

2010 Year-to-Date Product Changes Grid

Legend	Term Changes
	No-Lapse Guarantee Changes

Last Revised: December 23, 2010

Carrier	Product/Rider	Product Line	Date	Description of Changes
American General	ContinUL	UL (NLG)	2/16/2010	Re-introduction of low premium NLG. Competitively this product is priced the best for the first three underwriting classes under age 60. For lifetime guarantees, this is a top tier product. If the guarantee is limited to age 100, this product becomes extremely competitive, positioning them in a #1 ranking almost across the board (in comparison to the other NFP carriers with like-kind NLG products). For some scenarios, this product is over 10% less expensive than the next highest premium. Limiting the guarantee to age 95 further improves the competitiveness of this product.
	Elite Transition UL	UL	3/1/2010	Beginning March 1, 2010, conversions beyond the fifth year of the term policy will only be allowed to the new conversion- only product, Elite Transition UL, and in certain situations to the American Elite Whole Life. Elite Transition UL will be available only for term conversions and will not be part of the portfolio for new sales.
	All VUL Products	VUL	4/2/2010	Discontinued
	ROP Select-a-Term	Term	4/26/2010	Rate reduction. New endowment feature that allows policyholders to continue coverage beyond the level premium period and continue to build cash value by paying increasing annual premiums. At the policy anniversary nearest the insured's 95th birthday, the policy will endow for the full face amount if the insured is still living.
	Elite Global Plus & Elite Global Survivor	IUL & ISUL	7/19/2010	Minor premium reprice and compensation adjustment to expand reach of distribution.
Aviva	Life Products	Life Products	1/1/2010	Crediting rates and illustrated rates decreasing on several life products. Both new business and existing in-force policies will be affected by these changes. The following rate reductions impact all current and discontinued indexed universal life products with the exception of Multi Choice Indexed Single Premium Life, Independent Choice and Professional Choices: 1) the cap rate on One-Year Point-to-Point strategies will be lowered by 50 bps, 2) the cap rate on Two-Year Point-to-Point strategies will be lowered by 100 bps, 3) the cap rate on Multi Index strategies will be lowered by 200 bps and 4) the crediting rate on all fixed strategies will decrease by 25 bps. The crediting rate on Guarantee UL Solution and Patriot Solution II will be lowered by 25 bps. Also, crediting rates on many of Aviva's discontinued Universal Life and Whole Life products will be reduced between 5 and 25 bps. Rates for discontinued products will remain at or above the guaranteed minimum crediting rates specified in the contracts. In force policyholders will be notified by letter of the rate changes.
	Advantage Builder III	IUL (NLG)	1/25/2010	Reprice resulting in overall higher rates; however, this continues to be a top tier product. For full pay scenarios, the premium increases are generally grouped by age. The 40's through 50's age group saw about an 8% increase. The 60's age group saw about a 5% increase. Premiums for clients 70+ increased about 10%. Limited pays increased in the range of 2% to 12%. The competitiveness of this product is weakened if the guarantee is limited; the shorter the guarantee the less competitive this product looks. This product performs optimally at a lifetime guarantee. The Advantage Builder III has retained a competitive niche for 1035s, generally for females anywhere in the 45 to 60 age range. Targets saw a significant improvement at the older ages, up to 30%.
	Guarantee UL Solution II	UL (NLG)	1/25/2010	This product was re-designed to be the "older age" competitor for Aviva and the premium increases reflect this adjustment. Younger ages (below age 65) saw significant increases ranging anywhere from 5% to 20%. For full pays, the increases were lessened in the older ages with even some decreases as the product approaches age 75. Single pays mainly experienced increases and a small steep dip to decreases for ages 65 – 75. 1035 solves are very competitive above age 70, generally falling within 10% of the best rate after age 65. Nonsmoker single pays continue to be competitive for ages 45 to 55. The competitiveness of this product is weakened if the guarantee is limited; the shorter the guarantee the less competitive this product looks. This product performs optimally at a lifetime guarantee. Very significant improvements were made to the target premiums.
	2010 Term Series	Term	1/25/2010	Term rates will increase an average of 2% to 3% on Annual Renewal, 10-Year and 20-Year Term. Premiums for 30-Year Term will remain unchanged. Extended issue ages for 20 Year and 30 Year Term. 2010 Term policy owners will now be able to convert 2010 Term policies to Indexed Survivor Universal Life if there is another Aviva term policyholder eligible for term conversion, or a second individual without an eligible term policy undergoes full underwriting.
	Empire Solution II (NY only)	IUL	4/22/2010	Sunset of no-lapse guarantee rider.
	Guarantee UL Solution II (NY only)	UL (NLG)	4/22/2010	Increasing the minimum base plan face amount to \$250,000 in New York.

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Aviva (con't)	Life Stage UL	UL	8/16/2010	Life Stage UL is a new universal life product that replaces Patriot Solution II (Non-NY) and Capital Solution II (NY). For full pay \$1 at maturity solves, premiums decreased about 10% on average. For the ten-pay \$1 at maturity solves, premium changes ranged from +20% to -20%. At 3.50%, Aviva still has the highest guaranteed rate. For the \$1 at age 100 at the guaranteed rate solve, there was on average a 10% decrease in premium. Notably, female Tobacco rates dropped drastically, on average 35%. Aviva bolstered their cash surrender value around year 10, especially in the older ages, at times being 2-5 times higher than the cash value for the Patriot Solution II. Cash surrender value at age 85 increased by 30% on average in most classes. Targets increased drastically in the older ages for the Tobacco and Standard classes (on average 10%, up to 60%). Otherwise, there was an average decrease in target of 20%.
