



2020 GUL Marketplace and Product Specs

Carrier Name	PacLife - Lynchburg	Nationwide	American National	AIG	Protective(CAUL)	Protective(GUL)	Lincoln National	
Product Name	PL Promise GUL	No-Lapse Guarantee UL II	Signature Guaranteed UL	Secure Lifetime GUL 3	Protective Advantage Choice UL 12/19	Lifetime Assurance	Lincoln Life Guarantee UL (2019)	
Price-PNT/M-50/1M/FP/To121	\$ 10,603	\$ 10,199	\$ 9,165	\$ 11,061	\$ 11,457	\$ 9,636	\$ 16,275	
Price-PNT/F-50/1M/FP/To121	\$ 9,208	\$ 8,723	\$ 8,259	\$ 9,556	\$ 10,285	\$ 8,328	\$ 13,793	
Price-PNT/M-50/1M/10P/To121	\$ 33,947	\$ 25,213	\$ 21,559	\$ 26,481	\$ 36,354	Level Pay Only	\$ 45,440	
Price-PNT/F-50/1M/10P/To121	\$ 30,035	\$ 21,963	\$ 19,741	\$ 23,167	\$ 32,137	Level Pay Only	\$ 38,879	
Price-PNT/M-50/1M/FP/To100	\$ 10,141	\$ 9,780	\$	\$ 10,574	\$ 9,529	\$ 9,180	\$ 15,958	
Price-PNT/F-50/1M/FP/To100	\$ 8,813	\$ 8,248	\$	\$ 8,971	\$ 8,142	\$ 7,836	\$ 13,448	
Price-PNT/M-50/1M/10P/To100	\$ 29,767	\$ 23,113	\$	\$ 25,800	\$ 25,565	Level Pay Only	\$ 42,787	
Price-PNT/F-50/1M/10P/To100	\$ 26,138	\$ 19,604	\$	\$ 22,252	\$ 21,381	Level Pay Only	\$ 36,210	
Target-PNT/M-50/1M	\$ 9,180	\$ 10,692	\$ 8,670	\$ 9,450	\$ 9,780	\$ 9,636	\$ 16,770	
Target-PNT/F-50/1M	\$ 8,000	\$ 9,308	\$ 7,640	\$ 8,167	\$ 8,380	\$ 8,328	\$ 14,210	
Rolling Target	Yes	Two Year Rolling Targets	Lifetime Rolling Targets	Two Year Rolling Targets	Two Year Rolling Targets	No	Five Year Rolling Targets	
Surrender Charge Period	19 Years	20 Years	10 Years	19 Years	9 Years	No Surrender Charges	19 Years	
Policy Fee	No	\$10 Monthly / \$20 Guaranteed	\$5 Monthly / \$5 Guaranteed / 25% Current	\$10 Monthly / \$20 Guaranteed / 20% Current	\$5 Monthly / \$5 Guaranteed / 10% Current	\$5.5 Monthly	\$4 Monthly / \$4 Guaranteed / 15% Current	
Premium Load up to Target	10%	50% Current/Guaranteed	/ 25% Guaranteed	/ 20% Guaranteed	/ 10% Guaranteed	25%	/ 15% Guaranteed	
Premium Load in excess of Target	10%	50% Current/Guaranteed	/ 25% Current	/ 20% Current	/ 10% Current	25%	/ 15% Current	
Monthly Charges	All Year Current / All Year Guaranteed	All Year Current / All Year Guaranteed	All Year Current / All Year Guaranteed	All Year Current / All Year Guaranteed	All Year Current / To 121 Guaranteed	All Year Current / To 121 Guaranteed	All Year Current / All Year Guaranteed	
Issue Ages	0-80	18-85	18-80	18-80	18-85	18-85	20-85	
ANB/ALB	ANB	ANB	ANB	ANB	ANB	ANB	ANB	
UW Classes	4 Non - Tobacco / 2 Tobacco	4 Non - Tobacco / 2 Tobacco	4 Non - Tobacco / 2 Tobacco	3 Non - Tobacco / 2 Tobacco	3 Non - Tobacco / 1 Tobacco	3 Non - Tobacco / 1 Tobacco	3 Non - Tobacco / 2 Tobacco	
Minimum Face	\$25,000	\$100,000	\$25,000	\$100,000	\$50,000	\$50,000	\$100,000 (\$25,000-GI)	
Face Amt Banding	\$25,000-\$99,999 \$100,000-\$249,999 \$250,000-\$499,999 \$500,000-\$999,999 \$1,000,000-\$2,499,999 \$2,500,000.00+	\$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000+	\$25,000 - \$99,999 \$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000+	\$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000+	\$50,000 - \$99,999 \$100,000 - \$249,999 \$250,000 - \$999,999 \$1,000,000+	\$50,000 - \$99,999 \$100,000 - \$249,999 \$250,000 - \$999,999 \$1,000,000+	\$50,000 - \$99,999 \$100,000 - \$249,999 \$250,000 - \$999,999 \$1,000,000+	N/A
