

# Whole Life Carriers and Products

Last update March 24, 2016

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

Approved in New York state

Company	American General	American National		Ameritas Life
Product	American Elite Whole Life	Affinity 7 NQ Whole Life	Affinity 7 Q Whole Life	Keystone Foundation Whole Life
Participating/ISWL	Non-participating	Participating	Participating	Participating
Classifications	Nontobacco Tobacco	Pref Plus Nicotine non-user Std Plus Nicotine non-user Pref Nicotine non-user Std Nicotine non-user Pref Nicotine user Std Nicotine user	Pref Plus Nicotine non-user Std Plus Nicotine non-user Pref Nicotine non-user Std Nicotine non-user Pref Nicotine user Std Nicotine user	Preferred Plus Preferred Nontobacco Select Nontobacco Standard Nontobacco Preferred Tobacco Standard Tobacco
Issue Ages	0-70	Bands A&B 0-85 Bands C&D 18-85	Bands A&B 0-85 Bands C&D 18-85	Ages 18-75 Preferred Plus Ages 18-80 Preferred and Select Ages 0-85 Standard NT Ages 18-85 Standard Tobacco
Minimum Face Amount	\$5,000	\$100,000 Preferred \$15,000 All other classes	\$100,000 Preferred \$15,000 All other classes	\$25,000 Standard \$100,000 All other classes
Premiums	Premiums payable to age 100	Level premium payable to age 121	Level premium payable to age 121	Level premium payable to age 98
Annual Policy Fee	None	Bands A, B, C \$60 Band D \$0	Bands A, B, C \$60 Band D \$0	Annual: \$75 Semiannual: \$38.50 Quarterly: \$19.50 Monthly: \$6.50
GTD Interest Rate	No set rate	No set rate	No set rate	4.00%
Loan Rate	8% in arrears	8% in arrears	8% in arrears	5%
Interest Credited on Policy Loans	8% in arrears	8% in arrears	8% in arrears	Interest accrues daily on the loan at variable rate set annually.
Direct/Non-Direct Recognition	N/A	Direct Recognition	Direct Recognition	Direct Recognition
Surrender Charges	No set schedule	No set schedule	No set schedule	No set schedule
Riders/Benefits	7-yr renewable convertible term rider Child rider Gtd insurability option Premium waiver Purchase add'l insurance Reduced paid-up insurance Terminal illness ADB	Accelerated DB Add'l insurance option Affinity term rider (10, 20, 30 years) Children' term rider Disability premium waiver Paid up additions rider Spouse term rider	Accelerated DB Disability premium waiver	Accelerated DB Accidental DB Care4Life Children's Insurance Flexible Paid-Up Gtd Insurability One-Year Term OYT & Life Paid-Up Total Disability Waiver of Premium
Dividend Options	N/A	Cash Paid Up Additions Premium Reduction Accumulate at Interest	Cash Paid Up Additions Premium Reduction Accumulate at Interest	Cash Paid Up Additions Premium Reduction Reduce Loan Accumulate at Interest Purchase OYT
Unisex Rates	No, except in MT	No, except in MT	No, except in MT	No

