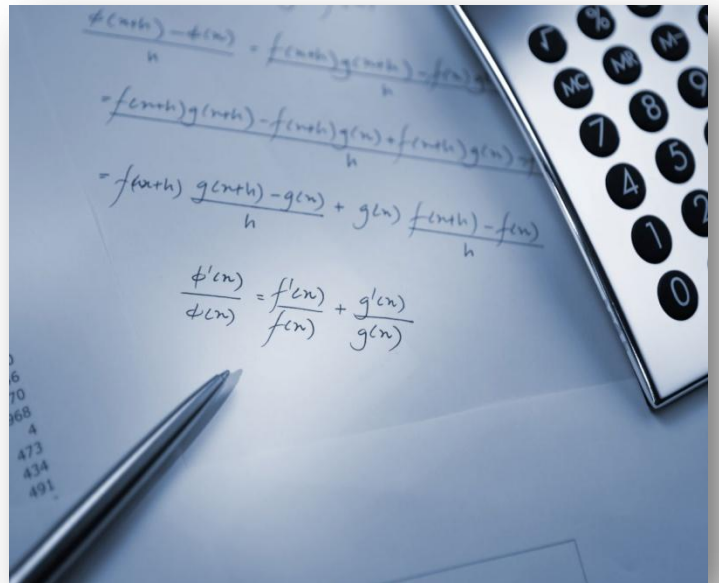


CSG Actuarial



Competitive Intelligence Report: Final Expense Life 3rd Quarter 2010

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INTRODUCTION

This **Competitive Intelligence Report** features a comprehensive, objective overview of the Final Expense Life insurance marketplace for the third quarter of 2010. New Q3 data have been added to the overall database of information. This Report provides a snapshot of what's happening—with major companies actively marketing Final Expense life insurance.

- Company information
- Product benefit comparisons
- Underwriting data
- Premium rate comparisons

Data Use and Benefits

Clients use the data here—completely self-contained—in many ways, which include:

1. Shortening product development timelines
2. Identifying competitive advantages/disadvantages
3. Improving and/or identifying marketing focus

Footnotes

1. Information was obtained from public sources.
2. CSG does not guarantee or warrant the accuracy of the information provided in this Report. The report is updated quarterly.

About CSG Actuarial

CSG is an actuarial consulting firm located in Omaha, NE specializing in the individual life and health insurance markets. Contact us if you have questions about this report or suggestions on how to improve and/or enhance the content

COMPANY OVERVIEWS

Exhibit A, following, provides information on each company represented in CSG's Final Expense life competitive database, including:

- Company contact information
- AM Best ratings;
- Corporate structures;

This data is especially beneficial when evaluating the quality of the company relative to the specific product and rate information provided in the other sections of this report.

The following companies have been to the Final Expense life database since the release of our 2nd quarter report.

- Colorado Bankers Life Insurance Company
- GPM Life Insurance Company
- Humana Insurance Company
- Liberty Bankers Life Insurance Company
- Occidental Life Insurance Company of North Carolina
- Old American Life Insurance Company
- Settlers Life Insurance Company
- United Home Life Insurance Company

DISCLAIMER: The AM Best ratings and current outlook have also been updated as of October 1, 2010. This information was obtained from company websites and other public sources and may have changed since this report was compiled.

EXHIBIT A - COMPANY OVERVIEWS



INSURANCE COMPANY	CONTACT INFORMATION	TYPE OF COMPANY	FINANCIALS - AM BEST RATING	FINANCIALS - OUTLOOK
			A-	Negative
			A-	Stable
			B+	Stable
			A-	Stable
			A-	Stable
			B++	Stable
			B++	Stable
			B++	Negative
			B++	Stable
			C++	Negative
			A	Negative
			A-	Stable
			B+	Stable
			B-	Negative
			B+	Negative
			A-	Stable
			Not Rated	N/A
			A-	Stable
			A-	Stable
			A-	Stable
			A+	Stable
			B-	Negative
			A-	Stable
			B-	Stable
			A	Stable
			A-	Stable
			B++	Positive
			A-	Stable
			B+	Stable
			A-	Stable
			A-	Stable
			B++	Stable
			A	Stable
			B	Stable
			B	Stable
			Not Rated	N/A
			A-	Stable
			A+	Stable
			B+	Stable

Disclaimer: Information was found from Company websites or various other sources of public information.

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Product Design Comparison

Exhibit B provides information on the overall product design of each company's final expense product. This information includes the available benefits and riders, issue ages, maximum and minimum face amounts, policy fees, and premium rate factors. **Exhibit B** can help users compare each company's product with others in the market as well as identify competitive advantages and disadvantages of their own product line.

Exhibit B includes information on the different death benefit variations offered by each company. The death benefits are labeled as the following:

Death Benefit	Face Amount Payout
Level:	Full face amount is paid upon policy issue
Graded:	Percentage of the face amount payable during the first few policy years
Return of Premium:	During the first 2-3 years face amount equals return of premiums plus interest

The information provided in **Exhibit B** is a summary of CSG Actuarial's final expense database. The information does not provide state variations or specific detail on benefit limits and issue ages. Please contact CSG Actuarial, LLC to request a customized competitive intelligence report.

This information was obtained from company websites and other public sources and may have changed since this report was compiled.

Exhibit B - Final Expense Life Product Overview

Company		Description:							
Death Benefit - Level		yes	yes	yes	yes	yes	yes	yes	yes
Issue Age Range - Level		45-89	0-85	50-85	0-80	50-80	45-85	45-85	50-85
Death Benefit Range - Level ¹		\$3,000-\$35,000	\$5,000-\$75,000	\$2,000-\$30,000	\$5,000-\$50,000	\$2,500-\$25,000	\$3,000-\$50,000	\$2,000-\$35,000	\$5,000-\$30,000
Death Benefit - Graded		yes	N/A	N/A	yes	yes	yes	yes	N/A
Sickness DB Structure	Year 1	40% of DB	N/A	N/A	40% of DB	25% of DB	25% of DB	30% of DB	N/A
	Year 2	75% of DB	N/A	N/A	75% of DB	50% of DB	60% of DB	70% of DB	N/A
	Year 3	100% of DB	N/A	N/A	100% of DB	100% of DB	100% of DB	100% of DB	N/A
	Year 4	100% of DB	N/A	N/A	100% of DB	100% of DB	100% of DB	100% of DB	N/A
Accident Death Benefit Structure	All Years	100% of DB	N/A	N/A	100% of DB	100% of DB	100% of DB	100% of DB	N/A
Issue Age Range - Graded		45-80	N/A	N/A	40-80	50-75	45-85	50-85	N/A
Death Benefit Range - Graded ¹		\$3,000-\$35,000	N/A	N/A	\$5,000-\$35,000	\$2,500-\$15,000	\$3,000-\$20,000	\$2,000-\$35,000	N/A
Death Benefit - Return of Premium		yes	N/A	yes	yes	yes	N/A	yes	N/A
Sickness DB Structure	Year 1	110% of Premiums	N/A	105% of Premiums	Premiums + 10% Int.	Premiums + 6% Int.	N/A	Premiums + 10% Int.	N/A
	Year 2	110% of Premiums	N/A	110% of Premiums	Premiums + 10% Int.	Premiums + 6% Int.	N/A	Premiums + 10% Int.	N/A
	Year 3	100% DB	N/A	75% of DB or 100% of DB	100% DB	Premiums + 6% Int.	N/A	100% of DB	N/A
	Year 4	100% DB	N/A	100% of DB	100% DB	100% DB	N/A	100% of DB	N/A
	Year 5	100% DB	N/A	100% DB	100% DB	100% DB	N/A	100% DB	N/A
	Year 6	100% DB	N/A	100% DB	100% DB	100% DB	N/A	100% DB	N/A
Accident Death Benefit Structure	All Years	100% of DB	N/A	100% of DB	100% of DB	100% of DB	N/A	100% of DB	N/A
Issue Age Range - ROP Plan		45-75	N/A	50-75	40-80	50-75	N/A	50-85	N/A
Death Benefit Range - ROP Plan ¹		\$3,000-\$35,000	N/A	\$2,000-\$30,000 or \$2,000-\$10,000 (Varies by UW)	\$5,000-\$25,000	\$2,500-\$10,000	N/A	\$2,000-\$35,000	N/A
Additional Features:									
Accidental Death Benefit Rider	N/A	N/A	N/A	N/A	yes - optional	N/A	Yes - Optional	N/A	N/A
Accelerated Benefits	N/A	N/A	yes - optional	N/A	N/A	Yes	Yes	N/A	N/A
Grandchild Rider	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Children's Insurance Agreement	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Terminal Illness	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Children's Term Rider	N/A	N/A	yes - optional	N/A	N/A	N/A	N/A	N/A	N/A
Waiver of Premiums	N/A	N/A	N/A	N/A	N/A	Yes	N/A	N/A	N/A
Increasing Benefit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Nursing Home Rider	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Reduced Paid-Up	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Extended Term	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Automatic Premium Loan	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Cash Draft Benefit	N/A	N/A	N/A	N/A	yes - optional	N/A	N/A	N/A	N/A
Policy Fee	\$40 annually	\$30 annually	\$40 annually (modal factors apply)	\$25 annually	\$30 annually	\$50 annually (modal factors apply)	\$36 annually	\$30 annually (modal factors apply)	
Preferred and Standard Rating	N/A	yes	N/A	N/A	N/A	yes	N/A	N/A	
Tobacco Rating	yes	yes	yes	yes	yes	yes	yes	yes	