	Lifetime Builder III (Non-NY) & Life Builder III (NY)	IUL	8/16/2010	Lifetime Builder III (Non-NY) and Life Builder III (NY) are new indexed universal life products that replace Lifetime Builder II (Non-NY) and Life Builder II (NY).
	Guarantee UL Solution II (NY only)	UL (NLG)	9/1/2010	Minimum face amounts returned to their previous levels of \$50,000 for adults and \$25,000 for juveniles (0-17).
	Empire Solution III (NY only)	IUL	9/16/2010	Replaces Empire Solution II (NY). Does not include the No Lapse Guarantee Rider, Accelerated Benefit Rider and Wellness Rider.
AXA	Incentive Life Legacy I (only available in California) & Survivorship Incentive Life Legacy	VUL	1/4/2010	Extended No-Lapse Guarantee (ENLG) rider discontinued.
	Term Series 151X	Term	1/18/2010	Minimum face amount increased to \$1 million. Some female premiums lowered. Small increases were made to some male rates on the 15- and 20-year series.
	Incentive Life Optimizer II	VUL	6/28/2010	IL Optimizer II replaces IL Optimizer. It now includes the Market Stabilizer Option Rider (MSO) and the new Enhanced No Lapse Guarantee Rider that provides a benefit of up to an additional 10 years to the automatic NLG. It is currently the highest ranking VUL Maximum Distribution product in the NFP carrier line-up. It got slightly better in maximum distributions for male PFD best and PFD classes and the female PFD class. For the male STD, female PFD best, and smoker classes, there were slight decreases (less than 1%) in the younger ages. For the STD classes, there were slight (less than 0.5%) decreases in the older ages in addition to the decreases mentioned previously. It is extremely competitive for early cash value solves. There were mostly small decreases in the CSVs in early years (less than 2%) except for minimal increases (less than 1.5%) in the PFD classes at the older ages. The cash surrender value around year 20 was decreased in the STD classes at younger ages but increased in all other classes - up to 4% in the male, preferred class- notably at the older ages. Targets were increased between 10 to 50%.
	Athena Indexed UL	IUL	7/12/2010	New IUL product. Four index-linked interest options and the guaranteed interest account. One-Year Options: S&P 500, Russell 2000 and MSCI EAFE. Three-Year Option (not available in NY): S&P 500 Price Return index.
	Athena UL & Athena Indexed UL	UL & IUL	8/5/2010	AXA Equitable has changed its illustration software to limit the ability to illustrate "Modified Endowment" (MEC) designs where the premium exceeds the 7-pay limitations.
	Incentive Life Legacy II	IUL	11/22/2010	Now offers the Market Stabilizer Option (MSO).
	Athena UL	UL	11/30/2010	The Cash Value Plus (CVPlus) rider will no longer be available with Athena UL, Series 150.
Genworth	Colony Term UL	Term UL	4/26/2010	Now allow 1035 exchanges into this product.
	GenGuard SUL	SUL (NLG)	9/13/2010	Repriced. This product remains overall very competitive in the limited pay, limited guarantee scenarios but forgoes its former competitiveness in the Uninsurable/Standard class. For the Non-Table-Rated classes, there were premium increases below age 55, with the increases (average 10%) most noticeable in limited pays, and there were premium decreases (average 5%) in older ages. The Uninsurable/Std class saw increases in all ages, with especially drastic increases (about 30%) in ages 65+. In the middle ages (45-65), this product is on average 10% lower than the next-best product for this solve. It is not as competitive in Pay to A100 and in the Uninsurable/Std class.
	GenGuard UL	UL (NLG)	11/15/2010	Reprice with minimal changes of +/- 5% depending on solve & scenario. The changes did not significantly affect the GenGuard's competitive stance across solves & the GenGuard UL remains an overall competitive product. For NLG Full pays, there was an average 3% increase. The GenGuard UL is still a bottom-tier product for this solve. For NLGA95 solves, there were +/- 5% changes depending on age and class. For the NLGA95 solves, the GenGuard remains somewhat competitive, with strong spots in limited pays & the Male standard class at older ages. For NLG100 solves, the changes were similar to those of the NLGA95 solves. GenGuard UL remains a top-tier product for this solve. The GenGuard UL is still very competitive for Catch-Up solves. This product is very competitive for Table Rated Scenarios for males above A75, but is bottom-tier elsewhere. When looking at NLG w/ CSV, there were increases up to 4.5%. This product remains especially competitive when looking at CSV Year 30 for all scenarios & at CSV 85 for females & younger-aged males. CSV at years 10 & 20 for this product are middle-of-the-road.

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Hartford	UL Products, Hartford ExtraOrdinary Whole Life & Stag Whole Life	UL & WL	1/1/2010	Universal Life crediting rate reduced for premiums received prior to January 1, 2007 for both currently sold and no longer sold products. Hartford ExtraOrdinary Whole Life crediting rate reduced by 0.50% for premium received on or after January 1, 2010. Stag Whole Life crediting rate reduced by 0.25% for premium received on or after January 1, 2010. Variable Loan Rates updated.
