

Guaranteed Survivorship Universal Life Comparison

Presented to:

Presented by:

1st Insured:

2nd Insured:

Valued Advisor

Mr. Client

Mrs. Client

(555) 555-5555

2/20/1969

4/19/1982

Preferred No-Tobacco

Preferred No-Tobacco

State of Policy Owner: IL

January 10, 2024

Company	Current Rating					Product Name	\$7,000,000	\$7,000,000	\$7,000,000
	A.M. Best Company	Standard & Poor's	Moody's	Fitch	Comdex		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	\$132,792	\$67,404	\$45,384
Company B	A++ (1)	AA+ (2)	Aa2 (3)	AA+ (2)	98	SUL	\$216,108	\$123,774	\$80,940
Company C	A+ (2)	A+(5)	A1 (5)	N/A	90	SIUL	\$105,261	\$59,523	\$43,224
Company D	A+ (2)	AA- (4)	Aa3 (4)	AA- (4)	95	SUL	\$89,040	\$46,798	\$35,351
Company E	A+ (2)	AA- (4)	Aa3 (4)	AA- (4)	95	SVUL	\$108,407	\$60,277	\$40,124
Company F	A+ (2)	AA- (4)	Aa3 (4)	AA (3)	96	SIUL	\$113,662	\$68,861	\$45,841

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.