

Company	Product Name	Issued From Date	Issed To Date	Policy Form*	No Lapse Guarantee	Date of COI Increase
Banner	Continuity UL 100	04.15.2002	12.31.2008	UL10	10 years, 15 years or lifetime	08.01.2015
Banner	Continuity UL	07.01.1996	12.31.1999	UL-96-1	15 years or lifetime	08.01.2015
Banner	Life Umbrella UL 120	01.01.2008	06.14.2010	ICC08 UL08	10 years or lifetime	08.01.2015
William Penn	Longevity UL 100 & Penn UL	04.01.2001	12.31.2008	UL98	10 years or lifetime	08.01.2015
William Penn	Life Umbrella UL 120	03.11.2009	06.15.2010	UL08	10 years or lifetime	08.01.2015
Banner	Advantra & OPTerm 20UL	11.01.1995	12.31.2008	UL-95-1	20 years	09.15.2015
William Penn	Advantra	01.06.2004	12.31.2008	UL03	20 years	09.15.2015

*Including state and other variations