Retention Limit	Age 18-70 \$6,000,000 Age 71-80 STD or better \$3,000,000	\$10,000,000			\$5,000,000	\$5,000,000	\$10,000,000 up to age 59 and non-tobacco only	
DB Option	Level	Level	Level	Level	Level	Level	Level	
Minimum Guarantee	2.00%	1.00%	2.50%	2.00%	2.50%	2.50%	2.00%	
Fixed Acct Rate	2.00%	1.00%	2.50%	2.00%	3.75%	3.75%	2.00%	
Assumed Illustrated Rate	2.00%	1.00%	N/A	2.00%	3.75%	3.75%	N/A	
Return of Premium	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Chronic Illness Rider	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Riders Available	No-Lapse Guarantee Rider Enhanced Surrender Value - ROP Waiver of Monthly Deduction Rider (optional) Terminal Illness Rider Children's Term Rider (optional) Chronic Illness Rider (optional)	Accelerated Death Benefit Rider for Terminal Illness Accidental Death Benefit Rider Children's Term Insurance Rider Long Term Care Rider Waiver of Monthly Deduction Rider Return of Premium Rider	Accelerated Benefit Rider for Chronic Illness Accelerated Benefit Rider for Critical Illness Accelerated Benefit Rider for Terminal Illness Children's Term Rider Disability Waiver of Stipulated Premium Guaranteed Cash-Out Rider	Accelerated Access Solution (Chronic Illness Rider) Accidental Death Benefit Rider Children's Insurance Benefit Rider Lifestyle Income Solution Terminal Illness Accelerated Benefit Rider Benefit Rider Waiver of Monthly Deduction Rider	Accidental Death Benefit Rider Children's Term Insurance Rider Children's Term Life Insurance Rider Extend Care 2020 Extend Care Rider Income Provider Option Income Provider Option Endorsement Lapse Protection Endorsement Return of Premium Endorsement Terminal Illness Accelerated Death Benefit Waiver of Specified Premium (a.k.a. Disability Benefit Rider) Waiver of Specified Premium Rider	Accidental Death Benefit Rider Children's Term Insurance Rider Children's Term Life Insurance Rider Extend Care 2020 Extend Care Rider Income Provider Option Income Provider Option Endorsement Lapse Protection Endorsement Return of Premium Endorsement Terminal Illness Accelerated Death Benefit Waiver of Specified Premium (a.k.a. Disability Benefit Rider) Waiver of Specified Premium Rider	Accelerated Benefits Rider Accelerated Benefits Rider with Critical Illness Children's Term Insurance Rider Lincoln Care Coverage Accelerated Benefits Rider Lincoln LifeAssure Accelerated Benefits Rider Lincoln LifeEnhance Accelerated Benefits Rider Return of Premium Rider Supplemental Term Insurance Rider on Other Insured Supplemental Term Insurance Rider on Primary Insured Waiver of Monthly Deductions Benefit Rider	

Information as of September 2020. Product availability subject to state approval. The information contained here is a summary obtained from the carriers listed. No guarantee either expressed or implied is given regarding the accuracy of the information provided. LIBRA is not liable for any obligation created from the use of this information. Refer to carrier specific guidelines and bulletins for complete details.

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