Changes since last publication

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Company	Ameritas Life		Assurity Life			AXA Equitable	
Product	Keystone Whole Life		LifeScape Whole Life		LifeScape Joint Whole Life	Interest Sensitive Whole Life	
Participating/ISWL	Participating		Participating		Participating	Interest Sensitive WL	
Classifications	Preferred Plus Select Nontobacco Preferred Tobacco	Preferred Nontobacco Standard Nontobacco Standard Tobacco	Preferred Plus Select NT Standard Tobacco	Preferred NT Preferred Tobacco	Preferred NT Standard Tobacco Max table rating is 16; both must be insurable	Preferred Plus Standard NT Standard Tobacco	Preferred NT Preferred Tobacco
Issue Ages	Ages 18-85 Ages 18-75 Ages 0-17 Ages 0-85	Standard All other classes Juvenile Low Band	Ages 0-85 Age last birthday		Joint ages 0-85 Age last birthday	Ages 18-70 Ages 18-80 Ages 18-85	Preferred Plus Pref (Pref NT: ages 0-17) Standard
Minimum Face Amount	\$25,000 \$100,000 \$10,000	Standard All other classes Low Band	\$15,000 \$75,000 \$10,000	Ages 0-14 Preferred classes Select and Standard	\$10,000-\$149,999 Band I \$150,000 Band II Min. for joint ages 0-14 is \$15,000	\$50,000	
Premiums	Level premium payable to age 98		Premiums payable to age 121		Premiums payable through joint age 121	Premiums payable to age 100	
Annual Policy Fee	Annual: \$75 Quarterly: \$19.50	Semiannual: \$38.50 Monthly: \$6.50	\$65		\$65	Varies by face amount, issue age, and premium payment mode	
GTD Interest Rate	4.00%		No set rate		No set rate	2.00%	
Loan Rate	Variable		Variable		Variable	Greater of 5% or Moody's rate	
Interest Credited on Policy Loans	Interest accrues daily on the loan at variable rate set annually.		Interest accrues daily on the loan at variable rate set annually.		Interest accrues daily on the loan at variable rate set annually.	Minimum gtd: 2% per annum	
Direct/Non-Direct Recognition	Direct Recognition		Direct Recognition		Direct Recognition	N/A	
Surrender Charges	No set schedule		No set schedule		No set schedule	Decreasing charge for 15 years	
Riders/Benefits	Accelerated DB Care4Life Flexible Paid-Up Level Term Total Disability	Accidental DB Children's Insurance Gtd Insurability One-Year Term Waiver of Premium	Accelerated Benefits Accident Only DI Critical Illness Exchange Privilege Monthly DI Payor Benefit Value Enhancement	Accidental DB Children's Term Disability Waiver of Premium Level Term Other Insured Protected Insurability	Accelerated Benefits Children's Term Joint Disability Waiver of Premium Joint Level Term Joint PUA's Joint Protected Insurability	Children's term insurance Disability premium waiver Living benefits rider	
Dividend Options	Premium Reduction Accumulate at Interest	Paid Up Additions Purchase OYT	Paid Up Additions Reduce Premiums/Cash Reduce Premiums/PUAs	Accumulate at interest Paid in Cash	Paid Up Additions Reduce Premiums/Cash Reduce Premiums/PUAs	N/A	
Unisex Rates	No		No, except in MT		No, except in MT	No, except in MT and TQ plans	