¹ Many companies vary available death benefits by issue age, which is not completely reflected in this report. Please contact CSG Actuarial, LLC for additional information.

² Benefit Options and Face Amounts may vary by state. Please contact CSG Actuarial, LLC for additional state information.

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Exhibit B - Final Expense Life Product Overview

Description:

Death Benefit - Level	yes	yes	yes	yes	yes	N/A	yes	yes	yes
Issue Age Range - Level	25-85	15-85	45-85	50-85	18-85	N/A	50-85	40-80	20-85
Death Benefit Range - Level ¹	\$3,000-\$35,000	\$2,000-\$50,000	\$2,500-\$25,000	\$5,000-\$30,000	\$2,000-\$100,000	N/A	\$2,000-\$35,000	\$2,500-\$40,000	\$3,000-\$35,000

Death Benefit - Graded	N/A	yes	N/A	yes	yes	N/A	yes	yes	no	
Sickness DB Structure	Year 1	N/A	30% of DB	N/A	Varies by Age	30% of DB	N/A	30% of DB	30% of DB	N/A
	Year 2	N/A	70% of DB	N/A	Varies by Age	70% of DB	N/A	70% of DB	70% of DB	N/A
	Year 3	N/A	100% of DB	N/A	100% of DB	100% of DB	N/A	100% of DB	100% of DB	N/A
	Year 4	N/A	100% of DB	N/A	100% of DB	100% of DB	N/A	100% of DB	100% of DB	N/A
Accident Death Benefit Structure	All Years	N/A	100% of DB	N/A	100% of DB	100% of DB	N/A	100% of DB	100% of DB	N/A

Issue Age Range - Graded	N/A	45-85	N/A	50-80	18-85	N/A	50-85	40-80	N/A
Death Benefit Range - Graded ¹	N/A	\$2,000-\$10,000	N/A	\$2,000-\$15,000	\$2,000-\$15,000	N/A	\$2,000-\$20,000	\$2,500-\$20,000	N/A

Death Benefit - Return of Premium	yes	N/A	yes	N/A	yes	yes	yes	yes	N/A	
Sickness DB Structure	Year 1	Premiums + 10% Int.	N/A	Premiums + 6% Int.	N/A	Premiums + 10% Int.	Premiums + 25% Int.	Premiums + 10% Int.	Premiums + 10% Int.	N/A
	Year 2	Premiums + 10% Int.	N/A	Premiums + 6% Int.	N/A	Premiums + 10% Int.	Premiums + 25% Int.	Premiums + 10% Int.	Premiums + 10% Int.	N/A
	Year 3	Premiums + 10% Int.	N/A	100% of DB	N/A	100% of DB	100% of DB	100% of DB	100% of DB	N/A
	Year 4	100% of DB	N/A	100% of DB	N/A	100% of DB	100% of DB	100% of DB	100% of DB	N/A
	Year 5	100% DB	N/A	100% DB	N/A	100% DB	100% DB	100% DB	100% DB	N/A
	Year 6	100% DB	N/A	100% DB	N/A	100% DB	100% DB	100% DB	100% DB	N/A
Accident Death Benefit Structure	All Years	100% of DB	N/A	100% of DB	N/A	100% of DB	100% of DB	100% of DB	100% of DB	N/A

Issue Age Range - ROP Plan	25-85	N/A	45-85	N/A	18-85	45-75	50-80	40-80	N/A
Death Benefit Range - ROP Plan ¹	\$3,000-\$15,000	N/A	\$2,500-\$15,000	N/A	\$2,000-\$15,000	\$2,000-\$25,000	\$2,000-\$15,000	\$2,500-\$10,000	N/A

Additional Features:

Accidental Death Benefit Rider	yes - optional	yes - optional	yes - optional	yes - optional	yes - optional	Yes	yes - optional	Yes
Accelerated Benefits	yes	N/A	yes - optional	yes - optional	N/A	N/A	N/A	Yes
Grandchild Rider	yes - optional	N/A	N/A	N/A	N/A	N/A	N/A	Yes
Children's Insurance Agreement	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Terminal Illness	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Children's Term Rider	yes - optional	N/A	yes - optional	N/A	N/A	N/A	N/A	N/A
Waiver of Premiums	N/A	yes - optional	yes - optional	N/A	yes - optional	Yes	N/A	N/A
Increasing Benefit	N/A	N/A	N/A	N/A	yes - optional	N/A	N/A	N/A
Nursing Home Rider	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Reduced Paid-Up	Yes	N/A	Yes	Yes	Yes	Yes	Yes	Yes
Extended Term	Yes	N/A	Yes	Yes	Yes	Yes	Yes	Yes
Automatic Premium Loan	Yes	N/A	Yes	Yes	Yes	Yes	Yes	Yes
Cash Draft Benefit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Policy Fee	\$35 annually	\$36 annually	\$40.25 (modal factors apply)	\$40.25 (modal factors apply)	\$36 annually	\$36 annually (modal factors apply)	\$36 annually (modal factors apply)	\$39 annually	\$30 annually
Preferred and Standard Rating	N/A	N/A	N/A	N/A	N/A	No	N/A	yes	N/A
Tobacco Rating	yes	yes	yes	yes	yes	yes	yes	yes	yes

¹ Many companies vary available death benefits by issue age, which is not completely reflected in this report. Please contact CSG Actuarial, LLC for additional information.

² Benefit Options and Face Amounts may vary by state. Please contact CSG Actuarial, LLC for additional state information.

