



Principal and Transamerica have routinely been collecting a significant portion of Non-Core premium from AIN Member Firms. As a result of countless competitor product reprices, LBL's Legacy Secure and Legacy Choice products have now taken a leading position in the "No-Lapse" UL marketplace in the following scenarios and compete very favorably with Trans and Principal:

- For clients looking for reduced premiums with built-in lapse protection to age 95 or lower, the Legacy Secure product is now taking a leading position over former leaders Transamerica and Principal. Competitive age ranges are 65-80 for clients with mostly Preferred risk

To further reduce the premium outlay in reduced "No-Lapse" scenarios the Legacy Choice product is even cheaper in many of the same scenarios, but has the following caveats:

- Reduced first year and excess compensation (Consult compensation grid for more detail)

Male No-Lapse \$1,000,000 DB Guaranteed to age 90, Paid to age 90

| Age | Class | LBL Legacy Choice | LBL Legacy Secure | Principal Protector III | Trans Ace |
|-----|-----------|-------------------|-------------------|-------------------------|-----------|
| 65 | Preferred | \$ 15,713 | \$ 15,834 | \$ 16,800 | \$ 16,151 |
| 65 | Standard | \$ 21,368 | \$ 21,529 | \$ 19,603 | \$ 21,532 |
| 70 | Preferred | \$ 20,122 | \$ 20,308 | \$ 22,250 | \$ 21,464 |
| 70 | Standard | \$ 28,717 | \$ 28,982 | \$ 27,147 | \$ 28,893 |
| 75 | Preferred | \$ 25,077 | \$ 20,308 | \$ 28,247 | \$ 27,144 |
| 75 | Standard | \$ 36,907 | \$ 37,357 | \$ 36,288 | \$ 36,514 |
| 80 | Preferred | \$ 33,402 | \$ 34,120 | \$ 50,241 | \$ 51,280 |
| 80 | Standard | \$ 45,591 | \$ 46,538 | \$ 62,835 | \$ 62,775 |

For clients over age 60 LBL has a five year Required Safety Net Premium which inflates annual premiums by approximately 5% when compared to all subsequent years. In these instances AIN calculated the average annual premium across all years for comparative purposes