	Hartford Bicentennial UL Founders II	UL	3/5/2010	Reprice. New level crediting interest rate of 5.25%. New Extended Value Option (EVO) offers lower premium requirements for the same death benefit in exchange for lower values and less liquidity in the early years of the policy. Available up to issue-age 70. When this option is elected: sales loads are removed in all years, surrender charge rates are increased and the surrender charge period is extended from nine to 14 years and no excess or renewal commissions will be paid. New Owner Designated Settlement Options Rider (ODSO) allows the policyowner to control how the death benefit will be distributed to beneficiaries.
	Owner Designated Settlement Options Rider (ODSO)	Rider	3/5/2010	The optional Owner Designated Settlement Options Rider (ODSO) provides the policyowner a simple way to control how the life insurance death benefit will be distributed to beneficiaries. This rider is available on all current products at no additional cost. The policyowner can select this rider at any time and can change settlement option selections any time prior to the death of the insured. The policyowner's settlement choice is locked in upon death of the insured; beneficiaries will not be able to change it. The policyowner can select distinct settlement options for each beneficiary. The policyowner can select a portion of the death benefit to be payable through the ODSO, with the remainder payable in a lump sum. Available options: income of fixed amount, income for fixed period and life income with fixed period.
	Estate Tax Repeal Rider	Rider	4/23/2010	Discontinued.
	Quantum II VUL	VUL	5/1/2010	Discontinued.
	Bicentennial UL Freedom 2010	UL (NLG)	7/1/2010	Single pays rose close to exactly 10%. Full pays were in the 0-2.5% increase range. 10-pays increased about 5-7%. Looking at limited guarantees, most full pays saw 0-5% decreases with up to a 25% decrease at ages 70+. Single pay rate changes were from -5% to 5%. Overall lifetime guarantees got worse but still retain their main competitiveness at lifetime pays above age 65 and tobacco users. Limited guarantees got better with the best rates for full pays at older age tobacco users and all ages for standard. The Return of Premium death benefit option maximum issue age is lower. The period for Policy Protection Account charges will be extended from age 100 to age 120.
	Bicentennial Joint Freedom II	SUL (NLG)	7/1/2010	For lifetime guarantees, the new pricing is generally an increase, with the increases in some cells being somewhat extreme. For non-smokers (excluding the Uninsurable/Std class) classes, the increases are around 0-10%. The premiums for the smokers class have increased roughly 30%. The Uninsurable/Std class experienced major increases in the younger ages (up to 90% for ten pays and 65% for full pays) that eventually leveled out to the percentage increases seen in the smokers class. For table-rated scenarios, increases are around 8-18%. For the lifetime guarantees, this product all around decreased in competitiveness but still maintains some competitiveness in older ages. For the limited guarantee to younger age 100, this product has pulled back in competitiveness in the smokers class at the younger ages. It still, however, holds much competitiveness in ages 65+ in 10-pays and full pays for the nonsmokers classes and also in the full pays for the Uninsurable/Std class. The Return of Premium death benefit option maximum issue age is lower.
	Frontier Indexed UL	IUL	9/7/2010	New Indexed Universal Life product. One-year point-to-point with cap using S&P 500. Index Floor = 0%. Fixed Account Guaranteed Crediting Rate = 2%. Current Cap Rate = 12%. Guaranteed Cap Rate = 3%. 100% Participation Rate.
	Bicentennial UL Freedom	UL (NLG)	11/15/2010	There were decreases across all cells (with larger decreases as the payments and guarantees were limited) & competitive standing improved. For the NLG solves, Full & Ten pays decreased by about 2%. Single pays decreased between 3% and 12%, with the most drastic decreases being between ages 50-75. This is a top-tier product over A60 for NLG solves and top-tier all-around for the limited guarantee scenarios. For the NLGA95 and NLG100 solves, the decreases were similar to those in the NLG solve, with the changes being most evident in Single Pays at the middle ages. For NLGA95 and NLG100, this product is an all-around top tier product. For NLG Table Ratings, Full pays decreased by <1% but Single pays saw decreases of around 10%. For this solve, this product is very competitive. Catch ups are only middle-of-the-road in competitiveness. Solving for DB, DBs increased on average about 10% across the board. This makes the Bicentennial UL Freedom very competitive for this solve.
ING	IUL-Global	IUL	2/1/2010	New Indexed Universal Life product. The Fixed Strategy provides annual rate guarantees and a 2% per year guaranteed minimum interest rate. The Indexed Strategy has the potential to capture some upside by using three indexes of markets from around the globe (S&P 500® Index, EUROSTOXX 50 Index, and the Hang Seng Index) when calculating the index credits, and the downside protection of a 1% per year guaranteed minimum interest rate. The three-index strategy has a five year point-to-point look-back period and calculates the index credit under a formula using a portion of the better performing two out of three indexes, as follows: 75% of the highest index change rate, plus 25% of the next highest index change rate; plus 0% of the lowest index change rate.

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ING (con't)	TermSmart & TermSmart NY	Term	3/15/2010	Reprice. New 25-year product fills the gap between 20 and 30 year term offerings. Increased maximum issue age by five years for most term lengths. ING increased the policy fees to \$68 on face amounts under \$1 million and to \$98 at \$1 million and above. They added a \$500,000 - \$999,999 rate band. Substandard ratings will no longer automatically drop off after 20 years. They will continue as long as the policy remains in force. Maximum conversion age is now the lesser of age 70 or 5 years before the end of the level term period (previously the lesser of age 75 or the end of the level term period).
	ING GDBUL II & ING GDBUL II NY	UL (NLG)	5/3/2010	Reduced minimum face amount from \$100,000 to \$50,000.