Changes since last publication

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Company	Guardian							
Product	Life Paid-Up at 95 (L95)		Life Paid-Up at 99 (L99)		Life Paid-Up at 121 (L121)		Life Paid-Up at 65 (L65)	
Participating/ISWL	Participating		Participating		Participating		Participating	
Classifications	Pref Plus NT Non-Smoker	Preferred NT Standard Smoker	Pref Plus NT Non-Smoker	Preferred NT Standard Smoker	Pref Plus NT Non-Smoker	Preferred NT Standard Smoker	Pref Plus NT Non-Smoker	Preferred NT Standard Smoker
Issue Ages	Ages 0-80 Ages 18-80	Non-Smoker All other classes	Ages 0-80 Ages 20-80	Non-Smoker All other classes	Ages 0-90 Ages 20-80	Non-Smoker All other classes	Ages 0-45 Ages 18-45	Non-Smoker All other classes
Minimum Face Amount	\$250,000 \$100,000 \$25,000	Pref Plus NT Pref NT All other classes	\$250,000 \$100,000 \$25,000	Pref Plus NT Pref NT All other classes	\$250,000 \$100,000	Pref Plus NT; all classes ages 0-49 All other classes and over age 50	\$250,000 \$100,000 \$25,000	Pref Plus NT Pref NT All other classes
Premiums	Premiums payable to age 95		Premiums payable to age 99		Premiums payable to age 121		Premiums payable to age 65	
Annual Policy Fee	\$100		\$100		\$100		None	
GTD Interest Rate	4.00%		4.00%		4.00%		4.00%	
Loan Rate	Decreases from 8% to 5% at later of 20 yrs or age 65		Decreases from 8% to 5% at later of 20 yrs or age 65		Decreases from 8% to 5% at later of 20 yrs or age 65		Decreases from 8% to 4% at later of 20 yrs or age 65	
Interest Credited on Policy Loans	Interest accrues daily on the loan at variable rate set annually.		Interest accrues daily on the loan at variable rate set annually.		Interest accrues daily on the loan at variable rate set annually.		Interest accrues daily on the loan at variable rate set annually.	
Direct/Non-Direct Recognition	Direct Recognition		Direct Recognition		Direct Recognition		Direct Recognition	
Surrender Charges	None. Surrender value is gtd cash value as of paid-to-date plus account values plus any paid-up additions minus policy debt		None. Surrender value is gtd cash value as of paid-to-date plus account values plus any paid-up additions minus policy debt		None. Surrender value is gtd cash value as of paid-to-date plus account values plus any paid-up additions minus policy debt		None. Surrender value is gtd cash value as of paid-to-date plus account values plus any paid-up additions minus policy debt	
Riders/Benefits	10 Yr ART Combined Waiver of Premium DuoGuard Enhanced Guaranteed Insurability Option Enhanced PUA Exchange of Insureds Gtd Insurability Opt Limited Index Participation Feature LTC Rider Select Security One Yr Term Addition w/ Target Face (Opt. Q) Simplified Insurability Option Waiver of Premium Waiver of Specified Amt.		10 Yr ART Combined Waiver of Premium DuoGuard Enhanced Accel. Benefits Enhanced Guaranteed Insurability Option Enhanced PUA Exchange of Insureds Index Participation Feature LTC Rider One Yr Term Addition w/ Target Face (Opt. Q) Select Security Simplified Insurability Option Waiver of Premium Waiver of Specified Amt.		10 Yr ART Combined Waiver of Premium DuoGuard Enhanced Accel. Benefits Enhanced Guaranteed Insurability Option Enhanced PUA Exchange of Insureds Index Participation Feature LTC Rider One Yr Term Addition w/ Target Face (Opt. Q) Select Security Increasing Q Term Simplified Insurability Option Waiver of Premium Waiver of Specified Amt.		10 Yr ART Combined Waiver of Premium Enhanced Guaranteed Insurability Option GIO Limited Paid Up Additions Index Participation Feature Waiver of Premium Waiver of Specified Amt.	
Dividend Options	Cash (A) Dividend accumulation (C) 1 Yr term addition up to policy CV-Balance to purchase dividend additions (F) 1 Yr term addition up to policy CV- Balance to reduce premium (G)  1 Yr term addition up to 2x's policy face amount-Balance to purchase dividend additions (L)  1 Yr term addition up to 2x's policy face amount-Balance to reduce premium (P) 1 Yr term addition with target face amount (Q) Increasing Q Term (R) Premium offset (S) Dividends repay loan principal (U)		Cash (A) Dividend accumulation (C) 1 Yr term addition up to policy CV-Balance to purchase dividend additions (F) 1 Yr term addition up to policy CV- Balance to reduce premium (G)  1 Yr term addition up to 2x's policy face amount-Balance to purchase dividend additions (L)  1 Yr term addition up to 2x's policy face amount-Balance to reduce premium (P) 1 Yr term addition with target face amount (Q) Increasing Q Term (R) Premium offset (S) Dividends repay loan principal (U)		Cash (A) Dividend accumulation (C) 1 Yr term addition up to policy CV-Balance to purchase dividend additions (F) 1 Yr term addition up to policy CV- Balance to reduce premium (G)  1 Yr term addition up to 2x's policy face amount-Balance to purchase dividend additions (L)  1 Yr term addition up to 2x's policy face amount-Balance to reduce premium (P) 1 Yr term addition with target face amount (Q) Increasing Q Term (R) Premium offset (S) Dividends repay loan principal (U)		Cash (A) Dividend accumulation (C) 1 Yr term addition with target face amount (Q) Increasing Q Term (R) Premium offset (S) Dividends repay loan principal (U)	
Unisex Rates	Yes		Yes		Yes		Yes	