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Exhibit B - Final Expense Life Product Overview

Description:

Death Benefit - Level	yes	yes	yes	yes	yes	yes	yes	N/A	yes
Issue Age Range - Level	45-80	40-85	18-80	0-85	50-85	0-85	50-85	N/A	50-85
Death Benefit Range - Level ¹	\$1,000-\$25,000	\$3,000-\$50,000	\$3,000-\$60,000	\$0-\$20,000	\$2,000-\$50,000	\$1,000-\$25,000	\$2,500-\$25,000	N/A	\$3,000-\$25,000

Death Benefit - Graded	yes	N/A	N/A	N/A	N/A	N/A	yes	N/A	yes	
Sickness DB Structure	Year 1	25% of DB	N/A	N/A	N/A	N/A	N/A	30% of DB	N/A	30% of DB
	Year 2	50% of DB	N/A	N/A	N/A	N/A	N/A	70% of DB	N/A	70% of DB
	Year 3	75% of DB	N/A	N/A	N/A	N/A	N/A	100% of DB	N/A	100% of DB
	Year 4	100% of DB	N/A	N/A	N/A	N/A	N/A	100% of DB	N/A	100% of DB
Accident Death Benefit Structure	All Years	100% of DB	N/A	N/A	N/A	N/A	N/A	100% of DB	N/A	100% of DB

Issue Age Range - Graded	45-80	N/A	N/A	N/A	N/A	N/A	50-85	N/A	50-85
Death Benefit Range - Graded ¹	\$1,000-\$25,000	N/A	N/A	N/A	N/A	N/A	\$2,500-\$15,000	N/A	\$3,000-\$10,000

Death Benefit - Return of Premium	N/A	yes	yes	yes	yes - standard	yes	yes	yes	yes	N/A	
Sickness DB Structure	Year 1	N/A	Premiums + 10% Int.	Premiums + 10% Int.	Premiums + 10% Int.	Premiums + 10% Int.	Premiums + 10% Int.	Premiums + 10% Int.	Premiums + 10% Int.	Premiums + 5% Int.	N/A
	Year 2	N/A	Premiums + 10% Int.	Premiums + 10% Int.	Premiums + 10% Int.	Premiums + 10% Int.	Premiums + 10% Int.	Premiums + 10% Int.	Premiums + 10% Int.	Premiums + 5% Int.	N/A
	Year 3	N/A	Premiums + 10% Int.	Premiums + 10% Int.	100% of DB	100% of DB	100% of DB	100% of DB	100% of DB	100% of DB	N/A
	Year 4	N/A	100% of DB	100% of DB	100% of DB	100% of DB	100% of DB	100% of DB	100% of DB	100% of DB	N/A
	Year 5	N/A	100% DB	105% DB	100% DB	100% DB	100% DB	100% DB	100% DB	100% DB	N/A
	Year 6	N/A	100% DB	110% DB	100% DB	100% DB	100% DB	100% DB	100% DB	100% DB	N/A
Accident Death Benefit Structure	All Years	N/A	100% of DB	N/A	100% of DB	100% of DB	100% of DB	100% of DB	100% of DB	100% of DB	N/A

Issue Age Range - ROP Plan	N/A	40-85	40-80	40-85	50-85	18-80	50-85	40-80	N/A
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Death Benefit Range - ROP Plan ¹	N/A	\$3,000-\$25,000	\$1,000-\$15,000	\$0-\$15,000	\$2,000-\$50,000	\$1,000-\$25,000	\$2,500-\$15,000	\$2,000-\$50,000	N/A
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Additional Features:

Accidental Death Benefit Rider	N/A	N/A	N/A	yes - optional	N/A	N/A	yes - optional	yes	N/A
Accelerated Benefits	N/A	Yes	N/A	N/A	yes	Yes	yes - optional	N/A	Yes - Optional
Grandchild Rider	N/A	N/A	N/A	yes - optional	N/A	N/A	yes - optional	N/A	N/A
Children's Insurance Agreement	N/A	N/A	N/A	N/A	N/A	N/A	yes - optional	N/A	N/A
Terminal Illness	N/A	N/A	N/A	N/A	yes	N/A	yes - optional	N/A	N/A
Children's Term Rider	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Waiver of Premiums	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Increasing Benefit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Nursing Home Rider	N/A	N/A	N/A	N/A	N/A	Yes	N/A	N/A	N/A
Reduced Paid-Up	Yes	Yes	N/A	Yes	Yes	Yes	Yes	N/A	Yes
Extended Term	Yes	Yes	N/A	Yes	Yes	Yes	Yes	N/A	Yes
Automatic Premium Loan	Yes	Yes	N/A	Yes	Yes	Yes	Yes	N/A	Yes
Cash Draft Benefit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Policy Fee	\$25 annually	\$30 (included in monthly rates)	\$50	\$36	\$40 annually	\$42 annually	\$30 annually	\$35 annually	\$30 annually (modal factors apply)
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Preferred and Standard Rating	N/A	N/A	N/A	N/A	N/A	yes	N/A	N/A	N/A
Tobacco Rating	N/A	yes	yes	yes	yes	yes	yes	N/A	yes

¹ Many companies vary available death benefits by issue age, which is not completely reflected in this report. Please contact CSG Actuarial, LLC for additional information.

² Benefit Options and Face Amounts may vary by state. Please contact CSG Actuarial, LLC for additional state information.

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Exhibit B - Final Expense Life Product Overview

Description:

Death Benefit - Level	yes	yes	yes	yes	yes	yes	yes	yes	yes
Issue Age Range - Level	0-85	15 day - 85 yr	6 mos. - 65 yr	50-80	0-85	18-80	0-80	40-85	20-80
Death Benefit Range - Level ¹	\$1,000-\$35,000	\$1,000-\$25,000	\$1,000-\$25,000	\$5,000-\$45,000	\$1,000-\$25,000	\$3,000-\$15,000	\$5,000-\$50,000	\$2,500-\$50,000	\$5,000-\$50,000

Death Benefit - Graded	yes	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Sickness DB Structure	Year 1	30% of DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Year 2	70% of DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Year 3	100% of DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Year 4	100% of DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Accident Death Benefit Structure	All Years	100% of DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Issue Age Range - Graded	45-85	6 months - 85 yrs	N	N/A	N/A	N/A	N/A	N/A	N/A
Death Benefit Range - Graded ¹	\$1,000-\$20,000	\$1,000-\$25,000	N	N/A	N/A	N/A	N/A	N/A	N/A

Death Benefit - Return of Premium	yes	yes	N	N/A	N/A	N/A	N/A	Yes	yes	
Sickness DB Structure	Year 1	Premiums + 10% Int.	Premiums + 10% Int.	N	N/A	N/A	N/A	N/A	Premiums + 10% Int.	Premiums + 12% Int.
	Year 2	Premiums + 10% Int.	Premiums + 10% Int.	N	N/A	N/A	N/A	N/A	Premiums + 10% Int.	Premiums + 12% Int.
	Year 3	100% of DB	100% of DB	N	N/A	N/A	N/A	N/A	100% of DB	100% of DB
	Year 4	100% of DB	100% of DB	N	N/A	N/A	N/A	N/A	100% of DB	100% of DB
	Year 5	100% DB	100% DB	N	N/A	N/A	N/A	N/A	100% DB	100% DB
	Year 6	100% DB	100% DB	N	N/A	N/A	N/A	N/A	100% DB	100% DB
Accident Death Benefit Structure	All Years	100% of DB	100% of DB	N	N/A	N/A	N/A	N/A	100% of DB	100% of DB

Issue Age Range - ROP Plan	45-85	40-75	N	N/A	N/A	N/A	N/A	40-75	25-80
Death Benefit Range - ROP Plan ¹	\$1,000-\$15,000	\$1,000-\$10,000	N	N/A	N/A	N/A	N/A	\$2,500-\$25,000	\$5,000-\$50,000

Additional Features:

Accidental Death Benefit Rider	yes - optional	yes - optional	yes - optional	N/A	yes - optional	N/A	N/A	yes - optional	yes - optional, built into graded
Accelerated Benefits	N/A	yes	yes	N/A	N/A	N/A	N/A	N/A	N/A
Grandchild Rider	N/A	yes - optional	yes - optional	N/A	N/A	N/A	N/A	N/A	yes - optional
Children's Insurance Agreement	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Terminal Illness	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Children's Term Rider	yes - optional	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Waiver of Premiums	yes - optional	N/A	N/A	N/A	N/A	N/A	N/A	N/A	yes - built into graded
Increasing Benefit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	yes - built into graded
Nursing Home Rider	N/A	N/A	N/A	N/A	N/A	N/A	N/A	yes - optional	N/A
Reduced Paid-Up	Yes	N/A	N/A	Yes	Yes	Yes	Yes	N/A	N/A
Extended Term	Yes	N/A	N/A	Yes	Yes	Yes	Yes	N/A	N/A
Automatic Premium Loan	Yes	N/A	N/A	Yes	Yes	Yes	Yes	N/A	N/A
Cash Draft Benefit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Policy Fee	N/A	N/A	N/A	\$60 annually	\$36 annually	\$36 annually (modal factors apply)	\$36 annually	\$30 annually	\$50 annually
Preferred and Standard Rating	N/A	N/A	N/A	yes - standard, substandard	Yes	N/A	N/A	yes	yes
Tobacco Rating	N/A	yes	yes	yes	Yes	N/A	yes	yes	yes

¹ Many companies vary available death benefits by issue age, which is not completely reflected in this report. Please contact CSG Actuarial, LLC for additional information.
² Benefit Options and Face Amounts may vary by state. Please contact CSG Actuarial, LLC for additional state information.