	ING GDBUL II & ING GDBUL II NY	UL (NLG)	7/17/2010	Decreased premiums approximately 9.1%. This product is particularly good at single pays and tobacco rates and is better for the lifetime guarantees, slipping as the guarantee limits further. There was a slight reduction in targets for certain cells but nothing more than a few percentage points.
	IUL Global	IUL	7/17/2010	New Waiver of Surrender Charge Rider on ALL IUL-Global policies. Previously only available with policies funded through traditional premium finance transactions.
	Term Smart & Term Smart NY	Term	7/27/2010	Revised term conversion period to the earlier of the end of the level premium period or age 70. Previously was up to the earlier of age 70 or five years before the end of the level premium period.
	Term Smart & Term Smart NY	Term	10/2/2010	Reprice. Mostly premium decreases and a few increases.
	VUL-DB	VUL	10/11/2010	New death benefit focused VUL. This product is especially strong in the non-smoker classes but is minimally competitive in the smoker classes. It is especially strong in the female non-smoker scenarios. For males, it is very competitive below age 50; above age 50, it is still a top-tier product but drops in ranking slightly.
	ROP Endowment Term	ROP Term	12/11/2010	Lower rates for all terms, bands and classes. Some rates are stayed the same, but none increased. Added a \$1,000,000 band.
	IUL Global Plus	IUL	12/20/2010	Added Select Loans option (variable loan).
John Hancock	LifeCare Benefit and LifeCare Benefit Max (LMAX) Riders	All Products That Offer These Riders	1/1/2010	John Hancock has changed the name of the LifeCare Benefit and LifeCare Benefit Max (LMAX) riders to the Long-Term Care Rider and the Long-Term Care Continuation Rider, respectively. The riders' benefits and features remain the same.
	LifeCare	LTC Combo Product	2/1/2010	New single premium combination life and LTC product. The death benefit and long term care coverage are guaranteed. The total long-term care benefit amount is typically several times greater than the premiums paid. Streamlined tele-underwriting process with no exams, labs or doctors statements required.
	Protection UL-G 10	UL (NLG)	2/15/2010	ROP optional increase rate feature no longer available. Approximately a 6% increase in premiums. Younger ages saw more increases (up to 16% in some cases) and older ages waned down to about a 2% increase; however, every cell was increased by some percentage. Targets had similar changes.
	Protection SUL-G 10	SUL (NLG)	2/15/2010	ROP optional increase rate feature no longer available. This product saw premium increases as high as 12% and as low as -2% (only a couple cells decreased), with an average increase of about 6%. With the Cash Value Enhancement (CVE) Rider this product can build anywhere from 85% to 100% of cash value in year 20.
	Term 20	Term	2/15/2010	Premiums increased by an average of 10%.
	Performance UL 10	UL	5/17/2010	Replaces the Performance UL 09. Standard and smoker underwriting risk classes saw the largest increases while preferred and standard plus decreased in some areas. The result is continued positioning in the top 3 ranking spots for almost all scenarios in the top 3 underwriting classes. John Hancock adjusted the standard and tobacco underwriting classes for the worse to retain their hold on the better classes. The primary guarantees were significantly extended (ages 20-60 = the greater of 30 years, or to attained age 80; ages 61-90 = the greater of 10 years, or to attained age 90).
	Performance SUL 10	SUL	5/17/2010	Replaces the Performance SUL 06. The reprice follows an odd up and down pattern of a 15% to 20% increase at the rounded ages (40, 50, 60, etc) and 0% to 10% at the mid ages (45,55,65,etc). Standard and smoker underwriting risk classes saw the largest increases while preferred and standard plus decreased in some areas. The primary guarantees were significantly extended (all issue ages w/o ROP = the greater of 10 years, or to the younger insured's attained age 90; all issue ages w/ROP = 2 years).
	Performance UL 10	UL	9/20/2010	Reprice. All of the premium solves (especially in limited pays) improved compared to the original launch. Premiums for life pays decreased anywhere from 0.5% to 8.5% while premiums for ten pays decreased anywhere from 0.5% to 14%. This change further solidifies the Performance UL 10's standing as a top-tier current assumption product. The product is very competitive in the Preferred Best, Preferred, and Std Plus classes and still top-quartile for the Standard class. Primary guarantees for this product in the younger ages decreased probably because the interest rate increase in year 11 is not reflected in the shadow account and thus the guarantee side "runs out" quicker. Primary guarantees are still very competitive above age 55, but below age 55, the guarantees are middle-of-the-road. As to be expected, CSV20 decreased from 0.5% to 14%. Primary guarantees decreased for younger ages. The Performance UL is still not competitive in CSV20.

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John Hancock (con't)	Protection Whole Life	WL	9/20/2010	Sales Suspended Temporarily.
	UL-G 11	UL (NLG)	12/3/2010	Reprice. The product experienced an increase of 6.5% at ages <70 and 10% at ages 70+. This also holds true for limited guarantees (90, 95, and 100). Table rated were a point or two less severe (5.5% inc <70; 8% 70+). Cash value is competitive. This product saw up to a 20% rise in 20 year cash leaving it as the best NLG cash builder with their CVA rider.
