

2015 10 Pay Whole Life Comparison Death Benefit Value IRR

Year 10

Female 45

Company	IRR	Value
Ohio National	20.79%	\$ 1,191,989
MetLife	19.97%	\$ 1,115,056
Guardian	19.61%	\$ 1,084,206
Northwestern Mutual	19.48%	\$ 1,178,010
Penn Mutual	19.34%	\$ 1,091,641
MassMutual	19.14%	\$ 1,096,548
SBLI	18.93%	\$ 1,125,302
Security Mutual Life	17.99%	\$ 1,049,754
New York Life	17.76%	\$ 1,143,725

Male 45

Company	IRR	Value
Ohio National	18.73%	\$ 1,165,811
MetLife	18.45%	\$ 1,163,633
Guardian	17.53%	\$ 1,103,830
Penn Mutual	17.53%	\$ 1,099,456
Northwestern Mutual	17.50%	\$ 1,186,521
SBLI	17.13%	\$ 1,116,931
MassMutual	17.06%	\$ 1,095,691
Security Mutual Life	16.75%	\$ 1,075,529
New York Life	15.91%	\$ 1,171,845

Female 55

Company	IRR	Value
MetLife	14.95%	\$ 1,185,334
SBLI	14.95%	\$ 1,141,888
Penn Mutual	14.52%	\$ 1,143,775
Guardian	14.38%	\$ 1,138,406
Northwestern Mutual	14.19%	\$ 1,233,790
MassMutual	14.02%	\$ 1,103,765
Security Mutual Life	13.44%	\$ 1,082,135
New York Life	12.63%	\$ 1,170,913

Male 55

Company	IRR	Value
MetLife	12.70%	\$ 1,208,452
Penn Mutual	12.64%	\$ 1,145,039
SBLI	12.32%	\$ 1,134,645
Guardian	12.26%	\$ 1,138,429
Northwestern Mutual	12.14%	\$ 1,235,640
MassMutual	11.90%	\$ 1,105,702
Security Mutual Life	11.39%	\$ 1,120,730
New York Life	10.68%	\$ 1,200,475

Year 20

Female 45

Company	IRR	Value
MetLife	9.34%	\$ 1,478,102
Ohio National	9.32%	\$ 1,502,100
MassMutual	9.28%	\$ 1,511,505
Penn Mutual	9.24%	\$ 1,479,284
New York Life	8.79%	\$ 1,586,978
Northwestern Mutual	8.67%	\$ 1,456,542
Guardian	8.32%	\$ 1,260,545
SBLI	8.16%	\$ 1,329,801
Security Mutual Life	8.04%	\$ 1,286,097

Male 45

Company	IRR	Value
MetLife	8.55%	\$ 1,498,211
Ohio National	8.53%	\$ 1,472,342
Penn Mutual	8.49%	\$ 1,479,029
MassMutual	8.46%	\$ 1,507,938
New York Life	8.10%	\$ 1,634,135
Northwestern Mutual	7.91%	\$ 1,467,090
Security Mutual Life	7.82%	\$ 1,370,320
Guardian	7.53%	\$ 1,286,283
SBLI	7.47%	\$ 1,321,745

Female 55

Company	IRR	Value
MassMutual	7.45%	\$ 1,554,902
Penn Mutual	7.45%	\$ 1,566,230
MetLife	7.33%	\$ 1,554,539
New York Life	6.83%	\$ 1,629,214
Northwestern Mutual	6.75%	\$ 1,550,795
Security Mutual Life	6.65%	\$ 1,398,227
Guardian	6.45%	\$ 1,352,096
SBLI	6.44%	\$ 1,372,715

Male 55

Company	IRR	Value
MetLife	6.75%	\$ 1,654,929
Penn Mutual	6.74%	\$ 1,569,646
MassMutual	6.67%	\$ 1,562,092
New York Life	6.19%	\$ 1,695,330
Security Mutual Life	6.06%	\$ 1,491,279
Northwestern Mutual	6.02%	\$ 1,566,226
SBLI	5.79%	\$ 1,374,198
Guardian	5.70%	\$ 1,364,635

