Gender	Male
Age	55
Risk Class	Standard

Universal Life - No Lapse Guarantee - Missed Premium

Male, Age 55, Standard Risk Class, \$1,000,000 Level Death Benefit
Pay the lifetime level premium and skip premium payment in a year, then solve the guarantee age

NLG Lifetime

Company	Product	Rank	Premium
Penn Mutual	Guaranteed Protection UL	1	\$15,477
Protective	Lifetime Assurance UL 9-21	2	\$15,624
American National	Signature Guaranteed UL	3	\$15,778
Securian Financial	Eclipse Protector II IUL	4	\$16,637
Nationwide	No-Lapse Guarantee UL II	5	\$16,725
Nationwide	Indexed UL Protector II	6	\$16,725
American General	Secure Lifetime GUL 3	7	\$19,188
North American	Custom Guarantee (Gen 9)	8	\$19,193
North American	Protection Builder IUL	9	\$19,193
Protective	Advantage Choice UL 9-21	10	\$19,742
Lincoln Financial	VULOne (2021)	11	\$20,496
Lincoln Financial	LifeGuarantee UL (2019) - 05/11/20	12	\$21,293

Guarantee Age with Missed Premium in:					
Year 4	Year 11	Year 20			
94	99	103			
n/a	92	92			
n/a	99	101			
97	100	104			
92	98	104			
n/a	98	104			
97	101	103			
101	104	107			
85	85	85			
118	118	119			
83	87	89			
n/2	0.1	100			

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