Changes since last publication

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Company	Guardian			
Product	👤 Ten Pay Whole Life (10 Pay WL)	👤 20 Pay Whole Life (L20)	👤 EstateGuard SWL	
Participating/ISWL	Participating	Participating	Participating	
Classifications	Pref Plus NT Non-Smoker	Preferred NT Standard Smoker	Pref Plus NT Non-Smoker Standard Smoker	Preferred NS Non-Smoker
Issue Ages	Ages 0-75 Ages 18-75	Non-Smoker All other classes	Ages 0-70 Ages 18-70	Non-Smoker All other classes
Minimum Face Amount	\$250,000 \$100,000 \$25,000	Pref Plus NT Pref NT All other classes	\$250,000 \$100,000 \$25,000	Pref Plus NT Pref NT All other classes
Premiums	Premiums payable for 10 yrs	Premiums payable for 20 yrs	Premiums payable to younger age 100	
Annual Policy Fee	None	None	None	
GTD Interest Rate	4.00%	4.00%	4.00%	
Loan Rate	Decreases from 8% to 4% at later of 10 yrs or age 60	Decreases from 8% to 4% at later of 20 yrs or age 65	8.00% 5.00%	Yrs 1-20 Yrs 21+
Interest Credited on Policy Loans	Interest accrues daily on the loan at variable rate set annually.	Interest accrues daily on the loan at variable rate set annually.	Interest accrues daily on the loan at variable rate set annually.	
Direct/Non-Direct Recognition	Direct Recognition	Direct Recognition	Direct Recognition	
Surrender Charges	None. Surrender value is gtd cash value as of paid-to-date plus account values plus any paid-up additions minus policy debt	None. Surrender value is gtd cash value as of paid-to-date plus account values plus any paid-up additions minus policy debt	None. Surrender value is gtd cash value as of paid-to-date plus account values plus any paid-up additions minus policy debt	
Riders/Benefits	10 Yr ART Accidental DB Combined Waiver of Premium Enhanced Accelerated Benefits Enhanced Guaranteed Insurability Option GIO-10 Exchange of Insureds GIO Limited Select Security Index Participation Feature One Yr Term Addition w/ Target Face (Opt. Q) Simplified Insurability Opt Paid up additions Waiver of Premium Waiver of Specified Amt.	10 Yr ART Accidental DB Combined Waiver of Premium Enhanced Accelerated Benefits Enhanced Guaranteed Insurability Option Exchange of Insured Index Participation Feature Select Security One Yr Term Addition w/ Target Face (Opt. Q) Simplified Insurability Opt Paid up additions Waiver of Premium Waiver of Specified Amt.	15-Year Death Waiver DuoGuard - Beneficiary Insurance Option DuoGuard - Survivor Insurance Purchase Opt. EPUA Policy Split Option Renewable Term Rider to 85	
Dividend Options	Cash (A) Reduce premium (B) Dividend accumulation (C) Paid up additions (D) 1 Yr term addition up to policy CV-Balance to purchase dividend additions (F) 1 Yr term addition up to policy CV- Balance to reduce premium (G) 1 Yr term addition up to 2x's policy face amount-Balance to purchase dividend additions (L) 1 Yr term addition up to 2x's policy face amount-Balance to reduce premium (P) 1 Yr term addition with target face amount (Q) Increasing Q Term (R) Premium offset (S) Dividends repay loan principal (U)	Cash (A) Reduce premium (B) Dividend accumulation (C) Paid up additions (D) 1 Yr term addition with target face amount (Q) Increasing Q Term (R) Premium offset (S) Dividends repay loan principal (U)	Cash (A) Reduce premium (B) Dividend accumulation (C) Paid up additions (D) 1 Yr term addition with target face amount (Q) Increasing Q Term (R) Premium offset (S) Dividends repay loan principal (U)	
Unisex Rates	Yes	Yes	Yes	