	SUL-G 11	SUL (NLG)	12/3/2010	There was an increase of about 8% in all cells. The competitive positioning of the JH SUL-G 11 product remains the same as the JH Protection SUL-G 10 product. In the single pay scenario for the SUL NLG solve, some of the Best Tobacco/Best Tobacco cells in the older ages showed changes of significantly less than 8%. For the SUL NLGA100 solve, the increases are similar to those of the SUL NLG solve. There is a slightly more noticeable change in competitiveness in the NLGA100 solves. For the SUL NLG Table-Rated cases, there is generally an increase of 8%. Targets increased by an average of 6%.
Lincoln Benefit Life	TrueTerm	Term	4/12/2010	Rate reductions of up to 26%, with typical rate reductions in the range of 5-15%, for 10-year term rates, 15-year term rates and 20-year term rates. Decreases will focus on the \$500k and \$1M bands; however, the \$50k, \$100k and \$200K bands will also experience decreases. Male and Female rates for non-tobacco classes will be reduced. Rate reductions will occur across a wide range of ages. Not all rates will change, but there will be no rate increases.
	Legacy Choice UL	UL (NLG)	5/17/2010	1% to 3% increases at the younger ages sloping roughly to a moderate 4% to 5% by age 70. Largest price increases seen at older ages, policies using large first-year premiums, face amounts under \$200,000 and face amounts over \$5 million. Smallest price increases occurred at younger ages and face amounts between \$200,000 - \$5 million. Changes will impact the Coverage Protection Rider rates as well as current charges for new business only.
	Legacy Secure UL	UL (NLG)	5/17/2010	Average price increase ranges from 3-4%. Largest price increases seen at older ages, policies using large first-year premiums, face amounts under \$200,000 and face amounts over \$5 million. Smallest price increases occurred at younger ages and face amounts between \$200,000 - \$5 million. Changes will impact the Coverage Protection Rider rates as well as current charges for new business only.
	Legacy Secure SL	SUL (NLG)	5/17/2010	Average price increase ranges from 4-5%. Generally an increase of about 1.5% through age 50, sloping upwards to generally a 7% increase by age 75. New face amount cap for policies of \$5 million.
	TrueTerm	Term	6/1/2010	Issue ages extended for New York from 18-65 to 18-68 for the 10 year period.
	GenBuilder	UL	6/2/2010	Discontinued.
	Whole Life II	WL	9/27/2010	Re-introduced into the Lincoln Benefit Life product portfolio.
	Legacy Choice UL, Legacy Secure UL, & Legacy Secure SL	UL & SUL (NLG)	11/13/2010	First-year premium limited to a max of six times the target premium.
Lincoln Financial	UL, VUL & All Other Interest Sensitive Products	All Interest Sensitive Products	1/1/2010	Reduced credited interest rates on universal life and other interest sensitive life insurance products, including fixed account interest rates on variable universal life products, by 20 basis points (0.20%), floored at product guaranteed rates. For products that are currently available for sale, the rate reductions apply to both inforce policies and new issues.
	LifeGuarantee UL 2009	UL (NLG)	2/15/2010	Improved single-pay Coverage Protection Guarantee performance on the Lincoln LifeGuarantee UL 2009 product, for both new and inforce customers. Lincoln reduced the premium load on first year premium down roughly 5.4%. This means single pays decreased exactly 5.4%, 10 pays decreased roughly 0.7% and full pays decreased roughly 0.5%. There was no change to the policy cash surrender value or to compensation.
	VULOne 10	VUL	2/15/2010	Reprice. Replaces VULOne 2007.
	LifeElements Level Term 2010	Term	5/17/2010	Rates for all four term periods improved for many of the clients ages 45 and older with higher-face amounts. This change allows Lincoln to be more competitive on Standard and second-tier Preferred Non-Tobacco classes on face amounts of \$1,000,000 and above. Added a new Waiver of Premium Rider.
	DurationGuarantee UL	Term UL	8/16/2010	Lincoln DurationGuarantee UL contains most of the benefits of a universal life product but also resembles term insurance in that it provides competitive premiums for short-term guarantee durations. The guarantee duration is based on the selection of a Coverage Protection Guarantee Term Option and the options are: 10-year, 15-year, 20-year, 25-year, 30-year and to age 95. This product has the ability to receive 1035 Exchange funds. The DurationGuarantee UL outperforms the Lincoln LifeGuarantee UL 2009 in "to age 95" limited guaranteed solves with premiums that are on average 10% lower, ranging from 3% to 25% lower. Targets for the DurationGuarantee UL are 5% lower than the targets for the LifeGuarantee UL 2009. For this limited guarantee solve, the DurationGuarantee UL is generally very competitive between ages 55 and 61, with the exception of the Male Preferred class, and is also competitive in Female, Smoker full-pay scenarios. There is also a strong showing above age 75 in competitiveness. It performs poorly in full-pay scenarios in the younger ages.

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MetLife	Legacy Advantage SUL	SUL (NLG)	7/19/2010	New rates available ONLY in New York.
	LTC-GPO	Rider	12/30/2010	Discontinued
Nationwide	YourLife Term II	Term	2/8/2010	Reprice that consisted of mostly increases; however, for the higher face amounts (approx \$5MM+) there were substantial decreases. Added 15-Yr Term. New minimum face amount of \$125,000 (was \$25,000). Policy fee is now \$75 for all death benefit amounts. No longer offer conversion credits.
	YourLife Single Premium UL	UL (NLG)	5/7/2010	Changes to Guaranteed Cash Value Table.
