

Carrier	Product	Dividends	Loans/ Withdrawals	Recognition	Minimum Face Amount
Lafayette	<b>Heritage 15:</b> Low, Level Premiums Whole Life payable to age 100 or 20 years, whichever is longer.	5.10%	Variable 5%	Non-Direct	Standard \$5,000+ Preferred \$100,000+ *Non-Med up to age 50 and below \$100,000
Lafayette	<b>Contender 15:</b> Long-term Performance Whole Life payable to age 95 or 20 years, whichever is longer.	5.10%	Variable 5%	Non-Direct	Standard \$5,000+ Preferred \$100,000+ *Non-Med up to age 50 and below \$100,000
Lafayette	<b>Patriot 15:</b> Early Cash Value Whole Life payable to age 75 or 30 years, whichever is longer.	5.10%	Variable 5%	Non-Direct	Standard \$5,000+ Preferred \$100,000+ *Non-Med up to age 50 and below \$100,000
Lafayette	<b>Sentinel 15:</b> Highest Early Cash Value Whole Life payable to age 65 or 20 years, whichever is longer.	5.10%	Variable 5%	Non-Direct	Standard \$5,000+ Preferred \$100,000+ *Non-Med up to age 50 and below \$100,000
Lafayette	<b>10 Pay:</b> Limited premium payment policy that is designed to be paid up after 10 years of level annual premiums.	5.10%	Variable 5%	Non-Direct	Standard \$5,000+ Preferred \$100,000+ *Non-Med up to age 50 and below \$100,000

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Lafayette	<b>Liberty 15:</b> Single Premium Whole Life insurance. Pay one premium and pay no more.	5.10%	Variable 5%	Non-Direct	Standard \$5,000+ Preferred \$100,000+ *Non-Med up to age 50 and below \$100,000
Mass Mutual	<b>Whole Life Legacy (10, 100, 20, 65 Pay)</b>	6.70%	Fixed 6% with direct recognition. (ALR) current 5% non-direct recognition	Direct & Non-Direct	Standard \$25,000+ Preferred \$50,000+
Mass Mutual	<b>Whole Life Legacy High Early Cash Value</b>	6.70%	Fixed 6% with direct recognition. (ALR) current 5% non-direct recognition	Direct & Non-Direct	\$100,000+
Minnesota Life	<b>Secure Accumulator:</b> Cash Accumulation	5%	Loan Charge Rate: 5%  Loan Crediting Rate: 4% in years 1-10, 4.9% in years 11+	Direct	Ages 0-15: \$10,000 Ages 16-55: \$25,000 Ages 56-69: \$50,000 Ages 70+: \$100,000 * WriteFit UW required up to \$249,999 for ages 0-54.
Minnesota Life	<b>Secure Protector</b> Low Cost Death Benefit	4.75%	Loan Charge Rate: 5%  Loan Crediting Rate: 4% in years 1-10, 4.9% in years 11+	Direct	Ages 0-15: \$10,000 Ages 16-55: \$25,000 Ages 56-69: \$50,000 Ages 70+: \$100,000 *WriteFit UW required up to \$249,999 for ages 0-54.

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<b>New York Life</b> (Min. Annual Premium is \$20,000)	<b>Whole Life</b> Pay to 100	6.20%	Variable Loan 5%	Non-Direct	Ages 0-17: \$50,000+ Ages 18+: \$25,000+ *Non-med underwriting up to age 54 and \$50,000
<b>New York Life</b> (Min. Annual Premium is \$20,000)	<b>Custom Whole Life</b> Adjustable Premium Durations	6.20%	Variable Loan 5%	Non-Direct	\$50,000+