

No Lapse UL

Company	Minimum DB	Max. Issue Age	Payment Period	Special Features	Riders
AM Lifetime FlexPlus	\$25,000	90	5 yrs to A100*	term-like cur CV build up	ADB,CR,WP, WSP
AXA Athena	\$50,000	85	20 yrs to A100*	1035 \$ can reduce premium term-like cur CV build up	CR,GIO,ROP,WP
BLC Empire	\$100,000	85	5 yrs to A100*	1035 \$ can reduce premium current side CV build up	OIR, ABR, CR, WP, ADB, GIO, STR, PIR
CL Priority Max GUL	\$50,000	90	15 yrs or A80 to A120+	1035 \$ can reduce premium term-like cur CV build up	WP, ADB, CR
FSA LP2	\$100,000	85	20 yrs to A100++	term-like cur CV build up	ABR,ADB,WP, WSP
JP Legacy XG	\$100,000	85	yrs pur by min prem to A100*	1035 \$ can reduce premium cur. CV build up dpnds on age	ABR, WP, ADB, CR, GIO,WSP
JH UL-G	\$100,000	90	15 yrs to A121*	1035 \$ can reduce premium cur CV buildup depends on age	ABR,COI,CVE, LCB,ROP,WSP
LLA LPR-7	\$100,000	90	10 yrs to A121*	1035 \$ can reduce premium term-like CV buildup	WP, AVR, ETR, GIO, ADB
MM UL GUARD	\$50,000	90	5 yrs to A121*	1035 \$ can reduce premium current side CV build up	WP
MET Lifetime	\$250,000	85	yrs pur by min prem to A100*	1035 \$ can reduce premium current side CV build up	WSP
PFG Protector III	\$25,000 (0-19) \$50,000 (20+)	85	10 yrs to A121*	1035 \$ can reduce premium term-like cur CV build up	COL,CR,SIR,WP
PLA Skyline	\$25,000	90	A100 only	1035 \$ can reduce premium term-like cur CV build up	WP, ADB
PRU Protector	\$50,000	90	yrs pur by min prem to A121*	1035 \$ can reduce premium term-like cur CV build up	ADB,CR,WP
RSL GPUL	\$100,000	85	yrs pur by min prem to A100*	1035 \$ can reduce premium current side CV build up	OIR, WP,ADB,CR
UC Provider	\$50,000	80	5yrs to A100*	1035 \$ can reduce premium term-like cur CV build up	ADB,CR,WSP, WP
US L Protector G	\$100,000	70	5 yrs to A100*	1035 \$ can reduce premium cur. CV build up dpnds on age	NONE
WP Longevity 100	\$100,000	85	A100 only	current side CV build up	WP

* any number of years

+ issue ages 0-65 (lesser of A80-100); issue ages 66-90 (15 yrs to A100)

** longer of A80 or 5 yrs.

++ max.duration is lesser of 50 yrs or A100



THE SPECIFIC SOLUTIONS GROUP

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SECURITIES OFFERED THROUGH SSI EQUITY SERVICES, INC. (Over)

RIDER KEY

ABR = accelerated benefit rider
ADB = accidental death benefit
AVR = account value rider
COI = change of insured
CR = child rider
CVE = cash value enhancement
ETR = estate tax rider
FR = flex rider
GIO = guaranteed insurability option
LCB = life care benefit
OIR = other insured rider
PIR = primary insured rider
ROP = return of premium rider
SIR = salary increase rider
STR = spouse term rider
WP = waiver of monthly deduction
WSP = waiver of specified premium