

Gender	Male
Age	65
Risk Class	Standard

Universal Life - No Lapse Guarantee - Missed Premium

Male, Age 65, 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

Company	Product	Rank	NLG Lifetime Premium	Guarantee Age with Missed Premium in:		
				Year 4	Year 11	Year 20
Penn Mutual	Guaranteed Protection UL	1	\$27,665	95	98	103
American National	Signature Guaranteed UL	2	\$27,689	n/a	n/a	100
Protective	Lifetime Assurance UL 9-21	3	\$29,040	n/a	94	94
Securian Financial	Eclipse Protector II IUL	4	\$30,020	95	98	103
Nationwide	No-Lapse Guarantee UL II	5	\$30,135	92	98	105
Nationwide	Indexed UL Protector II	6	\$30,135	n/a	98	105
American General	Secure Lifetime GUL 3	7	\$32,967	97	102	108
Lincoln Financial	VULOne (2021)	8	\$33,360	83	84	88
North American	Custom Guarantee (Gen 9)	9	\$33,807	99	102	106
North American	Protection Builder IUL	10	\$33,807	86	86	87
Protective	Advantage Choice UL 9-21	11	\$35,918	117	118	119
Lincoln Financial	LifeGuarantee UL (2019) - 05/11/20	12	\$37,598	85	94	101

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