UNDERWRITING CRITERIA COMPARISONS

Exhibit C provides an underwriting criteria comparison for each company represented in CSG's Final Expense competitive database. This information was compiled from each company's life application filed with the state insurance departments. Each application question was summarized based on the condition being asked and the "look back" period used for eligibility.

Exhibit C is presented in the following sections:

- Exhibit C-1: Circulatory System
- Exhibit C-2: Diabetes & Diabetes with Complications
- Exhibit C-3: Digestive System
- Exhibit C-4: Disabled
- Exhibit C-5: Mental Disorders; Musculoskeletal System and Connective Tissue
- Exhibit C-6: Neoplasms
- Exhibit C-7: Nervous System
- Exhibit C-8: Respiratory System; Surgery, Medical Tests, Etc.
- Exhibit C-9: Miscellaneous Conditions

Each exhibit displays the medical condition and the criteria used for declination. For example, on congestive heart failure, if the table states "2 years", this means the company will decline coverage for any applicant that has been diagnosed or treated for congestive heart failure within the last 2 years. If the table is blank for any specific condition the company does not ask any application questions for that particular condition. The actual application question may vary by company and could be more or less restrictive given the actual wording of the question. These tables should be viewed with caution and used only as a guide to the types of conditions and "look back" periods each company uses in evaluating life insurance applicants. In addition, there could be slight variations in applications by state that are not reflected in the tables included in this report.

Exhibit C only provides data on the underwriting criteria for eligibility of the full death benefit. Underwriting criteria for other death benefit options such as the graded death benefit or return of premium plans has not been provided. Please contact CSG Actuarial for a customized competitive intelligence report which would include underwriting criteria for all plans.

Exhibit C-1: Level Death Benefit Underwriting Criteria - Circulatory System

Company	Angioplasty	Any Heart Condition	Arterial Disease	Cardio-myopathy	Congestive Heart Failure	Enlarged Heart	Heart Artery Blockage	Heart Attack	Heart Rhythm Disorders or Pacemaker	Heart / Coronary Artery / Carotid Artery Disease / Angina	Peripheral Vascular Disease	Stroke	TIA	Unopened Aneurysm
	Currently		1 Yr	10 Yrs	10 Yrs		1 Yr	2 Yrs		1 Yr		2 Yrs	2 Yrs	2 Yrs
	2 Yrs	2 Yrs, Uncontrolled HBP		2 Yrs	Ever			2 Yrs	2 Yrs	2 Yrs		2 Yrs	2 Yrs	2 Yrs
	2 Yrs				2 Yrs			2 Yrs		2 Yrs		2 Yrs		
	5 Yrs	Prior to Age 25		1 Yr	1 Yr							1 Yr		1 Yr
	2 Yrs	2 Yrs		2 Yrs	2 Yrs			2 Yrs	2 Yrs			2 Yrs		
				2 Yrs	2 Yrs			2 Yrs				2 Yrs	2 Yrs	2 Yrs
	2 Yrs	2 Yrs Incl Uncontrolled HBP		Ever	Ever			2 Yrs	2 Yrs	2 Yrs		2 Yrs	2 Yrs	
	2 Yrs			10 Yrs	10 Yrs			2 Yrs	2 Yrs	2 Yrs		2 Yrs	2 Yrs	2 Yrs
					Ever	2 Yrs		2 Yrs	2 Yrs	2 Yrs		2 Yrs		2 Yrs
		1 Yr Atrial Fibrillation or Defibrillator		1 Yr	2 Yrs			2 Yrs	2 Yrs	2 Yrs	1 Yr	2 Yrs		2 Yrs
				1 Yr	1 Yr			2 Yrs				2 Yrs	1 Yr	1 Yr
				2 Yrs	2 Yrs			2 Yrs				2 Yrs	2 Yrs	2 Yrs
		2 Yrs		2 Yrs	Ever			2 Yrs	Ever	2 Yrs		2 Yrs	2 Yrs	
		2 Yrs		Ever	Ever	2 Yrs		2 Yrs	2 Yrs	2 Yrs		2 Yrs	2 Yrs	
				Ever				Ever		Ever Before Age 60		Ever		Ever
				2 Yrs	2 Yrs			2 Yrs	2 Yrs			2 Yrs		
	2 Yrs		2 Yrs	2 Yrs	Ever			2 Yrs	2 Yrs			2 Yrs		2 Yrs
					2 Yrs			2 Yrs		2 Yrs		2 Yrs	2 Yrs	2 Yrs
					2 Yrs			2 Yrs				2 Yrs		2 Yrs
					2 Yrs			2 Yrs	2 Yrs	2 Yrs		2 Yrs	2 Yrs	2 Yrs
	2 Yrs	2 Yrs	2 Yrs		3 Yrs	2 Yrs	2 Yrs	5 Yrs	2 Yrs	2 Yrs	2 Yrs	5 Yrs		
	1 Yr			Ever	Ever			2 Yrs	1 Yr	2 Yrs		2 Yrs	1 Yr	2 Yrs
	3 Yrs			3 Yrs	Ever			3 Yrs	3 Yrs	3 Yrs		3 Yrs		1.5 Yrs
	5 Yrs			5 Yrs	5 Yrs			5 Yrs	5 Yrs	5 Yrs	5 Yrs	5 Yrs	5 Yrs	5 Yrs
	5 Yrs			5 Yrs	5 Yrs			5 Yrs	5 Yrs	5 Yrs	5 Yrs	5 Yrs	5 Yrs	5 Yrs
				5 Yrs	1 Yr			1 Yr		5 Yrs		5 Yrs	5 Yrs	1 Yr
					5 Yrs			2 Yrs			5 Yrs	2 Yrs		
		1 Yr						1 Yr		1 Yr		1 Yr		
	5 Yrs	5 Yrs		5 Yrs	5 Yrs	5 Yrs		5 Yrs	5 Yrs	5 Yrs	5 Yrs	5 Yrs		5 Yrs
	Ever			Ever	Ever			Ever		Ever		Ever		Ever
		3 Yrs		3 Yrs	Ever			3 Yrs	3 Yrs	3 Yrs		1 Yr	3 Yrs	

The conditions above are conditions for declination of benefits; they may vary by state.

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Exhibit C-2: Level Death Benefit Underwriting Criteria - Diabetes; Diabetes with Complications

