

Male, 50, Preferred, \$100,000 1035 Exchange, \$400,000 Death Benefit

Below is an average estimated calculation of ongoing premium to support the desired death benefit. One should run actual illustrations to confirm replacement options.

## Estimated Values

Solve	Ongoing Premium
NLG Lifetime	0
NLG Age 100	0
Current Assumption UL*	0

\*There is a large variance in this solve.

## Suggested UL NLG LifeTime Products

Company	Product
Prudential	PruLife Universal Protector (2016)
Mutual of Omaha	GUL Plus
Minnesota Life	Eclipse Protector Indexed Life
Nationwide	YourLife No Lapse Guarantee UL
Principal	UL Protector IV (2013)

## Suggested UL NLG Age 100 Products

Company	Product
Prudential	PruLife Universal Protector (2016)
American General	Value+ Protector IUL
Minnesota Life	Eclipse Protector Indexed Life
Protective	Advantage Choice UL 2-16
Mutual of Omaha	GUL Plus

## Suggested Current Assumption UL Products

Company	Product
John Hancock	Protection UL 16
Principal	UL Provider Edge
Global Atlantic	Lifetime Assure
Principal	UL Provider Edge w/ Extended NLG Rider
Voya Financial	Voya UL CV