Changes since last publication

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Company	MetLife					
Product	Promise Whole Life		Promise Whole Life 120		Promise Whole Life Select 10	
Participating/ISWL	Participating		Participating		Participating	
Classifications	Elite NS Standard Non-Smoker Standard Smoker	Preferred Non-Smoker Preferred Smoker	Elite NS Standard Non-Smoker Standard Smoker	Preferred Non-Smoker Preferred Smoker	Elite NS Standard Non-Smoker Standard Smoker	Preferred Non-Smoker Preferred Smoker
Issue Ages	Ages 18-80 Ages 18-85 Ages 0-17	Elite, Preferred Standard Juvenile	Ages 18-80 Ages 18-85 Ages 0-17	Elite, Preferred Standard Juvenile	Ages 18-75 Ages 0-17	All classes Juvenile
Minimum Face Amount	\$5,000 \$10,000 \$100,000 \$250,000	Ages 60 and above Below age 60 Preferred Elite	\$250,000		\$250,000 \$100,000	Elite NS All other classes
Premiums	Premiums payable to age 100		Premiums payable to age 120		Premiums payable for 10 years	
Annual Policy Fee	\$40		\$50		\$40 Bands 1-2, \$50 Bands 3-7	
GTD Interest Rate	4.00%		4.00%		4.00%	
Loan Rate	Not more than the higher of Moody's rate or 5%		Not more than the higher of Moody's rate or 5%		Not more than the higher of Moody's rate or 5%	
Interest Credited on Policy Loans	Interest accrues daily on the loan at variable rate set annually.		Interest accrues daily on the loan at variable rate set annually.		Interest accrues daily on the loan at variable rate set annually.	
Direct/Non-Direct Recognition	Non-Direct Recognition		Non-Direct Recognition		Non-Direct Recognition	
Surrender Charges	None. Surrender value is gtd cash value as of paid-to-date plus account values plus any paid-up additions minus policy debt		None. Surrender value is gtd cash value as of paid-to-date plus account values plus any paid-up additions minus policy debt		None. Surrender value is gtd cash value as of paid-to-date plus account values plus any paid-up additions minus policy debt	
Riders/Benefits	Accelerated DB Accidental DB Applicant's waiver of premium Disability waiver of premium Enhanced Care Benefit Guaranteed issue rider Long Term Care ADBR	Child Term Enricher Option Flex Term Rider	Accelerated DB Accidental DB Applicant's waiver of premium Disability waiver of premium Enhanced Care Benefit Guaranteed issue rider Long Term Care ADBR	Child Term Enricher Option Flex Term Rider	Accelerated DB Accidental DB Disability waiver of premium Enricher Option Enhanced Care Benefit Long Term Care ADBR	
Dividend Options	Cash Paid-up additional insurance Dividends to accumulate with interest Dividends to reduce premium Payment of loan principal Payment of loan interest		Cash Paid-up additional insurance Dividends to accumulate with interest Dividends to reduce premium Payment of loan principal Payment of loan interest		Cash Paid-up additional insurance Dividends to accumulate with interest Dividends to reduce premium Payment of loan principal Payment of loan interest	
Unisex Rates	Yes		Yes		Yes	

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Company	MetLife				Minnesota Life			
Product	Promise Whole Life Select 20	Promise Whole Life Select 65	Secure Protector Whole Life		Secure Accumulator Whole Life			
Participating/ISWL	Participating	Participating	Participating		Participating		Participating	
Classifications	Elite NS Standard Non-Smoker Standard Smoker	Preferred Non-Smoker Preferred Smoker	Elite NS Standard Non-Smoker Standard Smoker	Preferred Non-Smoker Preferred Smoker	Preferred Select Non-Tobacco Plus Preferred Tobacco	Preferred NT Standard NT Standard Tobacco	Preferred Select Non-Tobacco Plus Preferred Tobacco	Preferred NT Standard NT Standard Tobacco
Issue Ages	Ages 18-70 Ages 0-17	All classes Juvenile	Ages 18-55 Ages 0-17	All classes Juvenile	Ages 0-90		Ages 0-90	
Minimum Face Amount	\$250,000 \$100,000	Elite NS All other classes	\$250,000 \$100,000	Elite NS All other classes	Ages 0-55 Ages 56-69 Ages 70+ <u>Express UW</u> Ages 0-15 Ages 16-55	\$250,000 \$50,000 \$100,000 \$10,000-\$249,999 \$25,000-\$249,999	\$100,000 <u>Express UW</u> Ages 0-15 Ages 16-55	\$10,000-\$99,999 \$25,000-\$99,999
Premiums	Premiums payable for 20 years		Premiums payable to age 65		Premiums payable to age 100		Premiums payable to age 100	
Annual Policy Fee	\$40 Bands 1-2, \$50 Bands 3-7		\$40 Bands 1-2, \$50 Bands 3-7		Minimum fee of lesser of \$3 per \$1,000 and \$75		Minimum fee of lesser of \$3 per \$1,000 and \$75	
GTD Interest Rate	4.00%		4.00%		2.00%		2.00%	
Loan Rate	Not more than the higher of Moody's rate or 5%		Not more than the higher of Moody's rate or 5%		5.00%		4.00%	
Interest Credited on Policy Loans	Interest accrues daily on the loan at variable rate set annually.		Interest accrues daily on the loan at variable rate set annually.		4.0% 4.9%	yrs. 1-10 yrs. 11+	3.0% 3.9%	yrs. 1-10 yrs. 11+
Direct/Non-Direct Recognition	Non-Direct Recognition		Non-Direct Recognition		Direct Recognition		Direct Recognition	
Surrender Charges	None. Surrender value is gtd cash value as of paid-to-date plus account values plus any paid-up additions minus policy debt		None. Surrender value is gtd cash value as of paid-to-date plus account values plus any paid-up additions minus policy debt		None. Surrender value is gtd cash value as of paid-to-date plus account values plus any paid-up additions minus policy debt		None. Surrender value is gtd cash value as of paid-to-date plus account values plus any paid-up additions minus policy debt	
Riders/Benefits	Accelerated DB Accidental DB Disability waiver of premium Enricher Option Enhanced Care Benefit Long Term Care ADBR		Accelerated DB Accidental DB Disability waiver of premium Enricher Option Enhanced Care Benefit		Accelerated DB Accidental DB Additional Insurance Guaranteed Insurability Option Premium Deposit Account Single Premium Paid-Up Additional Insurance Waiver of Premium		Accelerated DB Children's Term Flexible Term Guaranteed Insurability Option Premium Deposit Account Single Premium Paid-Up Additional Insurance Waiver of Premium	
Dividend Options	Cash Paid-up additional insurance Dividends to accumulate with interest Dividends to reduce premium Payment of loan principal Payment of loan interest		Cash Paid-up additional insurance Dividends to accumulate with interest Dividends to reduce premium Payment of loan principal Payment of loan interest		Cash Paid-up additional insurance Dividends to accumulate with interest Reduce premium w/ balance to PUA's Reduce premium w/ balance to cash Loan payoff w/ balance to cash Loan payoff w/ balance to paid-up additions		Cash Paid-up additional insurance Dividends to accumulate with interest Reduce premium w/ balance to PUA's Reduce premium w/ balance to cash Loan payoff w/ balance to cash Loan payoff w/ balance to paid-up additions	
Unisex Rates	Yes		Yes		No, except in MT		No, except in MT	

