



Lincoln Heritage[®]
LIFE INSURANCE COMPANY



COMPETING PRODUCT COMPARISONS

	Level Premiums	Level Benefits	First Day Coverage	Permanent Coverage	Cash Value
Colonial Penn	YES	YES	NO	YES	YES
Physician's Life	YES	YES	NO	YES	YES
United of Omaha	YES	YES	NO	YES	YES
AARP Whole Life	NO	YES	YES	NO/GROUP	YES
AARP Extra Protection	NO	NO	YES	NO/GROUP	YES
AARP Extra Protection 65+	NO	NO	YES	NO/GROUP	YES
AARP Guaranteed Acceptance	NO	YES	NO	NO/GROUP	YES
Globe Life	YES	YES	YES	NO	NO
Veteran's Life Term to 75	NO	YES	YES	NO	NO
Providian	NO	YES	YES	NO	NO
Gerber	YES	NO	NO	NO	NO
CUNA	NO	YES	YES	NO	NO
Lincoln Heritage	YES	YES	YES	YES	YES