



The OMKW Report

A monthly survey of Guaranteed Universal Life Insurance
products available for use in family and charitable planning

- Issue Ages 70 to 90 Years -

APRIL 2005

OMKW Financial Strategies

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The OMKW Report

Dear Friend

As decision-making has become more complex, finding the “right” associates to work with is crucial to ensure the best possible outcome for your clients. For the past several years we have enjoyed working with professionals like you, especially regarding the needs of clients between the ages of 70 and 90. We have developed insurance and annuity strategies that benefit this age group and our expertise in this area has led us to focus in this space. We have learned that the insurance marketplace can provide unique benefits for this age group, enhancing the benefits of OMKW strategies.

You may be asking, why this age group? Unlike younger applicants, people applying for insurance in this age bracket find an unusually wide range of price quotes available from top-tier carriers. Not only is there a wide diversity in rates, but the offers change frequently. As a result, given the unique insurable characteristics of these individuals, there may be unique benefits available to your clients in this age range.

To unlock the hidden value for our clients and to keep pace with this dynamic marketplace activity, OMKW tracks quotations from more than twenty major insurers each month. Often, financial planners are unaware of the dynamics of the insurance marketplace, especially in this special category. As a courtesy to this important community of advisors and client alike, we’ve been asked to share basic pricing information.

THE OMKW REPORT, published monthly, is free of charge to all OMKW associates in the planning community. The Report summarizes “standard” rates, but “preferred” rates may also be beneficial in some cases. We would be pleased to assist you with those situations, or any other concerns you may have involving this very special category of clients.

Best wishes for continued success,

A handwritten signature in black ink that reads 'William R. Witt'. The signature is written in a cursive style with a large, prominent 'W' at the beginning.

William R. Witt, President
OMKW Financial Strategies



HOW TO USE THE OMKW REPORT

THE OMKW REPORT analyzes a life insurance product, known as “Guaranteed Universal Life.” This product is used exclusively with OMKW strategies. This special type of insurance coverage provides assured premiums and is generally considered one of the most secure insurance products in today’s market.

The report shows current “standard” and “preferred” quotations for male and female applicants (non-smokers) at key ages between 70 and 90 to acquire \$1,000,000 in death benefit. The pricing in yellow are actual quotes from the carrier, while quotes in between the 5 yr increments are extrapolated amounts.

Contact OMKW for further information on the use of these important tools.

Please note that this listing is not a solicitation nor shall be construed as an offer to buy insurance. This report is merely for illustration purposes, actual results may vary.

