiss: B+												
Hartford Life Insurance Co. • Stag Variable Life Last Survivor II VUL												
A. M. Best: A+	Flexible	20-85	\$100/NA	NA	Actual age	Yes	NA	NA	New Money	3.0%/1 month	None	17, 40, 47
Fitch: AA												
Moody's: Aa3												
S&P: AA-												
Weiss: B+												
ING "Security Life of Denver" • Denver, Colorado • 866-464-7355 • www.ing.com/us • Guarantee Survivorship UL (9/05)												
A. M. Best: A+	Flexible; Guaranteed	0-90	\$250/None	\$5.0	Actual age	Yes	NA	NA	Portfolio	4.40%/1 yr.	None	1, 10, 17, 19, 24, 26, 34, 40, 43, 47, 61
Fitch: AA												
Moody's: Aa3												
S&P: AA												
Weiss: B												



Company Ratings	Premium structure	Issue age	Face amount min./max. (thousands)	Maximum reinsurance retention (millions)	Age basis	One uninsurable?	Current dividend/interest rate	Dividend/interest rate affected by borrowing?	Crediting basis	Guaranteed interest rate/period of guarantee	Premium for policy split option?	Riders
ING "Security Life of Denver" • Explorer Survivorship UL (2/05)												
A. M. Best: A+	Flexible	0-90	\$500/None	\$5.0	Actual age	Yes	NA	NA	Portfolio	5.0%/1 yr.	None	1, 17, 19, 40, 43, 44, 47, 61
Fitch: AA												
Moody's: Aa3												
S&P: AA												
Weiss: B												
ING "Security Life of Denver" • Estate Designer SVUL (5/00)												
A. M. Best: A+	Flexible	0-90	\$500/None	\$5.0	Actual age	Yes	NA	NA	Portfolio	4.25%/1 yr.	None	1, 19, 20, 26, 40, 43, 44, 45, 47
Fitch: AA												
Moody's: Aa3												
S&P: AA												
Weiss: B												
ING "Security Life of Denver" • Variable Survivorship UL (8/99)												
A. M. Best: A+	Flexible	0-90	\$250/None	\$5.0	Actual age	Yes	NA	NA	Portfolio	4.40%/1 yr.	None	1, 10, 17, 19, 20, 26, 40, 43, 45, 47
Fitch: AA												
Moody's: Aa3												
S&P: AA												
Weiss: B												
ING "Reliastar Life" • Minneapolis, Minnesota • 866-464-7355 • www.ing.com/us • Guaranteed Premium Survivorship UL (9/03)												
A. M. Best: A+	Flexible; Guaranteed level	20-85	\$250/None	\$5.0	Actual age	Yes	NA	NA	Portfolio	4.25%/None	None	4, 10, 17, 19, 24, 26, 30, 40, 43, 61
Fitch: AA												
Moody's: Aa3												
S&P: AA												
Weiss: B-												
ING "Reliastar Life" • Variable Accumulation Design VUL (2/02)												
A. M. Best: A+	Flexible	0-85	\$250/None	\$5.0	Actual age	Yes	NA	NA	Portfolio	4.40%/None	None	4, 10, 19, 20, 26, 40, 43, 44, 45, 47, 51, 54, 61
Fitch: AA												
Moody's: Aa3												
S&P: AA												
Weiss: B-												
John Hancock USA • Boston, Massachusetts • 617-572-6000 • www.jobnhancock.com • Survivorship VUL												
A. M. Best: A++	Flexible	0-90	\$250/Subject to reinsurance limits	\$25.0	Age nearest	Yes	NA	NA	Portfolio	3.0%/Life of policy	Varies	17, 30, 32, 34, 40, 44, 50
Fitch: AA+												
Moody's: Aa2												
S&P: AA+												
Weiss: NR												
John Hancock USA • Survivorship UL-G (2/04)												
A. M. Best: A++	Flexible	20-90	\$250/Subject to reinsurance limits	\$25.0	Age nearest	Yes	5.25%	Yes	Portfolio	3.0%/Life of policy	NA	10, 17, 30, 32, 34, 40, 44
Fitch: AA+												
Moody's: Aa2												
S&P: AA+												
Weiss: NR												
John Hancock USA • Performance Survivorship UL (6/02)												
A. M. Best: A++	Flexible	20-99	\$250/Subject to reinsurance limits	\$25.0	Age nearest	Yes	5.10%	No	Portfolio	4.0%/Life of policy	Varies	6, 19, 21, 30, 32, 40, 44, 50
Fitch: AA+												
Moody's: Aa2												
S&P: AA+												
Weiss: NR												
John Hancock USA • Level Premium Estate Protection (12/98)												