	YourLife Current Assumption Universal Life	UL	7/23/2010	Nationwide has suspended underwriting cases of their Nationwide YourLife Current Assumption Universal Life Product with face amounts larger than \$100,000 for clients over age 65.
Pacific Life	Versa Flex NLG	UL (NLG)	2/1/2010	Reprice resulting in significantly higher rates. Full pay solves saw an average 13% increase for age 40 waning down to about a 6% increase at age 75. Ten-pays saw a similar slope with about a 20% increase at age 40 and 10% at age 75. Single pays and most 1035 scenarios have been eliminated because of a new restriction limiting the first year premium for any policy to be no greater than seven times the total target premium for that policy. Targets had no change for males but had up to a 12% reduction for females. While premiums rose, so did the accumulation value. From a cash value perspective, this product looks the strongest at around year 10 and for long durations (around year 30+). Limited guarantees continue to offer a significant discount. This product also remains very competitive for table rated cases.
	Pacific Income Term	Term	3/1/2010	New product. Designed to replace income throughout a person's working life. It pays a monthly death benefit and offers guaranteed income protection up to age 65. The monthly income death benefit is payable to the longer of attained age 65, 10 years from issue or 60 months. The target audience for this product is the moderate net-worth clients with primary concerns of insuring income for beneficiaries throughout their working years.
	Pacific Select Exec IV	VUL	5/3/2010	Discontinued
	Pacific Select Exec V	VUL	5/4/2010	Replaces Pacific Select Exec IV. Moderate pricing adjustments. SE V now offers clients another investment option type, in addition to its 60 variable and 2 fixed options. This new option is a 1-year indexed option with a crediting rate based in part on the performance of the S&P 500 Index (similar to IUL).
	VersaFlex Pro II	UL	5/17/2010	Replaces VersaFlex Pro. VersaFlex PRO II has been split into two new coverage choices for targeted sales applications. VersaFlex PRO II-CV is designed to help clients achieve greater income potential in cash value sales applications and VersaFlex PRO II-DB is designed to provide economical death benefit protection. The DB version significantly improved in competitiveness. The \$1 of cash surrender at maturity solve saw premium decreases of about 5% (as much as 10%). The CV versions 1st year cash value is around 97% and builds up to about 100% in year 5.
	Versa Flex NLG	UL (NLG)	6/15/2010	Removed the 1st year premium limit. The 7 times target premium limit no longer applies. Pacific Life's Navigator illustration software does not yet reflect this change. A producer's office will need to use an override. Please contact your Pacific Life Regional Office or Dedicated Resource Unit for illustration help or to obtain the override. In August, Navigator illustration software will be updated to reflect this change and the override will no longer be needed.
	Prime UL-NLG	UL (NLG)	8/31/2010	New Pacific Life NLG with a fixed blend. <i>Within our benchmarks we look at the non-fixed blend version of this product (Versa Flex NLG) at specific blends (typically 50% or a Full Commissionable Blend but see individual benchmarks for specifics); therefore, the following comments are based on a comparison of the Versa Flex NLG at a specified blend. The rank and positioning of the Prime UL-NLG in comparison to the Versa Flex NLG will change depending on the blending option/mix that is selected for the Versa Flex NLG.</i> NLG Life Pays for this product are on average about 2% higher than the Versa-Flex NLG 2010 product. NLG Limited Pays are about 5% higher. Limited guarantee premiums to age 95 and age 100 are 6% higher. For NLG solves, Pacific Prime UL is considered a bottom-tier product except in Tobacco classes, where it is top 2nd quartile. It is likewise considered bottom-tier for NLG with Limited Guarantees. For NLG Catch-Up solves, catch-up premiums are about 2% lower in younger ages and 3% higher in older ages. For Table-Rated cases, the premium is generally 2% lower. For the NLG death benefit solve with only a 1035 exchange, the death benefit in Year 1 is about 8% higher than the Versa-Flex NLG 2010 product in the Preferred classes. Targets for the Pacific Prime UL-NLG are about 10% higher than targets for the Versa-Flex NLG 2010 at a full-comp blend except for Tobacco classes (20 to 40% lower).

Carrier	Product/Rider	Product Line	Date	Description of Changes
Pacific Life (con't)	Prime UL	UL	11/8/2010	New Pacific Life current assumption UL with a fixed blend. The blend percentage is generally just above a full comp blend (FCB). Within our benchmarks we look at the non-fixed blend version of this product (Versa Flex Pro II DB) at specific blends (typically 50% or a Full Commissionable Blend but see individual benchmarks for specifics); therefore, the following comments are based on a comparison of the Versa Flex Pro II DB at a specified blend. The rank and positioning of the Prime UL in comparison to the Versa Flex Pro II DB will change depending on the blending option/mix that is selected for the Versa Flex Pro II DB. Based on our comparisons, the Prime UL is significantly less competitive than the Versa-Flex PRO II DB run at a FCB. For the 1 @ Mat solve, the Prime UL premium is on average about 10% higher than the premium for the Versa-Flex PRO II DB. The Prime UL is a middle-of-the-road competitor for ages below 55 but bottom-tier for ages above 55. CSV Year 20 increased dramatically, especially in ages 60-75. CSV Year 20 for this product is not competitive in the younger males ages (below A60) but is mediocre elsewhere. The Prime UL is not competitive for primary guarantees. For the 1 @ A100 at the guaranteed rate solve, the Prime UL premium is on average about 20% higher than the premium for the Versa-Flex PRO II DB in ages below 75 with less dramatic increases in later ages. It is less competitive than the Versa-Flex PRO II DB & overall a bottom-tier product (though there is an exception above age 80 where it is top-tier). Targets for this product are generally 10% higher than the targets for the Versa-Flex Pro II DB.