**SUMMARY OF INSURANCE PREMIUMS
PREFERRED (\$ 1,000,000 death benefit)**

Company	Product	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	90
1 F American General	Platinum Protector G	25,118	26,179	27,240	28,302	29,363	30,424	33,320	36,216	39,112	42,008	44,904	49,495	54,086	58,678	63,269	67,860	90,120
2 F American General	ContinUL	23,438	24,653	25,868	27,084	28,299	29,514	32,163	34,812	37,460	40,109	42,758	48,112	53,465	58,819	64,172	69,526	112,108
3 F Banner	Continuity UL	26,366	27,987	29,608	31,230	32,851	34,472	36,952	39,432	41,912	44,392	46,872	52,624	58,376	64,128	69,880	75,632	
4 F Columbus Life	Mainsail UL	24,780	26,104	27,428	28,752	30,076	31,400	33,458	35,516	37,574	39,632	41,690	47,574	53,458	59,342	65,226	71,110	
5 F Equitable	Athena UL II	24,012	25,315	26,618	27,922	29,225	30,528	33,468	36,408	39,348	42,288	45,228	50,398	55,567	60,737	65,906	71,076	
6 F GE Capital	Lifetime ProtectorFlex-50+	22,897	24,985	27,073	29,162	31,250	33,338	37,799	42,260	46,720	51,181	55,642	61,601	67,560	73,520	79,479	85,438	162,172
7 F General American	ULSG'03	21,673	23,758	25,842	27,927	30,011	32,096	36,776	41,455	46,135	50,814	55,494						
8 F Hartford	Advance UL	24,546	25,868	27,191	28,513	29,836	31,158	35,574	39,990	44,407	48,823	53,239	60,234	67,229	74,224	81,219	88,214	
9 F Indi Life	Vista Advantage	27,648	29,983	32,318	34,654	36,989	39,324	44,074	48,823	53,573	58,322	63,072	72,951	82,829	92,708	102,586	112,465	
10 F ING	GPUL	23,444	24,758	26,072	27,387	28,701	30,015	34,504	38,993	43,483	47,972	52,461						
11 F Jackson National	Generations UL	25,654	27,642	29,630	31,618	33,606	35,594	39,019	42,444	45,868	49,293	52,718	56,643	60,568	64,494	68,419	72,344	111,068
12 F Jefferson Pilot	JPF Legend 300 XG	23,397	24,810	26,223	27,635	29,048	30,461	32,777	35,094	37,410	39,727	42,043						
13 F John Hancock	Protection UL	23,357	24,988	26,618	28,249	29,879	31,510	34,387	37,265	40,142	43,020	45,897	52,945	59,993	67,040	74,088	81,136	134,054
14 F John Hancock	Protection UL-G	22,440	23,928	25,417	26,905	28,394	29,882	33,229	36,575	39,922	43,268	46,615	52,396	58,177	63,958	69,739	75,520	135,901
15 F Lincoln Benefit	Legacy Choice	25,000	25,982	26,964	27,946	28,928	29,910	33,571	37,232	40,893	44,554	48,215						
16 F Lincoln Life	UL-LPR 6	22,734	24,147	25,560	26,972	28,385	29,695	32,011	34,328	36,644	38,961	42,763						
17 F Manulife	UL-G 2004	23,039	24,431	25,823	27,216	28,608	30,325	32,939	35,552	38,166	40,779	44,215	49,739	55,263	60,788	66,312	71,836	136,902
18 F MassMutual	UL 2 G	23,726	25,252	26,778	28,304	29,830	31,356	34,168	36,980	39,792	42,604	45,416	50,088	54,760	59,432	64,104	68,776	
19 F Pacific Life	Versa-Flex V** (40% base)	24,300	25,949	27,598	29,246	30,895	32,544											
20 F Phoenix	Protector II	28,033	29,767	31,501	33,235	34,969	36,703	41,302	45,901	50,501	55,100	59,699	67,055	74,410	81,766	89,121	96,477	
21 F Principal	UL Protector	22,015																
22 F Prudential	UL Protector 2003	27,269	29,680	32,091	34,503	36,914	39,325	43,559	47,792	52,026	56,259	60,493	67,096	73,699	80,303	86,906	93,509	159,686
23 F Sun Life	Sun Universal Protector LP2	22,871	24,242	25,613	26,984	28,355	29,726	32,370	35,015	37,659	40,304	42,948	48,254	53,559	58,865	64,170	69,476	
24 F Transamerica	TransACE EX	22,344	23,791	25,238	26,686	28,133	29,580	32,114	34,649	37,183	39,718	42,252	48,902	55,553	62,203	68,854	75,504	
25 F Travelers	Travelers MVP	23,332	25,046	26,760	28,475	30,189	31,903	34,691	37,479	40,267	43,055	45,843						
26 F United of Omaha	Priority Max UL	22,080	23,712	25,344	26,977	28,609	30,241	34,105	37,969	41,833	45,697	49,561						
27 F West Coast	LifeSpanGold 120	25,036	26,675	28,314	29,953	31,592	33,231	35,605	37,979	40,354	42,728	45,102	50,615	56,127	61,640	67,152	72,665	