A. M. Best: A++	Guaranteed level	20-90	\$250/Subject to reinsurance limits	\$25.0	Age nearest	Yes	6.25%	Yes	Portfolio	NA	Varies	12, 21, 36, 40, 50
Fitch: AA+												
Moody's: Aa2												
S&P: AA+												
Weiss: NR												



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Lincoln Benefit Life • Lincoln, Nebraska • 800-565-5237 • www.accessallstate.com • Legacy Secure SL UL (3/06)												
A. M. Best: A+	Flexible	30-90	\$250/Subject to reinsurance limits	\$2.0	Actual age	Yes	NA	NA	Portfolio	3.0%/Life of policy	None	17, 21, 30, 32, 40
Fitch: NR												
Moody's: Aa2												
S&P: AA												
Weiss: NR												
Lincoln Benefit Life • Legacy Premier SL UL (11/03)												
A. M. Best: A+	Flexible	30-85	\$250/Subject to reinsurance limits	\$2.0	Actual age	Yes	NA	NA	Portfolio	Yrs. 1-14: 3.50% Yrs. 15+: 4.0%/Varies	None	17, 21, 32, 40, 43, 61
Fitch: NA												
Moody's: Aa2												
S&P: AA												
Weiss: NR												
Lincoln Benefit Life • Consultant SL VUL (7/99)												
A. M. Best: A+	Flexible	30-85	\$250/Subject to reinsurance limits	\$2.0	Actual age	Yes	NA	NA	Portfolio	4.0%/Life of policy	None	32, 40, 43, 61
Fitch: NR												
Moody's: Aa2												
S&P: AA												
Weiss: NR												
Massachusetts Mutual Life Ins. Co. • Springfield, Massachusetts • 800-272-2216 • www.massmutual.com • Survivorship UL Guard (12/05)												
A. M. Best: A++	Flexible	18-90	\$100/Subject to retention limits and reinsurance availability	\$20.0	Actual age	Yes	NA	NA	Portfolio	3.0%/Life of policy	None	1, 17, 39, 40
Fitch: AAA												
Moody's: Aa1												
S&P: AAA												
Weiss: A												
Massachusetts Mutual Life Ins. Co. • SVUL Guard (8/04)												
A. M. Best: A++	Flexible	18-90; for DB03 insurable person age 70	\$100/Subject to retention limits and reinsurance availability	\$20.0	Actual age	Yes	NA	NA	Portfolio	3.0%/Life of policy	None	1, 17, 40, 54
Fitch: AAA												
Moody's: Aa1												
S&P: AAA												
Weiss: A												
Massachusetts Mutual Life Ins. Co. • Survivorship UL+ (8/04)												
A. M. Best: A++	Flexible	18-90	\$100/Subject to retention limits and reinsurance availability	\$20.0	Actual age	Yes	NA	NA	Portfolio	3.0%/Life of policy	None	1, 17, 39, 40
Fitch: AAA												
Moody's: Aa1												
S&P: AAA												
Weiss: A												
Massachusetts Mutual Life Ins. Co. • Prestige Survivorship UL (9/03)												
A. M. Best: A++	Flexible	18-90; one insured must be 85 or younger	\$100/Subject to retention limits and reinsurance availability	\$20.0	Actual age	Yes	NA	NA	Portfolio	3.0%/Life of policy	None	1, 17, 39, 40
Fitch: AAA												
Moody's: Aa1												
S&P: AAA												
Weiss: A												
Massachusetts Mutual Life Ins. Co. • Survivorship Whole Life Protector (1/01)												
A. M. Best: A++	Guaranteed level	25-91	Greater of \$50,000 or the amt. purchased with \$300 basic annual prem./Subject to reinsurance and retention limits	\$20.0	Actual age	No	7.40%	No	Portfolio	NA	None	1, 4, 17, 39, 40, 41, 50
Fitch: AAA												
Moody's: Aa1												
S&P: AAA												
Weiss: A												
Massachusetts Mutual Life Ins. Co. • Survivorship UL 10 (11/01)												
A. M. Best: A++	Flexible	18-85	\$500/Subject to retention limits and reinsurance availability	\$20.0	Actual age	No	NA	NA	Portfolio	3.0%/Life of policy	None	1, 17, 39, 40
Fitch: AAA												
Moody's: Aa1												
S&P: AAA												
Weiss: A												



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Massachusetts Mutual Life Ins. Co. • Survivorship VUL II (5/00)												