	Pacific Indexed Accumulator III (PIA III)	IUL	11/12/2010	Added the Alternate Loan Rider. The Alternate Loan option is added to the policy through this rider. There is no cost for the rider; however if an Alternate Loan is taken, the maximum annual loan interest rate that will be charged to an Alternate Loan amount is 7.5%. Loans are based on the Accumulated Value available in the 1-Year Indexed Account. The accumulated value securing the Alternate Loans remains invested in the 1-Year Indexed Account, earning indexed interest crediting on each maturing Segment. The Alternate Loan amount will be charged a different interest rate than the Standard Loan charges.
Principal	UL Protector III 2010	UL (NLG)	3/22/2010	Replaces UL Protector III 2007. Reprice. On average now ranks about 4th among lifetime NLG products. Limited guarantees to age 95 are the true hot spot for this product. Almost all nonsmoker ages up to 70 show Principal as a top tier product for this scenario and single pay or female rates increase this advantage. When limiting the guarantee further to age 90, they are almost always #1 or #2.
	UL Flex	UL	3/22/2010	Reprice. The reprice will keep fully underwritten values, premiums and targets in the same identical position as they are on the current product and include new GI and SI underwriting guidelines and rates.
	VUL Income II	VUL	5/17/2010	Added Surrender Value Enhancement (SVE) Rider. Only available for business and premium finance cases.
	SUL Protector	SUL (NLG)	9/27/2010	Reprice. There were mostly premium increases (the magnitude depending on the risk class and age) but the SUL Protector 2010 is still a pretty competitive product. For the NLG Lifetime solve, the most drastic increases were seen for the Best Tobacco/Best Tobacco class. The SUL Protector 2010 retains its competitiveness in ages 70+ in the Non-smoking classes (as seen in the SUL Protector 2009) in this solve. In the NLG to age 100 solve, similar increases to the ones in the NLG solve were seen in the Best Tobacco/Best Tobacco class. The SUL Protector 2010 remains especially competitive in ages 50 + Non-smoking classes. For NLG Table Ratings, the pricing decreased on average about 5%. This improved upon the competitiveness of the SUL Protector 2009 and brings the average ranking of this product to 5th (out of 10) in this solve.
Protective/West Coast Life	ProClassic UL/LifeTime Advantage Plus	UL	1/15/2010	New Critical Illness Accelerated Death Benefit (CIADB) Rider. This rider advances a portion of the base policy's death benefit if the insured is certified by a licensed health care practitioner within the past 12 months as chronically ill – defined as either unable to perform at least two Activities of Daily Living without assistance for at least 90 days, or requiring substantial supervision for protection from health and safety threats due to severe cognitive impairment.
	Value Choice Term/Focus Term	Term	2/1/2010	The annual policy fee was increased from \$60 to \$70 in all bands on all new policies for the 10, 15, 20, 25, and 30-year products. The per unit rates generally increased in most cells and rate bands for all products. Rates were increased anywhere from 5-10% for most 10, 15, and 20 year rates, and 15%+ for 25 and 30 year rates. There were no rate changes made to the Standard Non-Tobacco class for the 10, 15, and 20 year periods. Lower maximum issue ages were implemented for some products and mortality classes. Renewal Premiums for all states were moved from Age Last to Age Nearest.
	Protective ModLife UL/ModLife UL	UL (NLG)	3/29/2010	ModLife is a new flexible-premium universal life insurance policy that provides a lower entry-level premium concept to guaranteed death benefit coverage. ModLife requires lower premiums for the first five policy years, with increasing premiums in years six through ten, and level premiums beginning in year 11. ModLife also offers all the flexibility of traditional universal life insurance, such as the option to "dial in" the duration of death benefit protection, and built in lapse protection. "Dial a guarantee" with illustratable lapse protection duration options to age 90, 95, 100 and 121 (Preferred Tobacco and Tobacco classes illustratable only to age 100 and 121).
	Secure T	Term UL	6/1/2010	New term UL product. For Protective this product replaces ValueChoice Term. For West Coast Life this product replaces Focus Term.
	Protective ModLife UL/ModLife UL	UL (NLG)	7/12/2010	Added new Mod25 Option that can save clients up to 25% off their initial premiums for guaranteed coverage, whereas the original Mod50 option offers savings up to 50% off. With the new Mod25 option, clients will experience a more moderate step-up in premiums in later policy years, versus the higher step-up in premiums associated with the Mod50 option.

Carrier	Product/Rider	Product Line	Date	Description of Changes
Protective/West Coast Life (con't)	Income Provider Option	Optional Endorsement	8/9/2010	The Income Provider Option is an optional endorsement that provides a guaranteed monthly or annual income stream death benefit to designated beneficiaries. The policy owner chooses the amount and duration of income stream payments at the time of application. Payments may be made for 1-30 years, and any initial lump sum may also be selected at that time. The Income Provider Option is available on the following Protective UL products: Centennial G II, Centennial G II Plus, ModLife, ProClassic and Secure-T (coming in October). The Income Provider Option is available on the following West Coast Life UL products: LifeTime Advantage Plus, LifeTime Platinum III, LifeTime Platinum III Plus, ModLife and Secure-T (coming in October).
