

## SecureLife Universal Life Death Benefit (UL DB)

# COMPARISON CHART female



### AS YOU REVIEW THE INFORMATION

below for a 40-year-old female and \$250,000 level death benefit, notice that our 2-year rolling target means you will receive full commission on two years of minimum premium payments.

### UL DB PRODUCT HIGHLIGHTS:

- Rolling target commission through the 2nd certificate year; targets are generally greater than the minimum premium and as much as twice as great in select cells, making the second year partially or fully commissionable
- Designed to be an affordable way for clients to get life insurance coverage
- Paying the minimum cumulative premium guarantees clients have coverage for the first 20 years, in addition to a no-penalty catch-up provision on missed minimum premiums as long as the insurance stays in force
- Your clients can build additional cash value to help pay future costs of insurance by paying more than the cumulative minimum premium, as well as benefit from future withdrawals and both standard and preferred loans (years 11+)

Underwriting Class	Company	Product Name	No Lapse Premium	Target Premium	No Lapse Years	Illustrated Rate
Female Age 40 Best Class Non Tobacco	<b>Royal Neighbors</b>	<b>SecureLife UL DB</b>	<b>\$900</b>	<b>\$1,838</b>	<b>20</b>	<b>5.00%</b>
	American General	Elite UL	\$692	\$1,190	10	3.20%
	Genworth	GenGuard UL	\$926	\$1,433	26	3.00%
	Foresters	Smart UL	\$1,396	\$1,708	10	5.85%
	Principal	UL Flex II	\$768	\$1,395	10	3.75%
	Transamerica	TransACE 2013	\$960	\$1,423	21	2.00%
Female Age 40 Preferred Non Tobacco	<b>Royal Neighbors</b>	<b>SecureLife UL DB</b>	<b>\$960</b>	<b>\$1,925</b>	<b>20</b>	<b>5.00%</b>
	American General	Elite UL	\$780	\$1,323	10	3.20%
	Genworth	GenGuard UL	\$1,091	\$1,548	26	3.00%
	Foresters	Smart UL	\$1,462	\$1,976	10	5.85%
	Principal	UL Flex II	\$850	\$1,490	10	3.75%
	Transamerica	TransACE 2013	\$1,020	\$1,510	21	2.00%
Female Age 40 Standard Non Tobacco	<b>Royal Neighbors</b>	<b>SecureLife UL DB</b>	<b>\$990</b>	<b>\$2,225</b>	<b>20</b>	<b>5.00%</b>
	American General	Elite UL	\$930	\$1,700	10	3.20%
	Genworth	GenGuard UL	\$1,353	\$1,863	28	3.00%
	Foresters	Smart UL	\$1,462	\$2,156	10	5.85%
	Principal	UL Flex II	\$948	\$1,798	10	3.75 %
	Transamerica	TransACE 2013	\$1,140	\$1,783	20	2.00%



### ROYAL NEIGHBORS OF AMERICA

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Source: Company illustrations as of 7/24/14. Royal Neighbors' rate as of 7/1/14. **For agent use only.** Not for public distribution. Not available in all states.



# SecureLife Universal Life Death Benefit (UL DB) COMPARISON CHART male

## UL DB PRODUCT HIGHLIGHTS:

- Rolling target commission through the 2nd certificate year; targets are generally greater than the minimum premium and as much as twice as great in select cells, making the second year partially or fully commissionable
- Designed to be an affordable way for clients to get life insurance coverage
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## AS YOU REVIEW THE INFORMATION

below for a 40-year-old male and \$250,000 level death benefit, notice that our 2-year rolling target means you will receive full commission on two years of minimum premium payments.

Underwriting Class	Company	Product Name	No Lapse Premium	Target Premium	No Lapse Years	Illustrated Rate
Male Age 40 Best Non Tobacco	<b>Royal Neighbors</b>	<b>SecureLife UL DB</b>	<b>\$1,200</b>	<b>\$2,463</b>	<b>20</b>	<b>5.00%</b>
	American General	Elite UL	\$810	\$1,433	10	3.20%
	Genworth	GenGuard UL	\$961	\$1,833	26	3.00%
	Foresters	Smart UL	\$1,671	\$2,121	10	5.85%
	Principal	UL Flex II	\$880	\$1,678	10	3.75%
	Transamerica	TransACE 2013	\$1,110	\$1,715	21	2.00%
Male Age 40 Preferred Non Tobacco	<b>Royal Neighbors</b>	<b>SecureLife UL DB</b>	<b>\$1,320</b>	<b>\$2,563</b>	<b>20</b>	<b>5.00%</b>
	American General	Elite UL	\$870	\$1,593	10	3.20%
	Genworth	GenGuard UL	\$1,119	\$1,915	26	3.00%
	Foresters	Smart UL	\$1,671	\$2,198	10	5.85%
	Principal	UL Flex II	\$1,025	\$1,855	10	3.75%
	Transamerica	TransACE 2013	\$1,170	\$1,820	20	2.00%
Male Age 40 Standard Non Tobacco	<b>Royal Neighbors</b>	<b>SecureLife UL DB</b>	<b>\$1,350</b>	<b>\$2,938</b>	<b>20</b>	<b>5.00%</b>
	American General	Elite UL	\$1,050	\$2,053	10	3.20%
	Genworth	GenGuard UL	\$1,469	\$2,283	26	3.00%
	Foresters	Smart UL	\$1,671	\$2,346	10	5.85%
	Principal	UL Flex II	\$1,275	\$2,215	10	3.75%
	Transamerica	TransACE 2013	\$1,350	\$2,175	20	2.00%



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