



UNIVERSAL LIFE INSURANCE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
AIG Partners Group	QoL Performer Plus	0-85	\$15,000	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
	QoL Guarantee Plus	18-80	\$50,000	Flexible Accelerated Benefit Riders, Critical, Chronic or Terminal Illness Defined Accelerated Benefit Rider; Critical, Chronic or Terminal Illness LifeStyle Income Rider Accidental Death Benefit Rider Children's Insurance Benefit Rider Waiver of Specified Premium Rider Maturity Extension Option
AIG American General Houston	AG Secure Lifetime GUL II	18 - 80	\$100,000	Accelerated Access Solution (Chronic Illness Rider) Lifestyle Income Solution Enhanced Surrender Value Rider Accidental Death Benefit Children's Insurance Benefit Spouse/Other Insured Rider Terminal Illness Rider Waiver of Monthly Deduction Option to Extend Coverage
	Elite UL	0 - 90	\$100,000	Terminal Illness Rider Waiver of Monthly Guaranteed Premium Waiver of Monthly Deductions Rider Accidental Death Benefit Children's Insurance Benefit Spouse/Other Insured Maturity Extension Overloan Protection
American National	Executive UL	0 - 85	\$25,000	Overloan Protection Benefit Disability Waiver of Stipulated Premium Rider Coverage Continuation Rider Other Insured Rider Signature Term Insurance Rider Spousal Level Term Rider Disability Waiver of Minimum Premium Children's Term Rider Accelerated Death Benefit Guaranteed Increase Option Rider Accelerated Benefit Rider - Terminal Illness - Critical Illness - Chronic Illness

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Life of the Southwest	LSW IncomeBuilder	0 - 85	\$100,000	Accelerated Benefit Rider 1 - Terminal Accelerated Benefit Rider 1 - Chronic Accelerated Benefit Rider 1 - Critical Accidental Death Benefit Children's Term Disability Income Rider Guaranteed Insurability Long-Term Care Other Insured Unemployment Waiver of Target Premium
Transamerica	TransACE (GUL)	16 - 89	\$25,000 \$100,000 Select NS	Accident Indemnity Rider Children's Insurance Rider Guaranteed Insurability Rider Waiver Provision Rider Accelerated Death Benefit Income Protection Option No-Lapse Guarantee Endorsement Multiflex Surrender Enhancement Endorsement Long-Term Care Rider
	TransAce CV (GUL)	0 - 75	\$25,000 \$100,000 Preferred Plus	Accident Indemnity Rider Children's Insurance Rider Guaranteed Insurability Rider Waiver Provision Rider Accelerated Death Benefit Income Protection Option Multiflex Surrender Enhancement Endorsement
	TransULTRA SP (2006) & TransULTRA SP Plus (2006)	16 - 89	\$25,000 \$100,000 Select NS	Income Protection Option (IPO) Honeymoon Provision Insured Exchange Option Option for Additional Insurance Surrender Annuity Option Surrender Penalty Deferral Endorsement Level Death Benefit and Plus-Premium Death Benefit Options