A. M. Best: A++ Fitch: AAA Moody's: Aa1 S&P: AAA Weiss: A	Flexible	18-90; one insured must be 85 or younger	\$100/Subject to retention limits and reinsurance availability	\$20.0	Actual age	Yes	NA	NA	Portfolio	3.0%/Life of policy	None	1, 17, 40, 54
Massachusetts Mutual Life Ins. Co. • Survivorship Whole Life (5/82)												
A. M. Best: A++ Fitch: AAA Moody's: Aa1 S&P: AAA Weiss: A	Guaranteed level	18-91	Greater of \$25,000 or the amt. purchased with \$300 basic annual prem./Subject to reinsurance and retention limits	\$20.0	Actual age	No	7.40%	No	Portfolio	NA	None	1, 4, 17, 39, 40, 41, 50
Midland National Life • Sioux Falls, South Dakota • 800-843-3316 • www.mnlife.com • Survivorship Innovation UL (10/03)												
A. M. Best: A+ Fitch: AA- Moody's: NR S&P: AA Weiss: A-	Flexible	20-90	\$200/Subject to underwriting limits	\$1.0	Joint equivalent age	Yes	NA	NA	New money	3.5%/Life of policy	None	10, 17, 24, 34, 40, 61
Midland National Life • Survivorship VUL (11/99)												
A. M. Best: A+ Fitch: AA- Moody's: NR S&P: AA Weiss: A-	Flexible	20-85	\$200/Subject to underwriting limits	\$1.0	Joint equivalent age	Yes	NA	NA	Investment generation method	3.5%/Life of policy	None	10, 17, 24, 34, 35, 40, 47, 61
MetLife Investors USA • New York, New York • 800-638-5433 • www.metlife.com • Legacy Advantage Survivorship UL (11/05)												
A. M. Best: A+ Fitch: AA Moody's: Aa3 S&P: AA Weiss: B	Flexible	18-90	\$250/Subject to underwriting limits	\$30.0	Age nearest	Yes	NA	NA	Portfolio	3.0%/Life of policy	None	6, 10, 17, 40, 44, 58
National Life of Vermont • Montpelier, Vermont • 800-536-5934 • www.nationallife.com • Sentinel Estate Provider VUL (1/98)												
A. M. Best: A Fitch: A+ Moody's: A3 S&P: A+ Weiss: NR	Flexible	0-90	\$100/None	\$2.0	Age nearest	Yes	NA	NA	New Money	4.0%/1 yr.	\$200 at the transaction date	4, 6, 10, 16, 17, 20, 40, 61
Nationwide Financial • Columbus, Ohio • 800-321-6064 • www.nationwidefinancial.com • Legacy Provider SUL (7/03)												
A. M. Best: A+ Fitch: AA- Moody's: Aa3 S&P: AA- Weiss: B+	Flexible	18-90	\$100/Subject to underwriting, retention, and reinsurance limits	\$8.0	Actual age; Joint equivalent age	Yes	NA	NA	Portfolio	3.0%/Life of policy	Varies	17, 40
Nationwide Financial • Best of America Protection SVUL (5/02)												
A. M. Best: A+ Fitch: AA- Moody's: Aa3 S&P: AA- Weiss: B+	Flexible	21-85	\$100/NA	\$8.0	Actual age	Yes	NA	NA	Portfolio	3.0%/Life of policy	Varies	17, 40
Nationwide Financial • Best of America Next Generation SVUL (8/00)												
A. M. Best: A+ Fitch: AA- Moody's: Aa3 S&P: AA- Weiss: B+	Flexible	21-85	\$100/NA	\$8.0	Actual age	Yes	NA	NA	Portfolio	3.0%/Life of policy	Varies	17, 34, 40



Company Ratings	Premium structure	Issue age	Face amount min./max. (thousands)	Maximum reinsurance retention (millions)	Age basis	One uninsurable?	Current dividend/interest rate	Dividend/interest rate affected by borrowing?	Crediting basis	Guaranteed interest rate/period of guarantee	Premium for policy split option?	Riders
New England Life Insurance Co. • Boston, Massachusetts • 617-578-2000 • www.nef.com • Zenith Survivorship Life 2002 VUL (8/01)												
A. M. Best: A+	Flexible	20-85	\$100/NA	\$30.0	Age nearest	Yes	NA	NA	Portfolio	4.0%/Life of policy	None	9, 10, 19, 21, 29, 34, 40, 47, 51, 57, 58
Fitch: AA												
Moody's: Aa2												
S&P: AA												
Weiss: B												
New York Life Insurance Co. • New York, New York • 800-710-7945 • www.newyorklife.com • NYLIAC SVUL (5/02)												
A. M. Best: A++	Flexible	20-90	\$100/Subject to retention and reinsurance limits	Varies	Age nearest; individual	Yes	NA	NA	New money	4.0%/Life of policy	None	1, 20, 26, 34, 57
Fitch: AAA												
Moody's: Aaa												
S&P: AA+												
