

GAIN Product of the Week of 10/8/09

Sample Quotes:

Male 55 PNTU Female 50 PNTU DB – \$1 Million* NLG Premium (Annual) – \$6,041 Target Premium (Annual) - \$7,249 Commission - \$4,833 DB Guaranteed to age 125/121	Male 75 SNTU Female 70 SNTU DB – \$1 Million* NLG Premium (Annual) – \$20,697 Target Premium (Annual) - \$22,766 Commission - \$16,558 DB Guaranteed to age 126/121
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* Only one death benefit paid at the second insured's death

Golden Legacy Protector Xsm

Second-to-Die UL Product perfect for estate planning or wealth preservation

Consider this policy for

Personal Estate Planning
Buy sell agreements for partnerships
Charitable Giving

Product Highlights:

- Guaranteed lapse protection (clients selects the guarantee period)*
- Minimum Face Amount \$250,000
- Issue Age 20-85
- Flexible underwriting and competitive pricing in a variety of issue ages, rate classes and premium funding scenarios.
- Flexible premium, second-to-die universal life product which focuses on guaranteed death benefit protection.
- **Underwriting considerations for uninsurable (Table X) individuals if the other insured is rated Table D or better**
- Estate Protection Endorsement
- Estate Tax Repeal Endorsement
- Policy Split Option (subject to terms and conditions)
- Terminal Illness Accelerated Death Benefit (available in most states)
- Available for term conversions from a Golden Legacy Term policy (only).
- Approved in all states except New Hampshire.

For product details and quotes, please call 800-847-6426