

Guaranteed Survivorship Universal Life Comparison

Presented to:

Presented by:

1st Insured:

2nd Insured:

Valued Advisor

Mr. Client

Mrs. Client

(555) 555-5555

4/19/1965

1/28/1965

Preferred No-Tobacco

Preferred No-Tobacco

State of Policy Owner: UT

December 11, 2023

Company	Current Rating					Product Name	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
	A.M. Best Company	Standard & Poor's	Moody's	Fitch	Comdex		Guaranteed Lifetime Single Pay Premium	Guaranteed Lifetime 10 Pay Premium	Guaranteed Lifetime 20 Pay Premium	Guaranteed Lifetime Full Pay Premium
Company A	A (3)	A+(5)	A1 (5)	A+ (5)	82	SVUL	\$566,940	\$65,904	\$33,624	\$24,540
Company B	A+ (2)	A+(5)	A1 (5)	N/A	90	SIUL	\$590,165	\$56,409	\$32,172	\$24,880
Company C	A+ (2)	AA- (4)	Aa3 (4)	AA- (4)	95	SUL	\$590,680	\$47,592	\$25,124	\$20,086
Company D	A+ (2)	AA- (4)	Aa3 (4)	AA- (4)	95	SVUL	\$456,224	\$50,544	\$28,469	\$20,549
Company E	A+ (2)	AA- (4)	Aa3 (4)	AA (3)	96	SIUL	\$449,837	\$53,758	\$32,607	\$24,116

Source: VitalSigns Life Insurer Financial Profile as of July 14, 2023. Company financial ratings, design parameters and pricing change regularly. Only the terms of the insurance contract, if offered and accepted, apply.