**SUMMARY OF INSURANCE PREMIUMS
PREFERRED (\$ 1,000,000 death benefit)**

Company	Product	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	90
28 M American General	Platinum Protector G	30,526	32,341	34,156	35,972	37,787	39,602	44,053	48,505	52,956	57,408	61,859	67,844	73,830	79,815	85,801	91,786	110,282
29 M American General	ContinUL	29,517	31,436	33,354	35,273	37,191	39,110	43,667	48,223	52,780	57,336	61,893	68,737	75,581	82,424	89,268	96,112	141,257
30 M Banner	Continuity UL	32,498	34,394	36,290	38,187	40,083	41,979	44,711	47,443	50,176	52,908	55,640	61,556	67,472	73,387	79,303	85,219	
31 M Columbus Life	Mainsail UL	31,960	33,592	35,224	36,856	38,488	40,120	43,076	46,032	48,988	51,944	54,900	61,638	68,376	75,114	81,852	88,590	
32 M Equitable	Athena UL II	29,484	31,308	33,132	34,956	36,780	38,604	41,506	44,407	47,309	50,210	53,112	59,556	66,000	72,444	78,888	85,332	
33 M GE Capital	Lifetime ProtectorFlex-50+	29,715	31,969	34,222	36,476	38,729	40,983	45,581	50,179	54,777	59,375	63,973	70,625	77,276	83,928	90,579	97,231	174,316
34 M General American	ULSG'03	28,396	30,722	33,049	35,375	37,702	40,028	45,292	50,556	55,821	61,085	66,349						
35 M Hartford	Advance UL	30,852	32,936	35,020	37,103	39,187	41,271	46,325	51,379	56,434	61,488	66,542	75,087	83,632	92,176	100,721	109,266	
36 M Indi Life	Vista Advantage	34,440	37,154	39,869	42,583	45,298	48,012	54,204	60,396	66,588	72,780	78,972	91,747	104,522	117,298	130,073	142,848	
37 M ING Reliastar	GPUL	29,461	31,457	33,454	35,450	37,447	39,443	44,511	49,579	54,648	59,716	64,784						
38 M Jackson National	Generations UL	32,518	34,854	37,190	39,525	41,861	44,197	48,643	53,089	57,534	61,980	66,426	71,781	77,137	82,492	87,848	93,203	141,857
39 M Jefferson Pilot	JPF Legend 300 XG	30,728	32,473	34,218	35,963	37,708	39,453	42,465	45,477	48,490	51,502	54,514						
40 M John Hancock	Protection UL	29,404	31,457	33,509	35,562	37,614	39,667	43,758	47,849	51,941	56,032	60,123	68,255	76,386	84,518	92,649	100,781	148,520
41 M John Hancock	Protection UL-G	29,229	31,243	33,258	35,272	37,287	39,301	43,734	48,167	52,599	57,032	61,465	68,882	76,300	83,717	91,135	98,552	155,133
42 M Lincoln Benefit	Legacy Choice	29,302	31,263	33,224	35,186	37,147	39,108	44,136	49,164	54,193	59,221	64,249						
43 M Lincoln Life	UL-LPR 6	28,979	30,949	32,918	34,888	36,857	38,827	42,761	46,695	50,629	54,563	58,497						
44 M Manulife	UL-G 2004	29,168	31,103	33,038	34,972	36,907	38,842	43,109	47,377	51,644	55,912	60,179	67,963	75,747	83,532	91,316	99,100	160,517
45 M MassMutual	UL 2 G	32,026	33,744	35,462	37,180	38,898	40,616	44,758	48,900	53,042	57,184	61,326	68,502	75,678	82,854	90,030	97,206	
46 M Pacific Life	Versa-Flex V** (40% base)	30,924	32,686	34,447	36,209	37,970	39,732											
47 M Phoenix	Protector II	36,341	38,702	41,062	43,423	45,783	48,144	53,326	58,509	63,691	68,874	74,056	81,843	89,630	97,418	105,205	112,992	
48 M Principal	UL Protector	26,891																
49 M Prudential	UL Protector 2003	37,175	39,894	42,613	45,331	48,050	50,769	56,296	61,824	67,351	72,879	78,406	86,366	94,326	102,286	110,246	118,206	216,607
50 M Sun Life	Sun Universal Protector LP2	30,111	31,973	33,835	35,697	37,559	39,421	43,480	47,538	51,597	55,655	59,714	67,696	75,677	83,659	91,640	99,622	
51 M Transamerica	TransACE EX	28,548	30,348	32,148	33,948	35,748	37,548	41,280	45,012	48,744	52,476	56,208	63,540	70,872	78,204	85,536	92,868	
52 M Travelers	Travelers MVP	28,959	31,041	33,123	35,205	37,287	39,369	44,037	48,705	53,373	58,041	62,709						
53 M United of Omaha	Priority Max UL	28,801	30,145	31,489	32,833	34,177	35,521	39,817	44,113	48,409	52,705	57,001						
54 M West Coast	LifeSpanGold 120	31,342	33,158	34,973	36,789	38,604	40,420	43,838	47,255	50,673	54,090	57,508	62,380	67,251	72,123	76,994	81,866	