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Company	Mutual of Omaha/United of Omaha	National Life	
Product	Living Promise Whole Life	LifeBuilder WL	ValuGuard SWL
Participating/ISWL	Non-participating	Participating	Participating
Classifications	Standard Nontobacco (up to Table 4) Standard Tobacco (up to Table 4) <b>Simplified Underwriting</b>	Elite Preferred Preferred NS Standard NS Preferred Smoker Standard Smoker	
Issue Ages	Ages 45-85	Ages 0-85	Ages 20-85
Minimum Face Amount	\$2,000-\$40,000	\$25,000	\$100,000
Premiums	Premiums payable to age 100	Premiums payable to age 100	Premiums payable to age 100
Annual Policy Fee	\$36 (commissionable)	\$50	\$75
GTD Interest Rate	No set rate	4.00%	
Loan Rate	8.00%	Variable	Variable
Interest Credited on Policy Loans	N/A	Interest accrues daily on the loan at variable rate set annually.	Interest accrues daily on the loan at variable rate set annually.
Direct/Non-Direct Recognition	N/A	Direct Recognition	Direct Recognition
Surrender Charges	No set schedule	None. Surrender value is gtd cash value as of paid-to-date plus account values plus any paid-up additions minus policy debt	None. Surrender value is gtd cash value as of paid-to-date plus account values plus any paid-up additions minus policy debt
Riders/Benefits	Accelerated DB for Terminal Illness or Nursing Home Confinement Accidental DB	Accelerated DB (Terminal Illness) Accelerated DB (Chronic Illness) Accelerated DB (Critical Illness) Accidental DB Add'l Insurance Option Additional Paid-Up Beneficiary Insur.Opt. Exchange to New Insured Flex Term Rider Waiver of Mo. Deductions Waiver of Specified Premium	Accelerated DB (Terminal Illness) Accelerated DB (Chronic Illness) Accelerated DB (Critical Illness) Additional Life Paid-Up Annual Premium Additions Rider Business Exchange Rider Enhanced Paid-Up Exchange to New Insureds FlexTerm Rider (I & II) Policy Split Option Single Premium Additions Rider
Dividend Options	N/A	Cash Flex Term Paid-up additional insurance Dividends to accumulate with interest Dividends to reduce premium	Cash Enhanced Paid-Up Paid-up additional insurance Dividends to accumulate with interest Dividends to reduce premium
Unisex Rates	No	Yes	No