	Centennial Survivor G SUL/Golden Legacy Protector X UL	SUL (NLG)	11/15/2010	Reprice resulting in increases of about 25% across scenarios, with a few exceptions. For NLG solves, increases were generally 25% with a slight uptick to a nearly 40% increase for ages above 75. As to be expected, this product's previously competitive standing has been downgraded to bottom-tier standing. For the NLG100 Full & Ten pay solves, the increase is still roughly 25%. In the NLG100 Single pay solves, the 25% increase drops off in ages over 65 (closer to a 5-10% increase). This product is not competitive in the NLG100 solves. NLG Table Rated cases showed an average increase of 30% though there are swings depending on risk class and age. This product is not competitive for NLG Table Rated cases. Targets did not change.
Prudential	UL Plus 2010	UL	5/1/2010	Reprice that replaces the PruLife UL Plus (2001 CSO). Premiums decreased approximately 0% to 5% up to around age 62. There were premium increases of approximately 0% to 10% after around age 62. Targets saw an increase averaging about a 15% at the younger ages, tapering down to a 3% increase at age 80. This product does build decent long term cash and consistently looks good for income distribution scenarios.
	Term Essential & Term Elite	Term	6/14/2010	Rates have been decreased at key ages and underwriting categories.
	PruLife ROP Term	Term	8/16/2010	Reprice. Average 8% decrease of premiums. Added a new face amount band at \$500,000.
Sun Life	Sun Universal Protector (SUP)	UL (NLG)	1/1/2010	Overall increase in premium. Small decreases at the younger ages, sloping to high (up to 20%) increases at the older ages. Retained some competitiveness at the much younger ages (below age 40). Limited guarantees saw the same pricing slope with the same adverse effects. However, the more you can limit the guarantee, the higher this product climbs in ranking. Lifetime guarantees are not competitive (relative to the other carriers we benchmark), age 95 guarantees are middle of the pack and age 90 guarantees start to become competitive. Targets were not changed.
	Sun Survivorship UL (SSUP)	SUL (NLG)	1/1/2010	Reprice. Ages 45 and younger saw close to no change. After age 45, rates were increased. For limited guarantees and limited pays, the change curve increases upward and then levels off by age 65 at about a 15% increase. Level pay lifetime guarantee scenarios continue to trend upwards as the ages get older realizing roughly a 35% increase at age 85.
	Sun Universal Protector Plus, Sun Executive UL, Sun Executive VUL, Sun Protector VUL & Futurity Accumulator II VUL	UL & VUL	3/1/2010	Credited interest rate reductions.
	Sun AccumULator	UL	6/1/2010	This is a new product designed as a high early cash accumulation product for the individual market. Many of the features and benefits of this product mirror the Sun Executive UL product for the small business market including: high target premiums equal to 90% of the 7 pay premium, heaped and leveled commission options, 4 year enhancement benefit providing approximately 100% cash surrender values for 4 years for heavily funded cases (~80% or more of the target premium on a cumulative basis) and very competitive long-term cash value build-up and retirement income. CSV in Year 1 returns approximately 100% of premiums. In year 5, CSV returns 85% to 98% of premium. CSV in year 10 can return more than 100% of premiums paid-in, except in the smoker class at the older ages. CSV in year 20 returns about 85% of premiums paid in all scenarios besides the aforementioned smoker class at the older ages. The 100% return becomes advantageous for the Sun AccumULator as issue age increases. Targets for this product are extremely high.
	Sun Universal Protector & Sun Survivorship UL	UL (NLG) & SUL (NLG)	8/4/2010	Discontinued.
Transamerica	Universal Life Products	UL	2/8/2010	New money interest rates credited on universal life products decreased by 50 basis points (.50%) subject to the policy's minimum guaranteed interest rate. The rates for TransACE and TransACE Survivor 2008 remain unchanged.
	TransAccumulator VUL II	VUL	5/1/2010	Discontinued.
	TransACE	UL (NLG)	5/1/2010	Premium increases across the board, with level-pay scenarios seeing the least impact. A fourth rate band has been added for face amounts of \$1,000,000 and higher. Minor premium increases (generally below 10%) that caused this product to lose competitiveness for lifetime guarantees. Limited guarantees saw some improvement. The lower the guarantee, the more it improved. Age 95 guarantees saw up to a 10% reduction below age 60.

Carrier	Product/Rider	Product Line	Date	Description of Changes
Transamerica (con't)	TransACE	UL (NLG)	7/2/2010	Added back the Children's Insurance Rider.
	TransACE Survivor	SUL (NLG)	11/1/2010	Reprice. New Enhanced Surrender Value Endorsement. The reprice resulted in premium increases across the board, with increases as low as <1% and as high as 40%. For the SUL NLG lifetime solve, there were increases as low as <1% and as high as 27% , with the premium increases being greater in limited pay scenarios. For all payment structures, the largest increases were seen at the youngest ages we benchmark (A35/32) and around A70/67. This product retains its competitiveness in the Best Tobacco/Best Tobacco class and also in the younger ages, but is only mildly competitive otherwise. In the SUL NLGA100 solve, the increases were very similar to those seen in the NLG lifetime solve. Once again, it is competitive in the Best Tobacco/Best Tobacco class for this solve but is has only average standing elsewhere. For the SUL NLG Table Rated Scenarios, there was an average increase of 10%, but there was a drastic 37% increase for the M/F 65/62 scenario in all risk classes. Targets for the TransACE Survivor 2010 increased 20% on average from the previous product.