Weiss: A												
New York Life Insurance Co. • Survivorship Whole Life (10/01)												
A. M. Best: A++	Guaranteed level;	20-90; 84 for younger insured	\$100/Subject to retention and reinsurance limits	Varies	Age nearest; individual	Yes	6.79%	No	Portfolio	NA	None	1, 13, 20, 27, 31, 36
Fitch: AAA	Graded											
Moody's: Aaa												
S&P: AA+												
Weiss: A												
New York Life Insurance Co. • NYLIAC SUL (10/01)												
A. M. Best: A++	Flexible	20-90	\$250/Subject to retention limits	Varies	Age nearest; individual	Yes	NA	NA	Blended	4.0%/Life of policy	None	1, 20, 30, 34, 57
Fitch: AAA												
Moody's: Aaa												
S&P: AA+												
Weiss: A												
Pacific Life Insurance Co. • Newport Beach, California • 800-800-7681 • www.pacificlife.com • Pacific Estate Preserver II UL (8/04)												
A. M. Best: A++	Flexible	20-85	\$100/None	\$12.0	Age nearest	Yes	5.70%	No	Portfolio	3.0%/1 yr.	None	1, 2, 9, 10, 12, 19, 24, 27, 29, 30, 31, 32, 34, 35, 40, 44, 47, 50, 51, 57
Fitch: AA												
Moody's: Aa3												
S&P: AA												
Weiss: A-												
Penn Mutual Life Ins. Co. • Philadelphia, Pennsylvania • 215-956-8220 • www.pennmutual.com • Variable EstateMax III VUL (9/01)												
A. M. Best: A+	Flexible	20-85; max. 30 yr. differential	\$200/None	\$2.0	Actual age	Yes	NA	NA	Investment generation method	3.0%/13 mos.	None	6, 10, 17, 18, 30, 34, 40, 44, 47, 50, 61
Fitch: AA-												
Moody's: Aa3												
S&P: AA-												
Weiss: B												
Principal Life • Des Moines, Iowa • 800-986-3343 • www.principal.com • Survivorship UL (02/00)												
A. M. Best: AA	Flexible	20-85; 90 if one insured is class D or better	\$100/Subject to reinsurance limits	\$7.5	Joint equivalent age	Yes	4.10%	No	Portfolio	4.0%/Life of policy	\$0.01 per \$1,000 face per month	10, 19, 21, 24, 40, 43, 47
Fitch: AA												
Moody's: Aa2												
S&P: AA												
Weiss: NR												
Principal Life • Survivorship VUL (7/99)												
A. M. Best: AA	Flexible	20-90; one insured must be 85 or younger	\$100/Subject to reinsurance limits	\$7.5	Joint equivalent age	Yes	3.40%	No	Portfolio	3.0%/Life of policy	\$0.01 per \$1,000 face per month	10, 19, 21, 24, 40, 43, 47
Fitch: AA												
Moody's: Aa2												
S&P: AA												
Weiss: NR												
Protective Life Insurance Co. • Birmingham, Alabama • 800-866-3555 • www.protective.com • Protective Survivor III UL (6/03)												
A. M. Best: A+	Flexible	18-85	\$250/None	\$0.75	Actual age	Yes	4.0%	No	Portfolio	3.0%/Life of policy	None	1, 17, 30, 34, 40, 61
Fitch: AA-												
Moody's: Aa3												
S&P: AA												
Weiss: NR												



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Prudential Financial • Newark, New Jersey • 800-286-7745 • www.prudential.com • PruLife SUL Plus (10/04)												
A. M. Best: A+	Flexible	18-90	\$250/\$65.0 mil.	\$50.0 mil	Actual	Yes	NA	NA	Portfolio	3.0/Life of policy	None	10, 17, 19, 21, 22, 26, 30, 34, 38, 40, 43, 44, 50, 54
Fitch: AA-			(grades down by age and rating class)	(grades down by age and rating class)	age							
Moody's: Aa3												
S&P: A+												
Weiss: NR												
Prudential Financial • PruLife SUL Protector (6/03)												
A. M. Best: A+	Flexible	18-90;	\$250/\$65.0 mil.	\$50.0 mil	Actual	Yes	NA	NA	Portfolio	3.0/Life of policy	None	10, 17, 19, 21, 22, 23, 24, 26, 30, 32, 34, 38, 40, 43, 50, 54
Fitch: AA-		20 in NY	(grades down by age and rating class)	(grades down by age and rating class)	age							
Moody's: Aa3												
S&P: A+												
Weiss: NR												
Prudential Financial • Survivorship VUL (5/00)												