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Company	New York Life					
Product	Custom Whole Life		Whole Life		Custom Survivorship Whole Life	
Participating/ISWL	Participating		Participating		Participating	
Classifications	Select Preferred Nonsmoker Standard	Preferred Select Standard	Select Preferred Nonsmoker Standard	Preferred Select Standard	Select Preferred Nonsmoker Standard	Preferred Select Standard
Issue Ages	Ages 0-70		Ages 0-90		Ages 20-90	
Minimum Face Amount	\$100,000 \$50,000	Select Pref, Preferred All other classes	\$100,000 \$25,000	Select Pref, Preferred All other classes	\$100,000	
Premiums	Premiums payable for 5 yrs or to age 75		Premiums payable to age 121		Premiums paid for 10, 20, 30 yrs or age 100	
Annual Policy Fee	\$100		Band 1: \$55 Band 2: \$60 Band 3: \$65 Band 4: \$100			
GTD Interest Rate	4.00%		4.00%			
Loan Rate	Variable		Variable			
Interest Credited on Policy Loans	Interest accrues daily on the loan at variable rate set annually.		Interest accrues daily on the loan at variable rate set annually.			
Direct/Non-Direct Recognition	Non-Direct Recognition		Non-Direct Recognition		Non-Direct Recognition	
Surrender Charges	None. Surrender value is gtd cash value as of paid-to-date plus dividend accumulations plus any paid-up additions minus policy debt		None. Surrender value is gtd cash value as of paid-to-date plus dividend accumulations plus any paid-up additions minus policy debt		None. Surrender value is gtd cash value as of paid-to-date plus dividend accumulations plus any paid-up additions minus policy debt	
Riders/Benefits	Accidental DB Disability Waiver of Premium Dividend Option Term Extension of Premium Paying Periods Insurance Exchange Living Benefits Option to Purchase Paid-up Additions Payer Protection Benefit Policy Purchase Option Spouse's Paid-up Insurance Purchase Option Upromise		Accidental DB Children's Insurance Child's Protection Benefit Disability Waiver of Premium Dividend Option Term Increasing Premium Term Insurance Exchange Living Benefits Option to Purchase Paid-up Additions Payer Protection Benefit Policy Purchase Option Spouse's Paid-up Insurance Purchase Option Survivor Purchase Option Term Insurance on Other Insured Upromise		Disability Waiver of Premium Dividend Option Term Level Term First-to-Die Living Benefits Option to Purchase Paid-up Additions	
Dividend Options	Cash Paid-up additional insurance Dividends to accumulate with interest Dividends to reduce premium		Cash Paid-up additional insurance Dividends to accumulate with interest Dividends to reduce premium		Cash Paid-up additional insurance Dividends to accumulate with interest Dividends to reduce premium	
Unisex Rates	Yes		Yes		Yes	

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Company	Penn Mutual		Security Mutual			
Product	👤 Guaranteed Choice Whole Life	👤 Security Designer WL4U LP121	👤 Security Designer WL4U LP100	👤 Security Designer WL4U LP65		
Participating/ISWL	Participating	Participating	Participating	Participating		
Classifications	Preferred Plus NT Preferred NT Standard NT Preferred Tobacco Standard Tobacco	Preferred Plus NS Preferred NS Standard Nonsmoker Preferred Smoker Standard Smoker	Preferred Plus NS Preferred NS Standard Nonsmoker Preferred Smoker Standard Smoker	Preferred Plus NS Preferred NS Standard Nonsmoker Preferred Smoker Standard Smoker	Preferred Plus NS Preferred NS Standard Nonsmoker Preferred Smoker Standard Smoker	Preferred Plus NS Preferred NS Standard Nonsmoker Preferred Smoker Standard Smoker
Issue Ages	Ages 0-85	Ages 18-80	Ages 0-17 Juvenile Ages 18-85 All other classes	Ages 18-54		
Minimum Face Amount	\$50,000 To age 70 \$100,000 Ages 71+	\$100,000	\$25,000 Standad and Juvenile \$100,000 Preferred classes	\$100,000		
Premiums	Premiums payable from 5 yrs to age 100	Premiums payable to age 121	Premiums payable to age 100	Premiums payable to age 65		
Annual Policy Fee	None	\$75	\$75	\$75		
GTD Interest Rate	4.00%	4.00%	4.00%	4.00%		
Loan Rate	Variable	Variable	Variable	Variable		
Interest Credited on Policy Loans	Interest accrues daily on the loan at variable rate set annually.	Interest accrues daily on the loan at variable rate set annually	Interest accrues daily on the loan at variable rate set annually	Interest accrues daily on the loan at variable rate set annually		
Direct/Non-Direct Recognition	Direct Recognition	Non-Direct Recognition	Non-Direct Recognition	Non-Direct Recognition		
Surrender Charges	None. Surrender value is gtd cash value as of paid-to-date plus account values plus any paid-up additions minus policy debt	None. Surrender value is gtd cash value as of paid-to-date plus dividend accumulations plus any paid-up additions minus policy debt	None. Surrender value is gtd cash value as of paid-to-date plus dividend accumulations plus any paid-up additions minus policy debt	None. Surrender value is gtd cash value as of paid-to-date plus dividend accumulations plus any paid-up additions minus policy debt		
Riders/Benefits	Accelerated DB Accidental DB Accelerated Paid-Up Additions Child Term Flexible Protection Chronic Illness Accelerated DB Disability Waiver of Premium (Std/Enhanced) Gtd Purchase Option Overloan Protection Supplemental Exchange Agreement	Accidental DB Chronic Illness Disability Waiver of Premium Enhanced PUAs Flexible Premium Deposit Annuity Rider Level Term Living Benefit (Terminal) Premium Service Agreement Premiums Paid in Advance	Accidental DB Chronic Illness Custom Term Disability Waiver of Premium Enhanced Guaranteed Insurability Option Enhanced PUAs FPDA Rider Level Term Living Benefit (Terminal) Premium Service Agreement Premiums Paid in Advance	Accidental DB Chronic Illness Disability Waiver of Premium Enhanced PUAs Flexible Premium Deposit Annuity Rider Level Term Living Benefit (Terminal) Premium Service Agreement Premiums Paid in Advance		
Dividend Options	Cash Premium Reduction Paid-Up Additions Loan Repayment Dividends Accumulate with Interest Term Insurance Purchase	Cash Paid-up additions Reduce premiums Accumulate at interest One-year term additions	Cash Paid-up additions Reduce premiums Accumulate at interest One-year term additions	Cash Paid-up additions Reduce premiums Accumulate at interest One-year term additions		
Unisex Rates	Yes	No	No	No		

