

## *GAIN Product of the Week of 12/17/09*

<b>Guaranteed UL Comparison</b>				
<b>DB \$250000</b>	<b>WCL LifeTime PlatinumIII</b>	<b>North American Custom TermGUL</b>	<b>Lincoln Financial LifeGuaranteeUL</b>	<b>Banner Umbrella120 UL</b>
<b>Male 35 Pref. NTU</b>				
<b>Annual Target Premium</b>	<b>\$1,440</b>	<b>\$1,473</b>	<b>\$1,775</b>	<b>\$1,655</b>
<b>Annual NLG Premium</b>	<b>\$1,146</b>	<b>\$1,344</b>	<b>\$1,352</b>	<b>\$1,335</b>
<b>Male 55 Std. NTU</b>				
<b>Annual Target Premium</b>	<b>\$4,313</b>	<b>\$4,518</b>	<b>\$4,375</b>	<b>\$4,885</b>
<b>Annual NLG Premium</b>	<b>\$3,674</b>	<b>\$3,889</b>	<b>\$3,862</b>	<b>\$4,080</b>
<b>Special Feature</b>	<b>Lapse Protection Catch-up</b>	<b>Chronic Illness Accelerated Benefit Rider at no extra cost  Optional Premium Guarantee Rider (PGR)</b>	<b>Accelerated Benefits Rider with CI - Terminal Illness, Critical Illness, Nursing home care  Coverage Protection Guarantee</b>	<b>Catch up premium payment provision</b>
<b>Rolling Target Premiums</b>	<b>2Year</b>	<b>None</b>	<b>5Year</b>	<b>2Year</b>
<b>Interest Rate</b>	<b>2.5%</b>	<b>2.5%</b>	<b>3%</b>	<b>3%</b>

Some exclusions may apply.  
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