

Carrier	Product	Dividends	Loans/ Withdrawals	Recognition	Minimum Face Amount
Lafayette	Heritage 15: 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	Contender 15: 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	Patriot 15: 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	Sentinel 15: 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	10 Pay: 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	Liberty 15: 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	Whole Life Legacy (10, 100, 20, 65 Pay)	6.70%	Fixed 6% with direct recognition. (ALR) current 5% non-direct recognition	Direct & Non-Direct	Standard \$25,000+ Preferred \$50,000+
Mass Mutual	Whole Life Legacy High Early Cash Value	6.70%	Fixed 6% with direct recognition. (ALR) current 5% non-direct recognition	Direct & Non-Direct	\$100,000+
Minnesota Life	Secure Accumulator: 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	Secure Protector 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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New York Life (Min. Annual Premium is \$20,000)	Whole Life 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
New York Life (Min. Annual Premium is \$20,000)	Custom Whole Life Adjustable Premium Durations	6.20%	Variable Loan 5%	Non-Direct	\$50,000+