Changes since last publication

# Whole Life Carriers and Products

Last update March 24, 2016

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

Approved in New York state

Company	Security Mutual		Transamerica		United State Life of NY
Product	Security Designer WL4U 10 Pay	TransSecure II	Guaranteed Whole Life	American Elite Whole Life	
Participating/ISWL	Participating	Interest Sensitive WL	Non-participating	Non-participating	
Classifications	Preferred Plus NS Standard Nonsmoker Standard Smoker	Preferred NS Preferred Smoker Standard NS Standard Smoker	Standard NS Standard Smoker	Nontobacco Tobacco	
Issue Ages	Ages 0-17 Ages 18-80	Juvenile All other classes	Ages 20-80 Age Last Birthday	0-80	0-70
Minimum Face Amount	\$100,000	\$25,000 \$100,000	Qualified Non-qualified	\$50,001-\$3,000,000 \$15,001 minimum in NC \$25,000 minimum in WA	\$5,000
Premiums	Premiums payable for 10 years	Paid to end of selected Premium Payment Pd.	Premiums payable to age 100	Premiums payable to age 100	
Annual Policy Fee	\$75 ages 18-80; \$0 ages 0-17	\$4/month yr 1, \$10/month yrs 2+	\$30	None	
GTD Interest Rate	4.00%	4.00%	No set rate	No set rate	
Loan Rate	Variable	4.25% in arrears 6.5% in arrears	Preferred Standard	7.4%	8% in arrears
Interest Credited on Policy Loans	Interest accrues daily on the loan at variable rate set annually	4% in arrears	N/A	8% in arrears	
Direct/Non-Direct Recognition	Non-Direct Recognition	N/A	N/A	N/A	
Surrender Charges	None. Surrender value is gtd cash value as of paid-to-date plus dividend accumulations plus any paid-up additions minus policy debt	Decreasing charges first 10 yrs	No set schedule	No set schedule	
Riders/Benefits	Chronic Illness Disability Waiver of Premium Flexible Premium Deposit Annuity Rider Level Term Living Benefit (Terminal) Premium Service Agreement Premiums Paid in Advance	Accelerated death benefit Coverage continuation option Full policy surr. penalty waiver endorsement Option for additional insurance Waiver of policy fee option	Accelerated death benefit Children's insurance rider Waiver of premium	Accidental death benefit rider Child rider Premium waiver rider	
Dividend Options	Cash Reduce premiums One-year term additions	Paid-up additions Accumulate at interest	N/A	N/A	N/A
Unisex Rates	No	No	Yes	No, except in MT	

Changes since last publication