

Lifetime Death Benefit Guarantees  
**Last Survivor UL Comparison**  
 Ranked by Annual Premium

Face Amount: \$1,000,000  
 Male & Female = Age Near Birthday 65  
 Preferred Best Non-Smokers  
 Pay all years to Guarantee Death Benefit

All carriers shown may not be available. Please check your approved carrier list before proceeding.  
 Please verify rate before submitting application.

ANB Rank	ALB Rank	Company	Product	ANB Annual Premium	ALB Annual Premium	ANB Target Premium	ALB Target Premium
1	2	American General (Preferred Plus)	Platinum Protector Survivor G	\$11,114	\$11,114	\$11,376	\$11,376
2	3	MetLife Investors (Elite)	Legacy Advantage SUL (LASUL)	\$11,149	\$11,149	\$14,181	\$14,181
3	4	John Hancock USA (Super Preferred)	Protection SUL-G 07	\$11,287	\$11,287	\$13,110	\$13,110
4	1	Prudential Financial (Preferred Best)	PruLife SUL Protector	\$11,368	\$10,851	\$12,343	\$11,777
5	6	Sun Life Financial (Preferred)	Sun Survivorship UL (LP3)	\$11,553	\$11,553	\$13,510	\$13,510
6	7	Principal Life (Preferred)	Principal SUL Protector (2007)	\$11,632	\$11,632	\$16,495	\$16,495
7	8	Genworth Life & Annuity/GLIC (Preferred Best)	Lifetime Provider SUL	\$11,652	\$11,652	\$16,095	\$16,095
8	9	American General (Preferred Plus)	Elite Survivor G	\$11,899	\$11,899	\$13,428	\$13,428
9	5	Lincoln Benefit (Preferred)	Legacy Secure SL	\$12,193	\$11,546	\$12,859	\$12,436
10	10	Indianapolis Life (Preferred Plus)	Indexed Survivor UL (ISUL) *	\$12,408	\$12,408	\$14,990	\$14,990
11	11	AXA Equitable (Preferred)	Athena II SUL	\$12,410	\$12,410	\$16,947	\$16,947
12	12	Lincoln Life (Preferred)	LifeGuarantee SUL	\$12,518	\$12,518	\$13,843	\$13,843
13	13	Nationwide Life (Preferred Plus)	Survivorship Legacy Provider UL	\$13,003	\$12,604	\$15,047	\$14,585
14	14	Protective Life (Preferred)	Survivor Select III	\$13,006	\$13,006	\$13,000	\$13,000
15	15	ING ReliaStar (Preferred)	GPSUL	\$13,354	\$13,354	\$15,117	\$15,117
16	16	Banner Life (Preferred)	Survivor Life	\$27,840	\$27,840	\$13,220	\$13,220

**Explanation of ALB/ANB**

If individual is age 64.5 then ALB company uses age 64 and ANB company uses age 65.  
 If individual is age 65.0 then all companies use age 65.

\*Using NLG Rider; please see product guide for NLG Rider details

- For informational use only-- Subject to change without notice. Survey based on information from various sources. Prepared for agent use only
- Death benefit maturity extension included if available.