

As of 10/06/06

SPECIALTY PRODUCTS

This spreadsheet is intended for use as a guide, see company literature for details

COMPANY	GENWORTH LIFE	JOHN HANCOCK	LIBERTY LIFE <i>E&O coverage required</i>	LINCOLN NATIONAL
PRODUCT	Total Living Coverage	GPA Plus Annuity w/ Caresolutions Rider	Estate Maximizer II SPWL	Moneyguard Life/LTC/Reserve
COMPANY RATINGS and ASSETS	A.M. Best A+ S&P AA-	A.M. Best A++ S&P AA+	A.M. Best A- S&P A	A.M. Best A+ S&P AA-
COMMISSION	8% all ages	4% ages 0-79 3.0% ages 80-90	5% ages 0-80 2.5% ages 81+	8% all ages
ISSUE AGES	18-79 nearest birthday	0-90 Q or NQ	0-85, age last	30-80
MINIMUM ISSUE	\$50,000 Face Amount	\$2,000	\$10,000 single premium	\$10,000 single (50k DB on flex)
FREE PARTIAL WITHDRAWAL	No min., but loan or withdrawal will void ROP	10% immediately	7/7/6/5/4/3/2 – 7 yrs as % of initial premium	Entire principal avail on Single premium
MINIMUM RATE GUARANTEE	3.5%	2%	6% Gross rates, 3.25% Gross rate, 3% net (3.0% net for Class A) 4% Gross	4%
SURRENDER CHARGES	10/10/10/10/10/10/10/10/10/8/6/4/2/0 14 years	7/7/6/6/5/4 6 years	7/7/6/5/4/3/2 – 7 yrs as % of initial premium	Surrender charges – (Single Premium) None on principal as long as no loans or withdrawals. Flex & SP have surrender on gain only. Princ. And gain on SP if loans or withdrawals. 14 yr declining, @30-50; 12 yr @51-65; 8 yr @66+.
UNDERWRITING CLASSES	Preferred no Nicotine Standard no Nicotine Standard Nicotine	Client is not currently in a Nursing Home.	Standard – all benefits and agreement are issued as applied for. Class A – the initial DB is the same, but net crediting rate is .25% lower than Standard.	
LOANS	*Loans and withdrawals available on full premium amount	No loans available	Zero net cost on interest. Loans on principal made at annual net interest rate of 2.0%	2% net
NOT APPROVED IN THESE STATES	AR, CT, HI, IL, IN, MD, MA, MN, MS, NJ, NY, NC, OR, PA, TX, VT, VA, WA, WI	CT, FL, KS, MN, NC, NY, OR, PA, UT, VA, WA	KY, MT	NY, WA
COMMENTS and OPTIONS	* Call CPS for terms of loans, and withdrawals Life / LTC combo policy – 10% Residual DB on spec. amount or \$25K, whichever is greater / LTC benefits available for 2, 3, 4 yrs. or lifetime / Extended Benefits available when LTC benefits are exhausted – 2, 4 ys. and lifetime / 90 days confinement	Caresolutions Rider available issue ages 40-74 for case sizes \$25K to \$500K. 1% of premium credited monthly to accumulation value for 3 years after 100 days in a nursing home. Withdrawal is optional. 40bps annual cost. Available 6 years from issue. *Issues to age 85 in KY,MA,NY,OR,WA	Extended Care Benefit / Accelerated Death Benefit / 30 Day free look / 10 Minute Jet Underwriting up to 150k for 65-80, 25k for 81-85 NY –Special forms required. Ext care N/Av in NJ,PA,SC,VA LTC Waiver N/Av in CT,MA,NY,OR,SC,VA	Life / LTC rider underwriting similar to standard life-LTC underwriting / Life Insurance policy which pays the L.I. DB for LTC or home health care / 10% Residual DB on Single Premium / LTC benefits available for 2, 4, 6 yrs, or lifetime / 90 day confinement. *Call CPS for terms of Reserve product



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Annuities

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