**SUMMARY OF INSURANCE PREMIUMS
STANDARD (\$ 1,000,000 death benefit)**

Company	Product	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	90
1 F American General	Platinum Protector G	29,419	30,651	31,883	33,116	34,348	35,580	39,269	42,958	46,647	50,336	54,025	59,308	64,592	69,875	75,159	80,442	107,440
2 F American General	ContinUL	28,268	29,944	31,621	33,297	34,974	36,650	40,381	44,112	47,842	51,573	55,304	60,577	65,850	71,122	76,395	81,668	113,974
3 F Banner	Continuity UL	40,950	43,659	46,368	49,077	51,786	54,495	58,418	62,341	66,263	70,186	74,109	81,610	89,111	96,613	104,114	111,615	
4 F Columbus Life	Mainsail UL	28,480	29,868	31,256	32,644	34,032	35,420	38,624	41,828	45,032	48,236	51,440	55,856	60,272	64,688	69,104	73,520	
5 F Equitable	Athena UL II	28,980	30,564	32,148	33,732	35,316	36,900	40,488	44,076	47,664	51,252	54,840	61,114	67,387	73,661	79,934	86,208	
6 F GE Capital	Lifetime ProtectorFlex-50+	26,417	29,802	33,188	36,573	39,959	43,344	48,850	54,356	59,863	65,369	70,875	76,530	82,185	87,839	93,494	99,149	192,724
7 F General American	Lifetime Protection UL	25,127	27,986	30,846	33,705	36,565	39,424	44,884	50,343	55,803	61,262	66,722	72,495	78,268	84,040	89,813	95,586	
8 F Hartford	Advanced UL	29,453	31,136	32,818	34,501	36,183	37,866	42,206	46,546	50,885	55,225	59,565	67,658	75,750	83,843	91,935	100,028	
9 F Indi Life	Vista Advantage	33,084	35,758	38,431	41,105	43,778	46,452	51,929	57,406	62,882	68,359	73,836	85,325	96,814	108,302	119,791	131,280	
10 F ING	GPUL	27,701	28,978	30,255	31,532	32,809	34,086	38,797	43,509	48,220	52,932	57,643	65,736	73,829	81,922	90,015	98,108	
11 F Jackson National	Generations UL 2005	29,807	32,476	35,144	37,813	40,481	43,150	47,176	51,202	55,227	59,253	63,279	67,966	72,652	77,339	82,025	86,712	133,994
12 F Jefferson Pilot	JPF Legend 300 XG	28,113	29,838	31,563	33,287	35,012	36,737	39,223	41,709	44,195	46,681	49,167	61,451	73,736	86,020	98,305	110,589	