Company	Diabetes Dependent on Insulin	Complications With Diabetes Including Diabetic Shock, Coma	Diabetes With Any Heart Condition Including High Blood Pressure	Diabetes With Arterial Disease	Diabetes With Congestive Heart Failure	Diabetes With Heart Artery Blockage	Diabetes With Heart Attack	Diabetes With Kidney Disease	Diabetes With Kidney Failure	Diabetes With Neuropathy	Diabetes With Peripheral Vascular Disease	Diabetes With Stroke	Diabetic Retinopathy
	Ever 40+ Units Daily		Ever (Excl HBP)	Ever	Ever	Ever	Ever						
	Before Age 40	Ever											
	Prior to Age 50	2 Yrs	2 Yrs				Prior to Age 50	2 Yrs	2 Yrs			Ever	2 Yrs
	Ever	1 Yr						1 Yr	1 Yr		1 Yr		1 Yr
	2 Yrs												
	Uncontrolled Diabetes	2 Yrs											
	2 Yrs	2 Yrs					2 Yrs			2 Yrs			2 Yrs
	Prior to Age 50	Ever											
	10 Yrs Prior to Age 45	2 Yrs	10 Yrs				10 Yrs	2 Yrs	2 Yrs	2 Yrs		10 Yrs	2 Yrs
	2 Yrs	2 Yrs						2 Yrs	2 Yrs	2 Yrs			2 Yrs
	2 Yrs									2 Yrs			
	1 Yrs, Uncontrolled		1 Yrs					1 Yrs	1 Yrs		1 Yrs	1 Yrs, Incl TIA	1 Yrs
	2 Yrs	2 Yrs											
	2 Yrs, 60+ Units Daily	2 Yrs						2 Yrs	2 Yrs	2 Yrs			2 Yrs
	2 Yrs, 80+ Units	2 Yrs						2 Yrs			2 Yrs		2 Yrs
	Ever, Diabetes in General												
	Before Age 30							Ever	Ever	Ever	Ever		Ever
	2 Yrs	2 Yrs	2 Yrs	2 Yrs	2 Yrs	2 Yrs	2 Yrs	2 Yrs	2 Yrs	2 Yrs	2 Yrs	2 Yrs	2 Yrs
	Currently	Currently								Currently			Currently
	2 Yrs	2 Yrs						2 Yrs	2 Yrs				2 Yrs
	2 Yrs	Ever											
	Ever												
	Prior to Age 50	Ever	Ever	Ever			Ever				Ever	Ever Incl TIA	
	Prior to Age 50	Ever											
	5 Yrs, Diabetes in General							2 Yrs	2 Yrs	2 Yrs	2 Yrs		2 Yrs
	5 Yrs, Diabetes in General							2 Yrs	2 Yrs	2 Yrs	2 Yrs		2 Yrs
	5 Yrs												
	5 Yrs												
	Ever												
	5 Yrs												
	Diabetes Prior to Age 50										Ever		Ever
	Diabetes Prior to Age 40	2 Yrs								2 Yrs			2 Yrs

The conditions above are conditions for declination of benefits; they may vary by state.

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**Exhibit C-3: Level Death Benefit Underwriting Criteria -
Digestive System**

Company	Any Liver Problem	Crohn's Disease	Hepatitis	Ulcerative Colitis
		2 Yrs	1 Yr	2 Yrs
	2 Yrs			
	2 Yrs		2 Yrs	
	Ever		Ever	
	2 Yrs			
	2 Yrs		2 Yrs	
	Ever		2 Yrs	
			2 Yrs	
	3 Yrs			
	Ever			
	Ever			Ever
	2 Yrs		2 Yrs	
	Ever			
	2 Yrs			
	Ever		Ever	
	2 Yrs			
	2 Yrs		2 Yrs	
	2 Yrs		2 Yrs	
	2 Yrs			
	2 Yrs		2 Yrs	
	2 Yrs	Ever		Ever
	2 Yrs		2 Yrs	2 Yrs
	2 Yrs			
	5 Yrs			
	5 Yrs			
	5 Yrs			
			2 Yrs	
	5 Yrs			
	Ever		Ever	
	2 Yrs		Ever	

The conditions above are conditions for declination of benefits; they may vary by state.

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Exhibit C-4: Level Death Benefit Underwriting Criteria - Disabled

Company	Amputation Caused by Disease	Bedridden	Confined to a Nursing Facility	Confined to a Wheelchair	Falls	Hospitalized	Physical Therapy	Require Assistance With Activities of Daily Living	Require the Use of Home Health Care Agency	Terminally Ill
	10 Yrs	Currently	Currently	Currently		Currently			Currently	10 Yrs
	2 Yrs	Currently	2 Yrs			2 Yrs: 3+ Times		2 Yrs	2 Yrs	1 Yr
	2 Yrs	Currently	Currently	Currently		Currently			Currently	Currently
	1 Yr		90 Days			1 Yr	1 Yr	1 Yr	90 Days	Currently
	2 Yrs	Currently	Currently	Currently		Currently		Currently	Currently	Ever
	2 Yrs		Currently			Currently		Currently	Currently	1 Yr
	2 Yrs	Currently	2 Yrs			2 Yrs: 2+ Times		2 Yrs	2 Yrs	Ever
	2 Yrs	Currently	Currently	Currently		90 Days			Currently	1 Yr
	Ever	Currently	Currently	Currently		Currently			Currently	1 Yr
	2 Yrs	Currently	Currently	2 Yrs		Currently			Currently	1 Yr
	Ever	Currently	Currently	Currently		2+ Times in 2 Yrs			Currently	Ever
	2 Yrs		Currently	Currently		Currently		Currently	Currently	Ever
	2 Yrs	Currently	Currently	Currently		1 Yr: 2+ Times		Currently		1 Yr
			1 Yr			1 Yr: 2+ Times		Currently	1 Yr	1 Yr
		Currently	Currently			Currently			Currently	
	Ever	Currently	Currently	Currently		Currently		Currently	Currently	Currently
	Currently	Currently	Currently	Currently		Currently		Currently	Currently	Ever
	2 Yrs		Currently			Currently		2 Yrs	Currently	Ever
			5 Yrs			5 Yrs				
	Ever	Currently	Currently	Currently		Currently			Currently	Currently
			1 Yr			1 Yr 2+ Times		30 Days	1 Yr	
	Ever	Currently	Currently	Currently		Currently			Currently	
	Ever	Currently	Currently	Currently		Currently			Currently	1.5 Yrs
	5 Yrs	Currently	Currently			Currently		Currently	Currently	
	5 Yrs	Currently	Currently			Currently		Currently	Currently	
				Currently			Currently			
	Ever	Currently	1 Yr: 2+ Times	Currently	6 Mos: 2+	Currently				Ever
		Currently	Currently			1 Yr				
			Currently			2+ Times in 1 Yr		Currently	Currently	Currently
			Currently	Currently		Currently or 10 Yrs for Hbp				
		Currently	Currently	Currently		Currently		6 Mos	6 Mos	
		Currently	Currently	Currently				Currently	Currently	

The conditions above are conditions for declination of benefits; they may vary by state.

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**Exhibit C-5: Level Death Benefit Underwriting Criteria - Mental Disorders;
Musculoskeletal System And Connective Tissue**

Company	Alcoholism or Drug Abuse	Mental Retardation / Incapacity	Organic Brain Disorder	Connective Tissue Disorder	Muscular Dystrophy	Osteoporosis With Fractures	Systemic Lupus
	1 Yr	10 Yrs		2 Yrs	2 Yrs		1 Yr
	3 Yrs				2 Yrs		2 Yrs
	2 Yrs				Ever		2 Yrs
		Prior to Age 25	1 Yr		Prior to Age 25		Ever
	2 Yrs	2 Yrs					
	2 Yrs						2 Yrs
	5 Yrs	Ever					2 Yrs
	2 Yrs	10 Yrs					10 Yrs
	3 Yrs	Prior to Age 25			Prior to Age 25		
	2 Yrs		1 Yr				
	2 Yrs						Ever
	1 Yr						2 Yrs
	3 Yrs						
	2 Yrs						2 Yrs
	2 Yrs						
	2 Yrs	Ever	2 Yrs		Ever		2 Yrs
	2 Yrs		2 Yrs		Prior to Age 25		
	2 Yrs	Ever	Ever		1 Yr		
	2 Yrs						
	1 Yr	Ever					1 Yr
	1.5 Yrs	2 Yrs					2 Yrs
	5 Yrs	Ever			Ever		5 Yrs
	5 Yrs	Ever			Ever		5 Yrs
	Ever					5 Yrs	
	2 Yrs						5 Yrs
	1 Yr	Prior to Age 21					
	5 Yrs						5 Yrs
	Ever	Ever	Ever				Ever
	2 Yrs	Prior to Age 40			Prior to Age 21		

The conditions above are conditions for declination of benefits; they may vary by state.

