



INDEXED LIFE INSURANCE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Index Strategy	Riders
AIG Partners Group	QoL Index Plus II	0-80	\$50,000	Cap and Participation Rate strategies using Annual Point to Point S&P 500 performance. 2% minimum guarantee. Declared Interest Rate Strategy.	Flexible Accelerated Benefit Riders, Critical, Chronic or Terminal Illness Defined Accelerated Benefit Rider; Critical, Chronic or Terminal Illness Accidental Death Benefit Rider Children's Insurance Benefit Rider Spouse Insured Rider Extended Guarantee Rider Overloan Protection Rider Additional Insurance Option Waiver of Monthly Deduction Rider, or Waiver of Specified Premium Rider Maturity Extension Option
AIG American General Houston	Value+ IUL	0 - 85	\$100,000	Annual point-to-point index account with an index cap; S&P 500 index; Annual point-to-point interest account with a participation rate; ML Strategic Balanced Index - blends the S&P 500 and Merrill Lynch 10-year US Treasury Futures Total Return Index	Accidental Death Benefit Rider Children's Insurance Benefit Rider Spouse/Other Insured Rider Overloan Protection Rider Terminal Illness Accelerated Benefit Rider Waiver of Monthly Deduction Rider Accelerated Access Solution Maturity Extension Option Enhanced Policyholder Liquidity Benefits Value+ Cash Access Strong Index Performance Value+ Cash Access Excess Funding Value+ Cash Access Unlocked Surrender Charges
	Elite Global Plus II	0 - 80	\$100,000	Multi Strategy using the S&P 500, DJ EUROSTOXX 50 and Hang Seng Indices; 1 and 5 year term options. Overweight use of the top 2 of 3 indices; 1% minimum guarantee Fixed Account 3% minimum guarantee.	Terminal Illness Waiver of Monthly Deductions Overloan Protection Rider Maturity Extension Option
	AG Choice Index GUL	0 - 90	\$100,000	1 year crediting strategy using the S&P 500 1% minimum guarantee; 5 year crediting uses the S&P 500, Dow Jones EUROSTOXX 50 and Hang Seng overweighted to the best 2 of 3 results. 1% minimum guarantee Fixed Interest account option; multiple strategies available.	Accidental Death Benefit Rider Children's Insurance Benefit Rider 5-Year Point-to-Point Multiple Fixed Index Interest Account with Participation Rate Rider 1-Year Point-to-Point Fixed Index Interest Account with Index Cap Rate Rider Overloan Protection Rider Spouse/Other Insured Term Rider Terminal Illness Rider Waiver of Monthly Deduction Rider Option to Extend Coverage
	Elite Index II	0 - 90	\$50,000	Cap and Participation Rate strategies using S&P 500 performance. 2% minimum guarantee. Declared Interest Rate Strategy	Accelerated Access Solution (Chronic Illness Rider) Accidental Death Benefit Rider Children's Insurance Benefit Rider Spouse/Other Insured Rider Overloan Protection Rider Terminal Illness Accelerated Benefit Rider Waiver of Monthly Deduction Rider Monthly Guarantee Premium to Age 121 Rider Maturity Extension Option

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American National	Indexed Universal Life	0 - 85	\$25,000	S&P 500 Annual Point to Point Fixed Crediting Option 3% look back guarantee	Additional Protection Benefit Rider Disability Waiver of Minimum Premium Disability Waiver of Stipulated Premium Children's Term Rider Guaranteed Increase Option Rider Accelerated Death Benefit Other Insured Rider Signature Term Rider Accelerated Benefit Rider - Terminal Illness - Critical Illness - Chronic Illness
	Signature Indexed Universal Life	0 - 85	\$25,000	Fixed Account Point to Point with Cap Point to Point with Cap and Higher Floor Point to Point with Specified Rate	Chronic, Critical and Terminal Accelerated Benefit Riders Overloan Protection Benefit ANICO Signature Term Rider for UL Disability Waiver of Minimum Premium Disability Waiver of Stipulated Premium Children's Term Rider Guaranteed Insurability Rider
Life of the Southwest	FlexLife IUL	0 - 85	\$100,000	Fixed Strategy Point to Point Cap Focus Point to Point Participation Focus Point to Point No Cap Point to Average No Cap Crediting based on the S&P 500 Index Point to Point MXEF Emerging Marketing Strategy	Accelerated Benefit Rider 1 - Terminal Accelerated Benefit Rider 1 - Chronic Accelerated Benefit Rider 1 - Critical Accidental Death Benefit Rider Additional Protection Benefit Rider Balance Sheet Benefit Rider Children's Term Rider Death Benefit Protection Rider Guaranteed Insurability Rider Lifetime Income Benefit Rider Other Insured Rider Overloan Protection Rider Systematic Allocation Rider Qualified Plan Exchange Privilege Rider Waiver of Monthly Deductions Rider Waiver of Specified Premium Rider
	SecurePlus Provider	0 - 85	\$25,000	Fixed Interest Strategy Point to Point - High Cap or High Participation Point to Average No Cap Crediting based on the S&P 500 Index Point to Point MXEF Emerging Market Strategy	Accelerated Benefit Rider 1 - Terminal Accelerated Benefit Rider 1 - Chronic Accelerated Benefit Rider 1 - Critical Accidental Death Benefit Children's Term Disability Income Rider Enhanced Policy Protection Period Guaranteed Insurability Other Insured Overloan Protection Unemployment Waiver of Target Premium

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	SecurePlus Advantage 79	20 - 85	\$100,000	Fixed Strategy Point to Point Cap Focus Point to Point Participation Focus Point to Point No Cap Point to Average No Cap Crediting based on the S&P 500 Index	Accelerated Benefit Rider 1 - Terminal Accelerated Benefit Rider 1 - Chronic Accelerated Benefit Rider 1 - Critical Accidental Death Benefit Additional Protection Benefit Children's Term Disability Income Rider Guaranteed Insurability Other Insured Overloan Protection Qualified Plan Exchange Privilege Waiver of Target Premium
Transamerica	TransNavigator	0 - 85	\$25,000	S&P 500 Index Account; Global Index Account; S&P 500 Plus Index Account; Global Plus Index Account	Accidental Death Benefit Rider Children's Benefit Rider Disability Waiver of Monthly Deductions Rider Disability Waiver of Premium Rider Guaranteed Insurability Benefit Rider Income Protection Option Long-Term Care Rider Overloan Protection Rider Terminal Illness Accelerated Death Benefit Endorsement