13 F John Hancock	Protection UL-G	28,200	30,313	32,426	34,539	36,652	38,765	42,102	45,439	48,775	52,112	55,449	63,577	71,704	79,832	87,959	96,087	149,921
14 F Lincoln Benefit	Legacy Choice	27,588	29,925	32,262	34,599	36,936	39,273	42,646	46,020	49,393	52,767	56,140	62,657	69,175	75,692	82,210	88,727	164,209
15 F Lincoln Life	UL-LPR 6	29,552	31,105	32,659	34,212	35,766	37,319	41,288	45,256	49,225	53,193	57,162	64,250	71,338	78,426	85,514	92,602	
16 F Manulife	UL-G 2004	29,464	31,189	32,914	34,638	36,363	38,284	40,770	43,256	45,742	48,228	55,442	67,726	80,011	92,295	104,580	87,070	152,400
17 F MassMutual	UL 2 G-APS	28,816	31,137	33,457	35,778	38,098	40,419	43,412	46,404	49,397	52,389	55,382	61,346	67,310	73,274	79,238	85,202	165,889
18 F Pacific Life	Versa-Flex V** (40% base)	28,740	30,911	33,082	35,254	37,425	39,596	42,524	45,452	48,380	51,308	54,236	61,046	67,856	74,666	81,476	88,286	
19 F Phoenix	Protector II	29,349	31,274	33,200	35,125	37,051	38,976											
20 F Principal	UL Protector	25,626	28,257	30,888	33,518	36,149	38,780	44,697	50,614	56,531	62,448	68,365	77,919	87,474	97,028	106,583	116,137	
21 F Protective	Select UL III	27,391																
22 F Prudential	UL Protector 2003	34,888	36,985	39,082	41,178	43,275	45,372	49,911	54,450	58,990	63,529	68,068	75,110	82,151	89,193	96,234	103,276	178,101
23 F Sun Life	Sun Universal Protector LP2	26,983	28,926	30,869	32,813	34,756	36,699	40,137	43,575	47,014	50,452	53,890	59,631	65,372	71,113	76,854	82,595	
24 F Transamerica	TransACE GL	27,324	29,004	30,684	32,364	34,044	35,724	39,394	43,063	46,733	50,402	54,072	60,300	66,528	72,756	78,984	85,212	
25 F Travelers	Travelers MVP	28,503	30,101	31,699	33,297	34,895	36,493	41,258	46,023	50,789	55,554	60,319	65,378	70,437	75,497	80,556	85,615	
26 F United of Omaha	Priority Max GUL	27,601	29,185	30,769	32,353	33,937	35,521	40,081	44,641	49,201	53,761	58,321	62,449	66,577	70,705	74,833	78,961	114,720
27 F West Coast	LifeTimeGold 120	28,898	30,483	32,069	33,654	35,240	36,825	40,473	44,120	47,768	51,415	55,063	60,892	66,721	72,550	78,379	84,208	148,390