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Exhibit C-6: Level Death Benefit Underwriting Criteria - Neoplasms - Malignant Neoplasm Of Bone, Connective Tissue, Skin, And Breast

Company	Bone Marrow Transplant	Hodgkin's Disease / Lymphoma	Internal Cancer	Leukemia	Malignant Melanoma	Multiple Myeloma	Stem Cell Transplant
	10 Yrs	1 Yr	2 Yrs	2 Yrs	1 Yr	1 Yr	10 Yrs
		2 Yrs	2 Yrs: All Cancers	2 Yrs	2 Yrs		
		Ever	3 Yrs	5 Yrs	3 Yrs		
			5 Yrs	Ever	Ever		
			2 Yrs	2 Yrs	2 Yrs		
			2 Yrs	2 Yrs	2 Yrs		
		2 Yrs	2 Yrs: All Cancers	2 Yrs	2 Yrs		
		2 Yrs	2 Yrs	2 Yrs	2 Yrs		
			3 Yrs: All Cancers				
		5 Yrs	5 Yrs	Ever	5 Yrs		
		2 Yrs	Ever	2 Yrs	2 Yrs	2 Yrs	
			3 Yr: All Cancers			2 Yrs	
			Ever	Ever	Ever		
			2 Yrs	2 Yrs	2 Yrs		
			1 Yr, 5 Yrs for Cancer in General				
			5 Yrs	5 Yrs	5 Yrs		
			2 Yrs: All Cancers	2 Yrs	2 Yrs		
		2 Yrs	2 Yrs	2 Yrs	2 Yrs		
			2 Yrs: All Cancers	2 Yrs	2 Yrs		
			2 Yrs	2 Yrs	2 Yrs		
			4 Yrs: All Cancers	2 Yrs	2 Yrs		
		5 Yrs	5 Yrs	5 Yrs	5 Yrs		
		1 Yr	2 Yrs	2 Yrs	2 Yrs		
			2 Yrs	2 Yrs	2 Yrs		
		5 Yrs	5 Yrs	5 Yrs	5 Yrs		
		5 Yrs	5 Yrs	5 Yrs	5 Yrs		
			5 Yrs: All Cancers	5 Yrs	1 Yr		
		5 Yrs	5 Yrs	5 Yrs	5 Yrs		
			1 Yr: All Cancers				
			5 Yrs: All Cancers				
			10 Yrs: All Cancers	10 Yr	10 Yrs		
			1 Yr: All Cancers	1 Yr	1 Yr		

The conditions above are conditions for declination of benefits; they may vary by state.

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Exhibit C-7: Level Death Benefit Underwriting Criteria - Nervous System

Company	Cerebral Palsy	Huntington's Disease	Mental or Nervous Disorder Requiring Psychiatric Care	Multiple or Lateral Sclerosis / Lou Gehrig's Disease	Myasthenia Gravis	Other Neurological Conditions	Parkinson Disease	Senile Dementia / Alzheimer's Disease
	2 Yrs			10 Yrs		10 Yrs: Paralysis Incl Paralysis in Last 2 Yrs	10 Yrs	10 Yrs
	2 Yrs		Ever	Ever		Currently Paralysis	2 Yrs	Ever
				Ever			2 Yrs	Ever
	Prior to Age 25		90 Days	Ever				Ever
		2 Yrs				Incl Paralysis in Last 2 Yrs		2 Yrs
	2 Yrs	Ever		Ever		2 Yrs	2 Yrs	Ever
		10 Yrs	2 Yrs	10 Yrs		10 Yrs Incl Paralysis	10 Yrs	10 Yrs
	Prior to Age 25		3 Yrs	Ever			3 Yrs	Ever
				Ever	Ever	2 Yrs: Paralysis	Ever	Ever
				Ever			2 Yrs	Ever
			1 Yr			1 Yr	2 Yrs	Ever
			2 Yrs			2 Yrs	2 Yrs	Ever
			5 Yrs	Ever			Ever	Ever
						Paralysis in Last 2 Yrs		2 Yrs
		Ever	2 Yrs	Ever		2 Yrs Incl Paralysis	2 Yrs	Ever
	If Under Age 25			2 Yrs				2 Yrs
			5 Yrs if Under the Age of 50				2 Yrs	2 Yrs
	Ever	Ever		Ever			Ever	Ever
				Ever		Ever: Paralysis	Ever	Ever
	2 Yrs	Ever		2 Yrs		2 Yrs: Paralysis	2 Yrs	Ever
				2 Yrs			2 Yrs	2 Yrs
	Ever		5 Yrs	5 Yrs			5 Yrs	5 Yrs
	Ever		5 Yrs	5 Yrs			5 Yrs	5 Yrs
			5 Yrs	5 Yrs		5 Yrs: Paralysis		1 Yr
				5 Yrs	5 Yrs		5 Yrs	5 Yrs
			1 Yr					1 Yr
			5 Yrs	5 Yrs		5 Yrs		5 Yrs
	Ever if Under Age 21	Ever	Ever	Ever		Ever, Incl Paralysis	Ever	Ever
			Ever	Ever			2 Yrs	Ever

The conditions above are conditions for declination of benefits; they may vary by state.

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Exhibit C-8: Level Death Benefit Underwriting Criteria - Respiratory System; Surgery, Medical Tests, Etc.

Company	COPD / Cold / Emphysema	Lung / Respiratory and Tobacco	Lung / Respiratory With Assistance *	Other Chronic Pulmonary Disorders	Heart or Valve Surgery Including Bypass & Stents	Organ Transplant	Surgery, Medical Tests, Treatment, or Therapy not Performed
	2 Yrs	1 Yr	Currently: UO and 1 Yr the Use of Nebulizer		1 Yr	10 Yrs	1 Yr
	2 Yrs		2 Yrs: UO	2 Yrs	2 Yrs: Excl Stents	Ever	
	2 Yrs		Currently: UO		2 Yrs	Currently Waiting	
	1 Yr			Prior to Age 25	5 Yrs	Ever	Ever
	2 Yrs		Currently: UO	2 Yrs	2 Yrs	Ever	Ever
	2 Yrs		2 Yrs: UO	2 Yrs	2 Yrs	Ever	Ever
	2 Yrs		Ever: UO	2 Yrs	Ever	10 Yrs	Ever
	3 Yrs		3 Yrs: UO	3 Yrs	2 Yrs	Ever	
	Ever		1 Yr: UO		2 Yrs	Receiving or Awaiting	Ever
	2 Yrs	2 Yrs	1 Yr: UO	Currently	1 Yr		Ever
	2 Yrs		1 Yr: UO		1 Yr	2 Yrs	1 Yr
	2 Yrs		Currently: UO	2 Yrs	2 Yrs	Ever	Ever
	2 Yrs		Currently: UO	2 Yrs	2 Yrs	2 Yrs	1 Yr
	Ever		Ever UO		Ever		
	2 Yrs		1 Yr: UO		2 Yrs	Ever	1 Yr
	2 Yrs		Currently: UO	Ever	2 Yrs	Ever	
	2 Yrs		2 Yrs: UO	2 Yrs	2 Yrs	2 Yrs	Ever
	2 Yrs		2 Yrs: UO		2 Yrs	2 Yrs	5 Yrs
	5 Yrs, Under Age 50		1 Yr: UO		2 Yrs	Currently Waiting	Currently
	Ever		1 Yr: UO	Ever	2 Yrs		2 Yrs
	2 Yrs		1 Yr, UO	1 Yr	2 Yrs	Ever	1 Yr
	2 Yrs		Currently: UO		3 Yrs	Ever	1.5 Yrs
	5 Yrs		2 Yrs, UO	5 Yrs	5 Yrs	Ever	
	5 Yrs		2 Yrs, UO	5 Yrs	5 Yrs	Ever	
	5 Yrs			5 Yrs	1 Yr		5 Yrs
	5 Yrs			5 Yrs	2 Yrs		2 Yrs
	1 Yr						
	5 Yrs		Currently, UO	5 Yrs	5 Yrs	Currently Waiting	5 Yrs
	Ever			Ever	Ever	Ever	1 Yr
	2 Yrs		1 Yr: UO	2 Yrs	3 Yrs	Ever	

* UO = Use of Oxygen

The conditions above are conditions for declination of benefits; they may vary by state.

