

Single Life Universal Life Products - Prepared by Marketing Intelligence

TYPE: N=New Money, P=Portfolio, C=Combination, D=Dividend

Company	Product	Type	Gte. Rate	INCREASES				DECREASES								
				6/04	5/04	4/04	3/04	2/04	1/04	12/03	11/03	10/03	09/03	08/03	07/03	06/03
AMERICAN GENERAL	Platinum Accumulator	N	4.00%	4.25%	4.00%	4.00%	4.00%	4.25%	4.25%	4.75%	4.75%	4.75%	4.75%	4.25%	4.50%	4.50%
AMERICAN GENERAL	Elite Universal Life (G)	N	4.00%	5.15%	4.90%	4.90%	4.90%	5.15%	5.15%	5.40%	5.40%	5.40%	5.40%	5.15%	5.15%	5.15%
AMERICAN GENERAL	Platinum Provider Ultra G	N	4.00%	5.00%	4.75%	4.75%	4.75%	5.00%	5.00%	5.25%	5.25%	5.25%	5.25%	5.00%	5.00%	5.00%
AMERICAN GENERAL	Platinum Protector G	N	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
BANNER LIFE	Advantura	P	4.00%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%
BANNER LIFE	Continuity UL	P	4.00%	5.05%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%
CNA	Simple Step UL	N	2.50%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%
CNA	Next Step	N	2.50%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.65%	4.65%	4.65%	4.65%	4.35%	4.35%	4.35%
EQUITABLE	ULII	N	4.00%	4.75%	4.75%	4.75%	4.75%	5.00%	5.00%	5.00%	5.00%	5.00%	5.25%	5.25%	5.25%	5.25%
EQUITABLE	Athena UL	N	3.00%	4.75%	4.75%	4.75%	4.75%	5.00%	5.00%	5.00%	5.00%	5.00%	5.25%	5.25%	5.25%	5.25%
FIRST COLONY	First Choice Gold	N	4.00%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.00%	4.00%	4.40%	4.40%
G E LIFE & ANNUITY	Lifetime Protector/Flex	N	4.00%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.00%	4.00%	4.30%	4.30%
GENERAL AMERICAN	UL 2001	P	4.00%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.00%	6.00%	6.00%
GENERAL AMERICAN	ULSG	P	4.00%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%
HARTFORD LIFE	Stag UL/Plus	N	3.00%	4.25%	4.25%	4.50%	4.50%	4.50%	4.50%	4.75%	4.75%	4.75%	4.75%	4.50%	4.50%	4.75%
ING RELIASTAR	Premier	P	3.00%	4.55%	4.55%	4.55%	4.80%	4.80%	4.80%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%
ING RELIASTAR	GPUL	P	4.00%	4.55%	4.55%	4.55%	4.80%	4.80%	4.80%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%
JEFFERSON PILOT	Legend 100/200/300/400	P	4.00%	4.85%	5.05%	5.05%	5.15%	5.15%	5.15%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
JEFFERSON PILOT	Legend 300 Plus	P	4.00%	4.65%	5.05%	4.85%	4.95%	4.95%	4.95%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%
JOHN HANCOCK	Performance UL (Core)	P	3.00%	5.75%	5.75%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.20%	6.20%	6.20%
JOHN HANCOCK	Medallion Gold	P	4.00%	4.80%	4.80%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.35%	5.35%	5.35%	5.35%
JOHN HANCOCK	Protection	P	3.00%	5.45%	5.45%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
LINCOLN BENEFIT	Ultra 100 Plus	P	3.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	6.00%	6.00%	6.00%
LINCOLN NATIONAL LIFE	ULLPR-III/ULLPR-5	P	4.00%	4.60%	4.60%	4.75%	4.75%	4.75%	4.75%	5.00%	5.00%	5.00%	5.00%	5.30%	5.30%	5.50%
LINCOLN NATIONAL LIFE	UL DB	P	4.00%	4.60%	4.60%	4.75%	4.75%	4.75%	4.75%	5.00%	5.00%	5.00%	5.00%	5.30%	5.30%	5.50%
LINCOLN NATIONAL LIFE	UL-Flex	P	4.00%	4.60%	4.60%	4.75%	4.75%	4.75%	4.75%	5.00%	5.00%	5.00%	5.00%	5.30%	5.30%	5.50%
MANULIFE	Manulife UL-G	P	4.00%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	6.00%	6.00%	6.00%
MANULIFE	Manulife UL LC	P	3.00%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	6.00%	6.00%	6.00%