**SUMMARY OF INSURANCE PREMIUMS
STANDARD (\$ 1,000,000 death benefit)**

Company	Product	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	90
28 M American General	Platinum Protector G	38,110	39,955	41,800	43,646	45,491	47,336	51,928	56,520	61,111	65,703	70,295	76,862	83,429	89,996	96,563	103,130	115,846
29 M American General	ContinUL	37,055	39,319	41,582	43,846	46,109	48,373	53,374	58,375	63,376	68,377	73,378	79,766	86,154	92,542	98,930	105,318	143,694
30 M Banner	Continuity UL	49,603	52,845	56,087	59,330	62,572	65,814	70,281	74,748	79,214	83,681	88,148	96,057	103,965	111,874	119,782	127,691	
31 M Columbus Life	Mainsail UL	37,980	39,772	41,564	43,356	45,148	46,940	50,848	54,756	58,664	62,572	66,480	73,240	80,000	86,760	93,520	100,280	
32 M Equitable	Athena UL II	35,724	37,958	40,193	42,427	44,662	46,896	50,498	54,101	57,703	61,306	64,908	72,737	80,566	88,394	96,223	104,052	
33 M GE Capital	Lifetime ProtectorFlex-50+	37,009	40,749	44,489	48,230	51,970	55,710	61,674	67,638	73,602	79,566	85,530	92,626	99,722	106,817	113,913	121,009	208,448
34 M General American	Lifetime Protection UL	35,688	38,581	41,474	44,367	47,260	50,153	56,319	62,485	68,651	74,817	80,983	89,416	97,850	106,283	114,717	123,150	
35 M Hartford	Advanced UL	37,904	40,417	42,931	45,444	47,958	50,471	55,391	60,312	65,232	70,153	75,073	83,106	91,140	99,173	107,207	115,240	
36 M Indi Life	Vista Advantage	42,552	45,766	48,979	52,193	55,406	58,620	65,878	73,135	80,393	87,650	94,908	110,287	125,666	141,046	156,425	171,804	
37 M ING	GPUL	37,376	39,603	41,830	44,057	46,284	48,511	53,914	59,316	64,719	70,121	75,524	84,086	92,648	101,211	109,773	118,335	
38 M Jackson National	Generations UL 2005	40,161	43,225	46,289	49,352	52,416	55,480	60,599	65,718	70,836	75,955	81,074	87,560	94,046	100,532	107,018	113,504	175,866
39 M Jefferson Pilot	JPF Legend 300 XG	37,197	39,447	41,697	43,947	46,197	48,447	52,136	55,824	59,513	63,201	66,890	82,697	98,503	114,310	130,116	145,923	
40 M John Hancock	Protection UL-G	38,028	40,353	42,678	45,002	47,327	49,652	53,884	58,116	62,349	66,581	70,813	80,400	89,986	99,573	109,159	118,746	169,519
41 M Lincoln Benefit	Legacy Choice	36,837	39,908	42,979	46,051	49,122	52,193	57,265	62,337	67,410	72,482	77,554	85,164	92,774	100,384	107,994	115,604	183,927
42 M Lincoln Life	UL-LPR 6	41,902	43,569	45,235	46,902	48,568	50,235	55,253	60,270	65,288	70,305	75,323	84,313	93,304	102,294	111,285	120,275	
43 M Manulife	UL-G 2004	39,937	42,322	44,708	47,093	49,479	51,864	56,781	61,698	66,614	71,531	76,448	83,486	90,524	97,563	104,601	111,639	175,939
44 M MassMutual	UL 2 G	42,856	45,580	48,304	51,028	53,752	56,476	60,292	64,108	67,923	71,739	75,555	82,562	89,569	96,575	103,582	110,589	193,438
45 M Pacific Life	Versa-Flex V** (40% base)	37,092	40,533	43,974	47,414	50,855	54,296	59,868	65,440	71,012	76,584	82,156	92,360	102,564	112,768	122,972	133,176	
46 M Phoenix	Protector II	37,038	39,293	41,548	43,802	46,057	48,312											
47 M Principal	UL Protector	33,758	36,791	39,825	42,858	45,892	48,925	55,525	62,125	68,725	75,325	81,925	91,952	101,979	112,005	122,032	132,059	
48 M Prudential	UL Protector 2003	44,452																
49 M Protective	Select UL III	34,665	39,317	43,968	48,620	53,271	57,923	63,821	69,719	75,617	81,515	87,413	97,084	106,755	116,427	126,098	135,769	251,575
50 M Sun Life	Sun Universal Protector LP2	36,547	39,229	41,912	44,594	47,277	49,959	54,459	58,959	63,459	67,959	72,459	80,294	88,129	95,965	103,800	111,635	
51 M Transamerica	TransACE GL	35,100	37,529	39,958	42,386	44,815	47,244	52,421	57,598	62,774	67,951	73,128	79,445	85,762	92,078	98,395	104,712	
52 M Travelers	Travelers MVP	38,416	40,950	43,485	46,019	48,554	51,088	56,199	61,310	66,421	71,532	76,643	82,107	87,572	93,036	98,501	103,965	
53 M United of Omaha	Priority Max GUL	36,001	38,305	40,609	42,913	45,217	47,521	51,817	56,113	60,409	64,705	69,001	73,753	78,505	83,257	88,009	92,761	126,360
54 M West Coast	LifeTimeGold 120	39,783	43,679	47,575	51,472	55,368	59,264	63,497	67,730	71,962	76,195	80,428	85,930	91,433	96,935	102,438	107,940	173,345



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