



Client: Mr Valued Client

DUE DILIGENCE REPORT

To our brokers, agents, and their clients, we give you our assurance that we have done everything possible to provide you with the best offer for life insurance that can be obtained through the open markets of life insurance companies that are available to us. As part of our due diligence we have relied on information provided to us by the proposed applicant, agent, doctors, clinics and hospitals that have the medical records of the proposed applicant.

The LifeScan system is intended to be educational and informative as an aid to both the agent and client in their assessment of the life insurance evaluation process.

At United Producers Inc., it is our belief that all proposed applicants have the opportunity to obtain life insurance at the best rates and policies available. We feel that as a protection and a service to the agent/broker, we must do everything possible to obtain life insurance on the proposed applicant and provide a record of that effort, which we refer to as a due diligence certificate. We believe that this is the ethical thing to do.

George Varanakis, President

United Producers Inc.

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Underwriting Decisions are tentative and are based on the information we have on file.

Company	Underwriting Decision	\$3,000,000 Death Benefit 20 Year Level Term Annual Premium
American General	Table 8	\$6,620
Banner	Table 8	\$6,800
Genworth	Table 5	\$7,010
Hartford	Table 10	\$10,675
ING	Table 8	\$8,780
John Hancock	Decline	—
Lincoln Benefit	Table 6	\$9,510
Lincoln Life	Decline	—
MetLife	Table 6	\$8,169
Principal	Decline	—
Prudential	Table 6	\$9,775
Transamerica	Table 8	\$11,730
West Coast	Table 8	\$8,150