A. M. Best: A+	Flexible	18-90	\$250/\$65.0 mil.	\$50.0 mil	Actual	Yes	NA	NA	Based on performance of selected investment options	4.0/Life of policy	None	10, 17, 19, 21, 22, 26, 30, 34, 38*, 40, 43 *On fixed-rate option only
Fitch: AA-			(grades down by age and rating class)	(grades down by age and rating class)	age							
Moody's: Aa3												
S&P: A+												
Weiss: NR												
Sun Life Financial • Wellesley Hills, Massachusetts • 800-432-1102 • www.sunlife-usa.com • Sun Survivorship UL Plus (10/02)												
A. M. Best: A++1	Flexible	18-85	\$250/None	\$10.0	Age nearest	Yes	NA	NA	Portfolio	3.0%/1 yr.	Varies	17, 40
Fitch: AA												
Moody's: Aa2												
S&P: AA+1												
Weiss: NR												
Sun Life Financial • Sun Survivorship UL LP2 (6/04)												
A. M. Best: A++1	Flexible	18-85	\$250/None	\$10.0	Age nearest	Yes	NA	NA	Portfolio	3.0%/1 yr.	Varies	17, 40
Fitch: AA												
Moody's: Aa2												
S&P: AA+1												
Weiss: NR												
Union Central Life - A UNIFI Company • Cincinnati, Ohio • 800-825-1551 • www.unioncentral.com • Excel Survivor UL (10/99)												
A. M. Best: A	Flexible	20-85	\$100/Subject to underwriting limits	\$1.0	Actual age	Yes	NA	NA	New money	4.0%/NA	Varies	1, 4, 6, 10, 12, 17, 21, 34, 40, 47, 60
Fitch: A+												
Moody's: NR												
S&P: A+												
Weiss: NR												
Western Reserve Life Assur. Co. of Ohio • St. Petersburg, Florida • 800-443-9975 • www.westernreserve.com • Freedom Wealth Protector (02/94)												
A. M. Best: A+	Flexible	20-85	\$100/None	\$1.0	Age nearest;	Yes	NA	NA	Combination	4.0%/1 yr.	None	1, 29, 30, 34, 40, 47, 61
Fitch: AA+					sum must be no greater than 160							
Moody's: Aa3												
S&P: AA												
Weiss: B-												

AVAILABLE RIDERS:

1 - Accelerated benefit; 2 - Accidental death; 3 - Additional insureds; 4 - Additional life ins.; 5 - Anniversary partial withdrawal; 6 - Automatic increase; 7 - Business exchange/dissolution; 8 - COLA; 9 - Convertible term life ins.; 10 - Death benefit guarantee; 11 - Death benefit maintenance; 12 - Disability benefit; 13 - Dividend option term; 14 - Double death benefit; 15 - DuoGuard; 16 - Enhanced/additional death benefit; 17 - Estate preservation; 18 - Exchange of insureds; 19 - Extended death benefit; 20 - First-to-die term; 21 - Four-year term; 22 - Full death benefit; 23 - Guaranteed age/endowment benefit; 24 - Guaranteed death benefit to maturity; 25 - Guaranteed insurability; 26 - Guaranteed minimum death benefit; 27 - Increasing term; 28 - Ins. exchange; 29 - Joint term; 30 - Lapse protection; 31 - Level term; 32 - Lifetime coverage; 33 - Long-term care; 34 - Maturity extension; 35 - Other term; 36 - Paid-up additional ins.; 37 - Payor waiver of premium; 38 - Performance guarantee; 39 - Policy exchange; 40 - Policy split option; 41 - Premium waiver; 42 - Profit sharing protector; 43 - Reduced loan interest rate; 44 - Return of premium; 45 - Second death benefit; 46 - Second-to-die DuoGuard; 47 - Single-life term; 48 - Specified insured term; 49 - Split dollar protection; 50 - Supplemental ins.; 51 - Survivor level term; 52 - Survivorship additional benefits; 53 - Survivorship first death; 54 - Survivorship term; 55 - Transfer of insureds; 56 - Unspecified insured survivor benefit; 57 - Waiver of monthly deductions; 58 - Waiver of specified premiums; 59 - Waiver on death; 60 - Waiver on disability; 61 - Wash loan provision

OTHER ABBREVIATIONS: NA - Not available; NR - Not rated; ISWL - Interest-sensitive whole life; PWL - Participating whole life; JWL - Joint whole life; UL - Universal life; VUL - Variable universal life