

Alliance Select Term

Western Reserve Life Approvals as of 02/26/2010

State	Ready For Sales	Product and Riders						
		Base Plan (TL03 1005)	Terminal III. (T1010305)	Waiver Prem (WPR07 0806)	Child Rider (CR05 0806)	Add. Insured (AIR040306)	Critical III. (CRT02 0408)	DI Riders (MDI021005 & MDI011005)
Alabama	YES	X	X	X	X	X	X	X
Alaska	YES	X	X	X	X	X	X	X
Arizona	YES	X	X	X	X	X	X	X
Arkansas	YES	X	X	X	X	X	X	X
California	YES	X	X	X	X	X	X	N/A
Colorado	YES	X	X	X	X	X	X	X
Connecticut	YES	X	X	X	X	X	N/A	X
Delaware	YES	X	X	X	X	X	X	X
Washington DC	YES	X	X	X	X	X	X	X
Florida	YES	X	X	X	X	X		X
Georgia	YES	X	X	X	X	X	X	X
Guam	NO	/ / / / / / / /						
Hawaii	YES	X	X	X	X	X	X	X
Idaho	YES	X	X	X	X	X	X	X
Illinois	YES	X	X	X	X	X	X	N/A
Indiana	YES	X	X	X	X	X	X	X
Iowa	YES	X	X	X	X	X	X	X
Kansas	YES	X	X	X	X	X	X	X
Kentucky	YES	X	X	X	X	X	X	X
Louisiana	YES	X	X	X		X	X	X
Maine	YES	X	X	X	X	X	X	X
Maryland	YES	X	X	X	X	X	X	X
Massachusetts	YES	X	X	X	X	X	X	X
Michigan	YES	X	X	X	X	X	X	X
Minnesota	YES	X	X	X	X	X	N/A	X
Mississippi	YES	X	X	X	X	X	X	X
Missouri	YES	X	X	X	X	X	X	N/A
Montana	YES	X	X	X	X	X	X	X
Nebraska	YES	X	X	X	X	X	X	X
Nevada	YES	X	X	X	X	X	X	X
New Hampshire	YES	X	X	X	X	X	X	X
New Jersey	YES	X	X	X	X	X	X	N/A
New Mexico	YES	X	X	X		X	X	X
North Carolina	YES	X	X	X	X	X	X	X
North Dakota	YES	X	X	X	X	X	X	X
Ohio	YES	X	X	X	X	X	X	X
Oklahoma	YES	X	X	X	X	X	X	X
Oregon	YES	X	X	X	X	X	X	N/A
Pennsylvania	YES	X	X	X	X	X	N/A	X
Puerto Rico	NO	/ / / / / / / /						
Rhode Island	YES	X	X	X	X	X	X	X
South Carolina	YES	X	X	X	X	X	X	X
South Dakota	YES	X	X	X	X	X	X	X
Tennessee	YES	X	X	X	X	X	X	X
Texas	YES	X	X	X	X	X	X	X
Utah	YES	X	X	X		X	X	N/A
Vermont	YES	X	X	X	X	X	X	X
Virginia	YES	X	X	X	X	X	X	X
Washington	NO	/ / / / / / / /						
West Virginia	YES	X	X	X	X	X	X	X
Wisconsin	YES	X	X	X	X	X	X	X
Wyoming	YES	X	X	X	X	X	X	X

Alliance Solutions Advantage Term

Western Reserve Life Approvals as of 2/26/2010

State	Ready For Sales	Product and Riders					Inherent Benefits				
		Base Plan (TL12 0709)	Waiver Prem (WPR03 0405)	Child Rider (CR03 1005)	DI Riders (MDI021005 & MDI011005)	Return of Premium (RPR04 0809)	Terminal III. (TI01 0305)	Chronic III. (CRN01 1005)	Critical III. (CRT01 1005)	Unemp. Ben. (UBR011005)	
Alabama	YES	X	X	X	X	X	X	X	X	X	
Alaska	YES	X	X	X	X	X	X	X	X	X	
Arizona	YES	X	X	X	X	X	X	X	X	X	
Arkansas	YES	X	X	X	X	X	X	X	X	X	
California	YES	X	X	X	N/A	X	X	X	X	N/A	
Colorado	YES	X	X	X	X	X	X	X	X	X	
Connecticut	YES	X	X	X	X	X	X	N/A	N/A	X	
Delaware	YES	X	X	X	X	X	X	X	X	X	
Washington DC	YES	X	X	X	X	X	X	X	X	X	
Florida	YES	X	X	X	X	X*	X	X	X	N/A	
Georgia	YES	X	X	X	X	X	X	X	X	X	
Guam	NO	/ / / / / / / / / / /									
Hawaii	YES	X	X	X	X	X	X	X	X	X	
Idaho	YES	X	X	X	X	X	X	X	X	X	
Illinois	NO		X	X	N/A		X	X	X	X	
Indiana	YES	X	X	X	X	X	X	X	X	X	
Iowa	YES	X	X	X	X	X	X	X	X	X	
Kansas	YES	X	X	X	X	X	X	X	X	X	
Kentucky	YES	X	X	A	X	X	X	X	X	X	
Louisiana	YES	X	X	X	X	X	X	X	X	X	
Maine	YES	X	X	X	X	X	X	X	X	X	
Maryland	YES	X	X	X	X	X	X	X	X	N/A	
Massachusetts	YES	X	N/A	X	X	X	X	X	X	N/A	
Michigan	YES	X	X	X	X	X	X	X	X	X	
Minnesota	YES	X	X	X	X	X	X	X	X	N/A	
Mississippi	YES	X	X	X	X	X	X	X	X	X	
Missouri	YES	X	X	X	N/A	X	X	X	X	N/A	
Montana	YES	X	X	X	X	X	X	X	X	N/A	
Nebraska	YES	X	X	X	X	X	X	X	X	X	
Nevada	YES	X	X	X	X	X	X	X	X	X	
New Hampshire	YES	X	X	X	X	X	X	X	X	X	
New Jersey	YES	X	X	X	X	X	X	X	X	X	
New Mexico	YES	X	X	X	X	X	X	X	X	X	
North Carolina	YES	X	X	X	X	X	X	X	X	X	
North Dakota	YES	X	X	X	X	X	X	X	X	N/A	
Ohio	YES	X	X	X	X	X	X	X	X	X	
Oklahoma	YES	X	X	X	X	X	X	X	X	X	
Oregon	YES	X	X	X	N/A	X	X	X	X	X	
Pennsylvania	YES	X	X	X	X	X	X	X	X	X	
Puerto Rico	NO	/ / / / / / / / / / /									
Rhode Island	YES	X	X	X	X	X	X	X	X	X	
South Carolina	YES	X	X	X	X	X	X	X	X	N/A	
South Dakota	YES	X	X	X	X	X	X	X	X	X	
Tennessee	YES	X	X	X	X	X	X	X	X	N/A	
Texas	YES	X	X	X	X	X	X	X	X	X	
Utah	YES	X	N/A	X	N/A	X	X	X	X	X	
Vermont	YES	X	X	X	X	X	X	X	N/A	N/A	
Virginia	YES	X	X	X	X	X	X	X	X	N/A	
Washington	YES	X	N/A	X	X	X	X	N/A	N/A	N/A	
West Virginia	YES	X	X	X	X	X	X	X	X	X	
Wisconsin	YES	X	X	X	X	X	X	X	X	X	
Wyoming	YES	X	X	X	X	X	X	X	X	X	

*In the state of Florida, there is a separate plan (TL14) that automatically includes the Return of Premium (Intermediate Endowment) benefit.