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Exhibit C-9: Level Death Benefit Underwriting Criteria - Miscellaneous

Company	Disorder of Pancreas	Kidney Disease / Failure, Dialysis, Renal Insufficiency / Failure	AIDS or AIDS Related Complex	HIV Positive Diagnosis	Anemia Requiring Transfusions / Sickle Cell Anemia	Spina Bifida
	1 Yr	10 Yrs Ever	10 Yrs Ever	10 Yrs Ever		
		2 Yrs	Ever	Ever		
		1 Yr	Ever	Ever	Prior to Age 25	
		2 Yrs	Ever	Ever	2 Yrs	
		2 Yrs	Ever	Ever	Ever	
		Ever	Ever	Ever		
	2 Yrs	10 Yrs	Ever	Ever		
		3 Yrs	Ever	Ever	Prior to Age 25	Prior to Age 25
	1 Yr	Ever	Ever			
		Ever	Ever	Ever		
		2 Yrs	Ever	Ever		
		Ever	Ever	Ever		
		2 Yrs	10 Yrs	10 Yrs		
		Ever	Ever	Ever		
		2 Yrs	10 Yrs	10 Yrs		
	2 Yrs	2 Yrs	Ever	Ever	2 Yrs	
		2 Yrs	Ever	Ever		
		2 Yrs	5 Yrs	5 Yrs		
		4 Yrs	Ever	Ever	Ever	Ever
		2 Yrs	Ever	Ever		
	1 Yr	Ever	Ever	Ever		
		2 Yrs	Ever	Ever		
		5 Yrs	Ever	Ever	5 Yrs	Ever
		5 Yrs	Ever	Ever	5 Yrs	Ever
		5 Yrs	1 Yr	1 Yr		
		5 Yrs	5 Yrs	5 Yrs		
		1 Yr	1 Yr			
		5 Yrs	Ever	Ever	5 Yrs	
		Ever	Ever	Ever		
		2 Yrs	Ever	Ever	Prior to Age 21	Prior to Age 40

The conditions above are conditions for declination of benefits; they may vary by state.

Disclaimer: CSG Actuarial, LLC does not guarantee or warrant the accuracy of the above. Carriers may have made adjustments that have not yet been reflected in our database.

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PREMIUM RATE COMPARISONS

Exhibit D provides premium rate comparisons for each company represented in CSG's Final Expense competitive database. Each table displays the annual premiums for the lowest rating by plan type, gender, and tobacco preference. The rates are shown in 5-year age increments, starting at issue age 57. Below is a summary of all the tables:

Exhibit D-1:	Final Expense – Level Death Benefit	Page	22
Exhibit D-2:	Final Expense – Graded Death Benefit		23
Exhibit D-3:	Final Expense – Return of Premium Death Benefit		24

The tables represent the lowest available rate for each company by benefit type and age. For example, if a company offers non-tobacco rates, these are shown. If the company offers blended non-tobacco/tobacco, the blended rates are shown. CSG Actuarial's final expense database includes premium rates for all ages, premium rate factors, and plan types. **The rates in the exhibits do not include any couples or household discounts or annual policy fees , if applicable.**

The exhibits presented in this report are only a subset of the entire database. Please contact CSG if you are interested in a customized competitive report or interested in access to the entire database.

EXHIBIT D-1 - FINAL EXPENSE LIFE RATES - LEVEL DEATH BENEFIT
NON-TOBACCO RATES ONLY



Company	FEMALE						MALE					
	57	62	67	72	77	82	57	62	67	72	77	82
	\$26.84	\$33.74	\$44.60	\$64.28	\$95.21	N/A	\$36.15	\$47.27	\$65.18	\$97.59	\$146.38	N/A
	\$28.97	\$34.99	\$47.02	\$63.44	\$88.18	\$126.99	\$36.49	\$46.13	\$61.31	\$78.72	\$110.57	\$165.04
	\$28.70	\$36.70	\$47.50	\$62.60	\$89.70	\$136.10	\$39.10	\$48.90	\$64.00	\$86.50	\$121.50	\$171.70
	\$29.46	\$36.85	\$49.09	\$68.60	\$99.62	N/A	\$38.17	\$49.70	\$68.19	\$94.69	\$134.29	N/A
	\$29.00	\$37.00	\$47.00	\$63.00	\$90.00	\$136.00	\$38.00	\$48.00	\$62.00	\$85.00	\$121.00	\$172.00
	\$31.00	\$38.00	\$48.00	\$64.00	\$92.00	\$134.00	\$38.00	\$48.00	\$65.00	\$87.00	\$127.00	\$187.00
	\$30.47	\$38.52	\$50.38	\$67.13	\$98.61	N/A	\$38.91	\$50.67	\$67.27	\$91.28	\$127.73	N/A
	\$29.29	\$38.67	\$49.12	\$65.33	\$96.33	\$142.63	\$39.36	\$49.37	\$64.79	\$88.83	\$133.10	\$189.20
	\$32.27	\$39.34	\$48.98	\$64.12	\$93.35	N/A	\$39.12	\$47.63	\$62.68	\$88.85	\$128.46	N/A
	\$31.40	\$39.40	\$53.60	\$72.40	\$98.10	\$141.00	\$40.50	\$51.00	\$67.40	\$95.20	\$132.60	\$178.60
	\$32.42	\$39.77	\$51.62	\$68.94	\$91.94	\$123.87	\$41.91	\$54.12	\$72.28	\$96.60	\$126.55	\$168.25
	\$31.22	\$39.88	\$52.74	\$72.21	\$102.10	\$138.28	\$39.80	\$51.61	\$69.20	\$92.80	\$131.21	\$177.60
	\$32.00	\$40.00	\$51.00	\$67.00	\$97.00	N/A	\$41.00	\$53.00	\$68.00	\$95.00	\$131.00	N/A
	\$31.47	\$40.27	\$50.17	\$65.87	\$93.06	\$139.01	\$38.87	\$51.20	\$66.82	\$89.98	\$126.35	\$183.16
	\$31.89	\$40.29	\$50.99	\$68.07	\$96.50	\$132.89	\$37.29	\$48.04	\$63.81	\$88.30	\$129.04	\$163.94
	\$32.99	\$40.71	\$52.46	\$69.35	\$99.35	N/A	\$39.39	\$49.61	\$66.41	\$90.83	\$132.84	N/A
	\$32.00	\$41.00	\$53.00	\$70.00	\$97.00	N/A	\$42.00	\$52.00	\$67.00	\$91.00	\$127.00	N/A
	\$33.90	\$41.30	\$52.20	\$70.00	\$95.30	\$137.40	\$43.20	\$53.90	\$69.20	\$91.50	\$125.70	\$186.10
	\$33.53	\$41.42	\$51.40	\$66.30	\$93.70	\$135.50	\$42.63	\$52.35	\$68.30	\$91.60	\$124.10	\$182.00
	\$32.93	\$41.71	\$52.68	\$69.14	\$105.34	\$158.22	\$42.80	\$54.88	\$71.34	\$97.68	\$141.38	\$200.10
	\$32.76	\$42.00	\$53.76	\$72.66	\$105.84	\$157.71	\$41.37	\$53.34	\$71.40	\$98.70	\$138.39	\$192.99
	\$36.60	\$43.20	\$54.70	\$71.50	\$98.34	\$142.00	\$44.00	\$54.46	\$71.63	\$94.98	\$134.00	\$197.00
	\$36.16	\$44.31	\$55.40	\$77.29	\$124.63	\$177.83	\$48.40	\$61.39	\$78.17	\$108.58	\$163.54	\$215.81
	\$36.20	\$44.60	\$57.70	\$75.90	\$102.50	\$148.30	\$47.10	\$59.50	\$77.80	\$103.20	\$140.60	\$206.40
	\$36.00	\$45.00	\$58.00	\$76.00	\$107.00	\$162.00	\$45.00	\$55.00	\$73.00	\$101.00	\$141.00	\$201.00
	\$35.42	\$45.59	\$59.30	\$79.48	\$111.73	\$167.21	\$47.28	\$59.14	\$76.60	\$106.87	\$148.76	\$205.45
	\$37.31	\$45.74	\$56.85	\$77.41	\$110.17	\$152.13	\$47.43	\$59.58	\$76.04	\$106.64	\$155.31	\$217.62
	\$39.00	\$46.00	\$56.00	\$73.00	\$101.00	\$149.00	\$46.00	\$56.00	\$70.00	\$93.00	\$128.00	\$186.00
	\$39.72	\$47.72	\$57.28	\$75.39	\$91.61	\$106.61	\$51.50	\$61.72	\$80.17	\$107.39	\$129.06	\$139.39
	\$35.34	\$48.13	\$65.96	\$96.37	\$141.23	N/A	\$54.34	\$75.01	\$105.79	\$150.90	\$199.51	N/A
	\$42.00	\$50.00	\$65.00	\$85.00	\$118.00	N/A	\$52.00	\$65.00	\$85.00	\$110.00	\$166.00	N/A
	\$42.24	\$52.59	\$69.06	\$92.59	\$132.82	\$179.53	\$53.18	\$64.94	\$81.18	\$110.12	\$165.76	\$220.35

¹ Rates represented above are the rates applicable to the lowest pay method; some carriers may have multiple pay methods that are not represented above.

