LIFE PRODUCT GUIDE



WHOLE LIFE INSURANCE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
American National	Affinity 7	0 - 85	\$10,000 \$100,000 Pref. Nicotine NS	Accelerated Death Benefit Disability Premium Waiver Paid Up Additions Rider Additional Insurance Option Spouse Term Rider Children's Term Rider Signature Term Rider (10/15/20/30 Years) Accelerated Benefit Rider - Terminal Illness - Critical Illness - Chronic Illness
Life of the Southwest	LSW Protector Life	0 - 85	\$25,000	Accelerated Benefits Rider Accidental Death Benefit Rider Additional Paid-Up Life Insurance Rider Automatic Conversion Rider Children's Term Rider Guaranteed Insurability Rider Other Insured Rider Term Purchase Provision Rider Unemployment Rider Qualified Plan Exchange Privilege Rider Waiver of Premiums Rider
Transamerica	Transecure II	20 - 80	\$25,000 Qualified \$100,000 Nonqualified	Built- in Full Death Benefit After Age 100 \$10 MM Face Amount Band Preferred "Zero Net Cost" Loans Accelerated Death Benefit Option Automatic Premium Payment Provisions Premium Loan Provision Coverage Continuation Option
	Guaranteed Whole Life	0 - 80	\$50,001 to \$3,000,000	Waiver of Premium Children's Insurance Rider
	Guaranteed Whole Life Final Expense	0 - 80	\$2,000 to \$50,000	N/A