

Wealth Transfer Products as of February 5, 2010 — Page 1 of 2

You need to only ask two questions!

- 1) Do you have any accounts or assets that you have specifically earmarked for heirs?
- 2) If I can show you how to leave a greater inheritance, income tax free and you still control the cash, would you be interested in learning how?

Company and Ratings	Product Specs	Processing Information	T-4 to Standard? Other Ratings Available?	Return of Premium Guaranteed?	Product Features	Commissions Agent	Death Benefit \$100K deposit F- 65 NS
Genworth A Best A S&P A2 Moody's N/A MA	<u>TLC Universal Life w/LTC Benefits</u> <ul style="list-style-type: none"> • \$50K min face • \$600,000 Max • Age nearest 18-79 • Couples discount—10% one—20% for 2 	<ul style="list-style-type: none"> • Regular paper application and forms • Full underwriting including a telephone interview 	<ul style="list-style-type: none"> • Substandard ratings as high as T-P for life. LTC benefits only available for Preferred or Standard 	Yes, if surrendered before the end of the 15th policy yr with ROP rider selection	<ul style="list-style-type: none"> • 3.5% guarantee • Three LTC related riders (1) Guar Minimum Benefit (2) Accel Ben for LTC (3) Extension of Benefit for LTC • 14 year surr charge, • More of an LTC plan than a wealth transfer 	8% Street 100% chargeback for surrenders in first 6 mo's, 50% in months 7—12	\$173,711 Death benefit guar for 25 yrs with an Initial LTC Lifetime Max Benefit of \$347,422 H/O REQUEST
LSW/NLV A Best A+ S&P A2 Moody's	<u>Life Builder</u> <ul style="list-style-type: none"> • \$25K min face • Age last 0-85 	<ul style="list-style-type: none"> • Regular paper application and forms • Fully underwritten 	<ul style="list-style-type: none"> • Table ratings and flat extras avail. 	No—approx. 90% in first yr	<ul style="list-style-type: none"> • Living Benefits all states • Dividend options or additional ins • Flexible paid up options • Can add LTC rider • 4% interest guarantee • Terminal, Chronic & Critical illness benefits 	0-69 50% target 70-72 45% target 73-74 40% target Decreases 5% per age bracket 3% excess premium all ages	\$183,421 dividends paying up db to \$351,207 in yr 30
Lincoln National A+ Best AA S&P Aa3 Moody's AA Fitch	<u>Money Guard Reserve w/LTC benefits</u> <ul style="list-style-type: none"> • \$25K min face, \$750K max • Age Last 30-80 	<ul style="list-style-type: none"> • Short form application with 45 minute telephone interview. App may be faxed to 860-466-3010. • Non-med with 45 minute interview. 	<ul style="list-style-type: none"> • Accept at Standard rates or decline. No ratings available. • Pre-qualification and PHI instruction flyers are available 	On single pay by rider only from day one	<ul style="list-style-type: none"> • Single pay or 3, 5, 7 or 10 yr pay • 4% guarantee • Convalescent Care Benefits Rider • Acc Death Benefit Rider • Extension of Benefits Rider • 20 year surrender charge, withdrawals reduce death benefit proportionally • More of an LTC plan than wealth transfer 	8% Street 100% chargeback for surrenders in first 6 mo's, 50% in mo's 7-12	\$166,406 w/max LTC benefit of \$499,218. Death benefit remains level. H/O REQUEST

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Mutual of Omaha A+ Best AA- S&P Aa3 Moodys N/A MA & VT	<u>Legacy SPL</u> <ul style="list-style-type: none"> • \$5,000 min. prem. • Issue age 20-85 Net Amount at Risk (NAR) banding: 20-75 = \$150k 76-80 = \$100k 81-85 = \$50k	<ul style="list-style-type: none"> • Simplified UW—no fluid, short appl, - quick issue 	<ul style="list-style-type: none"> • Standard NTU • Stand. Tobacco 	<ul style="list-style-type: none"> • ROP in 5th policy year 	<ul style="list-style-type: none"> • 3% minimum guarantee • Accel. death benefit for terminal illness • Accel. DB for Chronic Illness • Living Benefit liquidity 	8% Street	\$193,720
Symetra Life A Best A- S&P A2 Moody's A+ Fitch N/A MA	<u>Successor Premium Life</u> <ul style="list-style-type: none"> • \$10K min prem • Age Last 15-85 	<ol style="list-style-type: none"> 1. Online via Symetra Express 2. Regular paper application and forms 3. Non illustrated 	<ul style="list-style-type: none"> • Accept or reject. No ratings available. • Stnd-T4 • Full underwriting 	Yes	<ul style="list-style-type: none"> • Pref NT, Std NT & Std Tobacco • Online Quote & Apply • Calculation sheet available • 3% guarantee • Terminal Illness Accelerated Benefit • Hospital and Nursing Home Care Accelerated Benefit • 10% penalty free withdrawals • 10 yr decreasing surrender 	<u>Ages 15—80</u> 7% street <u>Ages 81—85</u> 4% street 100% chargeback for surrenders in first 24 months.	\$209,360 Pref rates guar to age 100. \$168,630 Std rates guar to age 100. Death benefit remains level. ON LINE QUOTING
Trans-america A Best AA- S&P A1 Moody's AA Fitch N/A MA	<u>Protector</u> <ul style="list-style-type: none"> • \$25K min deposit • \$100K for Select & ROP • Age last 30-85 	<ul style="list-style-type: none"> • Part 1 application. Any "yes" disqualifies client for product • Regular paper application/forms 	<ul style="list-style-type: none"> • Gold—stand. to T4 • Silver—T5-T8 • Simplified Issue subject to age limits 	Yes by rider on single prem. —rate class based	<ul style="list-style-type: none"> • 3% interest guarantee • 10 year decreasing surrender • SPIA option • No Lapse Guarantee • 2-10 yr pay option • 8 year decreasing surrender 	8% Street	\$188,551.17 Gold rating.

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