² Rates are sorted by the lowest Female Age 57 rate to the highest.

³ Annual policy fee not included in the above rates.

Disclaimer: CSG Actuarial, LLC does not guarantee or warrant the accuracy of the above premium rates. Carriers may have made rate adjustments that have not yet been reflected in our database.

EXHIBIT D-2 - FINAL EXPENSE LIFE RATES - GRADED DEATH BENEFIT

NON-TOBACCO RATES ONLY



Company	FEMALE						MALE					
	57	62	67	72	77	82	57	62	67	72	77	82
	\$40.00	\$50.00	\$68.00	\$97.00	\$140.00	\$213.00	\$52.00	\$70.00	\$101.00	\$153.00	\$230.00	\$334.00
	\$42.60	\$52.99	\$70.95	\$94.97	\$136.50	\$207.00	\$55.20	\$69.01	\$94.00	\$130.00	\$191.00	\$275.60
	\$43.00	\$54.00	\$71.00	\$99.00	\$145.00	\$218.00	\$62.00	\$80.00	\$101.00	\$134.00	\$193.00	\$274.00
	\$48.00	\$56.00	\$69.00	\$90.00	\$128.00	N/A	\$58.00	\$69.00	\$89.00	\$119.00	\$168.00	N/A
	\$44.42	\$56.43	\$74.20	\$103.46	\$156.33	\$233.67	\$60.77	\$79.77	\$104.53	\$140.03	\$212.97	\$304.03
	\$47.00	\$57.00	\$76.00	\$105.00	\$140.00	\$195.00	\$63.00	\$79.00	\$112.00	\$152.00	\$199.00	\$259.00
	\$46.79	\$57.04	\$71.02	\$92.97	\$135.36	N/A	\$56.72	\$69.06	\$90.89	\$128.83	\$186.27	N/A
	\$50.14	\$59.68	\$78.30	\$112.26	\$163.32	\$227.19	\$71.31	\$88.97	\$113.92	\$156.23	\$219.61	\$298.85
	\$50.14	\$60.30	\$75.64	\$100.79	\$148.73	N/A	\$59.93	\$74.14	\$97.35	\$134.29	\$199.28	N/A
	\$52.95	\$66.95	\$82.04	\$105.36	\$154.20	N/A	\$68.87	\$86.70	\$112.49	\$152.83	\$211.27	N/A
	\$56.85	\$69.91	\$84.91	\$110.03	\$161.73	\$248.00	\$69.92	\$86.85	\$113.54	\$155.01	\$218.83	\$304.77
	\$60.00	\$73.00	\$95.00	\$128.00	\$169.00	N/A	\$73.00	\$85.00	\$112.00	\$154.00	\$197.00	N/A
	\$58.54	\$73.05	\$94.31	\$130.17	\$196.58	\$280.26	\$75.60	\$96.01	\$132.19	\$183.68	\$262.99	\$365.96
	\$63.80	\$75.80	\$89.60	\$117.90	\$168.00	\$233.00	\$85.30	\$107.80	\$136.90	\$168.30	\$211.00	\$282.00
	\$71.00	\$82.00	\$108.00	\$151.00	N/A	N/A	\$87.00	\$106.00	\$139.00	\$188.00	N/A	N/A
	\$76.45	\$100.42	\$130.08	\$164.99	\$203.98	N/A	\$91.37	\$119.47	\$155.03	\$196.48	\$243.84	N/A

¹ Rates represented above are the rates applicable to the lowest pay method; some carriers may have multiple pay methods that are not represented above.

² Rates are sorted by the lowest Female Age 57 rate to the highest.

³ Annual policy fee not included in the above rates.

Disclaimer: CSG Actuarial, LLC does not guarantee or warrant the accuracy of the above premium rates. Carriers may have made rate adjustments that have not yet been reflected in our database.

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EXHIBIT D-3 - FINAL EXPENSE LIFE RATES - RETURN OF PREMIUM DEATH BENEFIT
NON-TOBACCO RATES ONLY



Company	FEMALE						MALE					
	57	62	67	72	77	82	57	62	67	72	77	82
	\$41.34	\$52.24	\$67.32	\$87.46	\$116.39	N/A	\$52.10	\$67.12	\$89.00	\$120.33	\$159.69	N/A
	\$46.00	\$57.00	\$74.00	\$104.00	N/A	N/A	\$57.00	\$74.00	\$103.00	\$157.00	N/A	N/A
	\$47.00	\$58.00	\$75.00	\$107.00	\$162.00	N/A	\$66.00	\$84.00	\$107.00	\$144.00	\$215.00	N/A
	\$48.79	\$59.02	\$79.29	\$112.55	\$158.77	\$250.58	\$60.98	\$76.88	\$105.72	\$149.05	\$207.01	\$337.86
	\$50.14	\$60.30	\$75.64	\$100.79	\$148.73	N/A	\$59.93	\$74.14	\$97.35	\$134.29	\$199.28	N/A
	\$48.09	\$60.54	\$77.70	\$101.00	N/A	N/A	\$64.27	\$80.64	\$103.35	\$141.00	N/A	N/A
	\$49.12	\$60.61	\$78.38	\$111.82	\$178.20	\$249.66	\$67.76	\$87.78	\$114.65	\$151.08	\$236.50	\$346.50
	\$51.03	\$65.87	\$88.87	\$116.04	\$155.48	\$221.14	\$61.52	\$79.45	\$107.35	\$140.51	\$199.65	\$286.00
	\$54.24	\$66.47	\$83.10	\$115.94	\$186.95	\$266.75	\$72.60	\$92.09	\$117.26	\$162.87	\$245.31	\$323.72
	\$63.62	\$74.24	\$95.23	\$131.29	\$183.31	\$247.26	\$80.49	\$98.19	\$129.89	\$179.06	\$245.69	\$325.30
	\$71.00	\$82.00	\$108.00	\$151.00	N/A	N/A	\$87.00	\$106.00	\$139.00	\$188.00	N/A	N/A
	\$73.05	\$83.47	\$106.23	\$138.63	\$185.98	N/A	\$73.05	\$83.47	\$106.23	\$138.63	\$185.98	N/A
	\$79.14	\$94.58	\$117.11	\$145.80	\$188.03	N/A	\$101.51	\$125.19	\$157.40	\$197.65	\$263.27	N/A
	\$95.06	\$99.53	\$113.65	\$129.76	\$150.12	\$191.53	\$105.76	\$114.47	\$131.65	\$154.35	\$191.65	\$234.82
	\$80.00	\$103.00	\$135.00	\$177.00	\$230.00	\$295.00	\$80.00	\$103.00	\$135.00	\$177.00	\$230.00	\$295.00
	\$93.94	\$110.91	\$137.72	\$183.14	N/A	N/A	\$122.54	\$144.66	\$179.61	\$258.78	N/A	N/A
	\$108.00	\$138.00	\$168.00	\$198.00	\$236.00	N/A	\$108.00	\$138.00	\$168.00	\$198.00	\$236.00	N/A

¹ Rates represented above are the rates applicable to the lowest pay method; some carriers may have multiple pay methods that are not represented above.

² Rates are sorted by the lowest Female Age 57 rate to the highest.

³ Annual policy fee not included in the above rates.

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