MASS MUTUAL	ULII / UL II G	P	3.00%	5.25%	5.35%	5.35%	5.45%	5.45%	5.45%	5.55%	5.55%	5.55%	5.75%	5.75%	5.80%	6.00%
METROPOLITAN	UL Life (SG)	N	4.00%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.35%	6.35%	6.35%
NEW YORK LIFE	Accumulator UL	P	3.00%	4.20%	4.20%	4.20%	4.35%	4.35%	4.35%	4.55%	4.55%	4.55%	4.55%	4.80%	4.80%	4.80%
NEW YORK LIFE	Protector UL	P	3.00%	3.95%	3.95%	3.95%	4.10%	4.10%	4.10%	4.30%	4.30%	4.30%	4.55%	4.55%	4.55%	4.85%
NEW YORK LIFE	Pinnacle UL	P	3.00%	5.25%	5.25%	5.25%	5.40%	5.40%	5.40%	5.60%	5.60%	5.60%	5.70%	5.70%	5.70%	5.85%
NACOLAH	Custom Term UL	P	4.00%	5.05%	5.05%	5.05%	5.05%	5.30%	5.30%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.75%
ONE LIFE (formerly Zurich)	CVT & Century Plus	P	3.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.75%	4.75%	4.75%	5.00%
PACIFIC LIFE	VersaFlex V	P	4.00%	6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	6.70%	6.70%	6.70%	6.70%	6.70%	6.70%	7.10%
PHOENIX	Accumulator UL II	N	4.00%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	6.00%
PHOENIX	Protector UL II	N	4.00%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	5.00%	5.00%
PRINCIPLE	UL Protector	P	3.00%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	5.00%	5.00%
PROTECTIVE	Classic UL	P	4.00%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.75%
PROTECTIVE	Custom UL	P	4.00%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.50%
PRUDENTIAL	Pru UL Protector	P	3.00%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.95%	5.95%	5.95%
PRUDENTIAL	Pru UL Plus	P	3.00%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	6.05%	6.05%	6.05%
SUN LIFE OF CANADA	Sun Univ. Protector - Plus	P	3.00%	5.35%	5.50%	5.50%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.90%	5.90%	5.90%
SUN LIFE OF CANADA	Sun LP2	P	3.00%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.25%	5.25%	5.25%	5.25%	5.40%	5.40%	5.40%
TRANSAMERICA	TransAce EX (GL)	N	4.00%	4.00%	4.00%	4.00%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.75%	4.75%	4.75%
TRANSAMERICA	TransUltra EX	N	4.00%	4.75%	4.75%	4.75%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
TRAVELERS	Travelers MVP (02)	P	3.00%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	5.40%
Median Interest Rate				4.78%	4.78%	4.80%	4.93%	5.00%	5.00%	5.20%	5.20%	5.20%	5.30%	5.30%	5.35%	5.35%
Average Interest Rate				4.94%	4.95%	4.95%	5.02%	5.06%	5.09%	5.19%	5.19%	5.22%	5.29%	5.26%	5.33%	5.37%

American General Platinum Protector G is a term UL Product

First Colony Lifetime Protector product now listed under G E Life and Annuity

Pacific Life Versa Flex V credits 50 bps lower interest rate when Flexible Duration No Lapse Guarantee Rider is selected

New York Life Accumulator and Protector UL rates are banded; Band 1 = \$100K-\$499,999K, Band 2 = \$500K-\$999,999K (+ 10 bps), Band 3 = \$1,000,000 + (+ 30 bps). Band 1 is

New York Life lowered guaranteed rates for Accumulator and Protector UL from 4.00% to 3.00% as of February 2004

Transamerica's rate for TransUltra EX is the rate for face amounts to 5mm. For face amounts above 5mm add 0.25%

Sun Life introduce a new product - Sun LP2 with an introductory rate of 25 bps higher than its predecessor. This product is replacing Sun LP

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Every attempt has been made to insure data accuracy. Rate changes after publication will not be reflected.

