

Who Has the Lowest Cost Guaranteed UL for Life ?

Universal Life - NLG - Lifetime

Male, 65, Preferred Best, Full Pay, \$1,000,000 Death Benefit

Solve to Guarantee the Death Benefit to Maturity

| Company | Product | Premium | CSV YR10 | CSV YR20 | Target |
|---------------------|--|---------|----------|----------|--------|
| North American | Custom Guarantee (Gen 8) | 19,018 | 0 | 0 | 19,020 |
| Prudential ALB | PruLife Universal Protector (2013) ALI | 19,163 | 54,120 | 76,907 | 20,300 |
| Symetra | Classic Universal Life | 19,525 | 95,469 | 172,551 | 22,660 |
| Nationwide | YourLife No Lapse Guarantee UL | 19,525 | 0 | 0 | 19,288 |
| Penn Mutual | Guaranteed Protection UL 2014 | 19,532 | 99,985 | 81,171 | 22,800 |
| American General | Secure Lifetime GUL II | 19,618 | 18,783 | 150,303 | 20,150 |
| Mutual of Omaha ALB | GUL ALB | 19,645 | 0 | 0 | 20,610 |
| Protective | Custom Choice UL 8-14 | 19,661 | 0 | 0 | 20,320 |
| Lincoln Financial | LifeGuarantee UL 2013 | 19,691 | 0 | 0 | 20,670 |
| Prudential | PruLife Universal Protector (2013) | 20,283 | 55,549 | 38,304 | 21,430 |
| Principal | UL Protector IV (2013) | 20,334 | 0 | 0 | 21,700 |
| North American | Guarantee Builder IUL (Gen 3) | 20,522 | 36,654 | 130,722 | 25,360 |
| Midland National | XL-DB3 | 20,522 | 36,654 | 130,722 | 25,360 |
| Banner | Life Choice UL | 20,772 | 0 | 79,031 | 20,779 |
| Mutual of Omaha | GUL | 20,868 | 0 | 0 | 21,900 |
| Transamerica | TransACE 2014 | 21,189 | 40,410 | 0 | 21,790 |
| Genworth | GenGuard UL | 21,803 | 0 | 0 | 22,650 |
| Voya Financial | Voya IUL-GDB | 22,436 | 112,198 | 323,504 | 22,441 |
| American General | Choice Index GUL 2013 | 22,497 | 125,571 | 328,093 | 24,490 |
| Nationwide | YourLife Indexed UL | 23,292 | 100,740 | 221,472 | 29,700 |
| Minnesota Life | Eclipse Protector Indexed Life | 23,661 | 149,512 | 299,905 | 23,590 |
| Guardian | UL Secondary Guarantee | 24,880 | 131,050 | 292,401 | 24,880 |
| Pacific Life | Versa Flex NLG 2014 | 25,272 | 162,934 | 395,427 | 25,272 |
| Pacific Life | Pacific Prime UL-NLG 2014 | 25,322 | 172,484 | 415,037 | 25,710 |
| New York Life | NYL Custom UL Guarantee AD113 | 25,332 | 24,453 | 0 | 27,678 |
| John Hancock | UL-G 13 | 25,521 | 52,912 | 146,163 | 25,521 |

| | | | | | |
|---------------------|--------------------------|--------|---------|---------|--------|
| Mutual of Omaha ALB | GUL Plus ALB | 25,710 | 74,786 | 6,240 | 21,240 |
| Protective | Indexed Choice UL | 26,237 | 177,836 | 603,961 | 23,800 |
| Mutual of Omaha | GUL Plus | 27,138 | 77,421 | 0 | 22,290 |
| American National | Executive Universal Life | 30,379 | 0 | 0 | 28,530 |
| Zurich | Zurich NLG | 33,258 | 185,510 | 401,825 | 19,385 |

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