

# AVAILABLE RIDERS: PERMANENT PRODUCTS

CARRIER	ACCIDENTAL DEATH BENEFIT	CHARITABLE LEGACY	CHILDREN'S TERM	CHRONIC ILLNESS	DISABILITY INCOME	ESTATE PROTECTION	FIRST TO DIE
<b>AIG</b>							
Secure Lifetime III GUL	X		X				
AG Secure Survivor GUL® II						X	
Max Accumulator+ IUL	X		X	X			
Value+ Protector IUL	X		X				
Elite Index® II	X		X	X			
Elite Global Plus® II							
Elite Survivor Index® II						X	
Elite UL	X		X				
Value+ IUL (New York Only)	X		X	X			
<b>AXA</b>							
Brightlife® Grow IUL		X	X				
Brightlife® Protect IUL		X	X				
Brightlife® Protect Survivorship IUL						X	
Brightlife® Grow Survivorship IUL						X	
<b>GLOBAL ATLANTIC</b>							
Lifetime Assure	X		X	X			
Lifetime Provider	X		X	X			
Lifetime Foundation	X		X	X			
Lifetime Builder	X		X	X			
Survivorship Builder				X		X	X
<b>JOHN HANCOCK</b>							
Accumulation IUL 15							
Accumulation IUL 09							
Premier Life UL							
Protection IUL 15							
Protection \$IUL 13						X	
Protection SUL 13						X	
Protection UL 16							
UL-G-13							
<b>LINCOLN FINANCIAL</b>							
LifeCurrent® UL	X		X	X			
LifeGuarantee® UL 2013	X		X	X			
LifeReserve® UL 2009	X						
LifeReserve® IUL Accumulator	X		X	X			
WealthAdvantage® IUL	X		X	X			
WealthPreserve® \$IUL				X		X	
LifeGuarantee® SUL 2013				X		X	
<b>METLIFE</b>							
Legacy Advantage Survivorship Universal Life™						X	
Premier Accumulator Universal Life™							
Provider Universal Life™							
Secure Flex Universal Life™							
Promise Whole Life Select 10™							
Promise Whole Life Select 20™							
Promise Whole Life Select 65™							
Promise Whole Life Select 120™	X		X				
Promise Whole Life™	X		X				
<b>MINNESOTA LIFE</b>							
Eclipse IUL				X			
Omega Builder IUL			X	X			
Eclipse Survivor IUL						X	X
Eclipse Survivor Pro IUL						X	X
Eclipse Protector IUL	X		X	X			
Accumulator Universal Life	X		X	X			
Secure Accumulator Whole Life			X				
Secure Protector Whole Life	X		X				
<b>MUTUAL OF OMAHA</b>							
GUL	X		X	X			
GUL Plus	X		X	X			
GUL Survivor						X	
GUL Express	X		X	X			
Income Advantage IUL	X		X	X			
AccumUL Answers	X		X	X			
AccumUL Plus	X		X	X			
<b>PRINCIPAL</b>							
Universal Life Flex II			X	X			
Universal Life Provider Edge			X	X			
Universal Life Accumulation II			X	X			
Universal Life Protector IV			X				
Index Universal Life Flex			X				
Index Universal Life Accumulation			X	X			
SUL Protector II						X	
<b>PROTECTIVE LIFE</b>							
Indexed Choice UL	X		X	X			
Advantage Choice UL	X		X	X			
Custom Choice UL 10	X		X				
Custom Choice UL 15	X		X				
Custom Choice UL 20	X		X				
Custom Choice UL 25	X		X				
Custom Choice UL 30	X		X				
ProClassic UL	X		X	X			
Survivor UL						X	
<b>SYMETRA</b>							
UL-G	X	X	X	X			
CAUL	X	X	X	X			
Survivorship UL		X				X	
<b>TRANSAMERICA</b>							
TransNavigator® IUL	X		X				
TransACE® CV (Conversions Only)			X				
<b>VOYA FINANCIAL</b>							
IUL Accumulator			X	X			
IUL Protector			X	X			
IUL Global Choice			X	X			
IUL Global			X	X			
IUL GDB			X	X			
UL CV			X				
Strategic Accumulator SUL						X	X

Updated 10/03/2016

For informational purposes only. Not Binding. Please consult carrier documentation for additional details.

# AVAILABLE RIDERS: PERMANENT PRODUCTS

CARRIER	GUARANTEED PURCHASE OPTION	HIGH EARLY CASH VALUE	LONG-TERM CARE	OTHER INSURED	OVERLOAN PROTECTION	POLICY SPLIT OPTION	PREMIUM DEPOSIT ACCOUNT
<b>AIG</b>							
Secure Lifetime III GUL				X			
AG Secure Survivor GUL® II							
Max Accumulator+ IUL				X	X		
Value+ Protector IUL		X		X	X		
Elite Index® II				X			
Elite Global Plus® II							
Elite Survivor Index® II							
Elite UL				X			
Value+ IUL (New York Only)				X			
<b>AXA</b>							
Brightlife® Grow IUL	X	X	X				
Brightlife® Protect IUL	X	X	X				
Brightlife® Protect Survivorship IUL		X					
Brightlife® Grow Survivorship IUL		X					
<b>GLOBAL ATLANTIC</b>							
Lifetime Assure	X			X	X		
Lifetime Provider	X	X			X		
Lifetime Foundation	X	X			X		
Lifetime Builder	X	X			X		
Survivorship Builder		X			X	X	
<b>JOHN HANCOCK</b>							
Accumulation IUL 15		X	X		X		
Accumulation IUL 09			X		X		
Premier Life UL		X	X		X		
Protection IUL 15		X	X		X		
Protection \$IUL 13						X	
Protection SUL 13						X	
Protection UL 16			X				
UL-G-13			X				
<b>LINCOLN FINANCIAL</b>							
LifeCurrent® UL	X			X			X
LifeGuarantee® UL 2013	X						X
LifeReserve® UL 2009	X	X					X
LifeReserve® IUL Accumulator	X			X			X
WealthAdvantage® IUL		X		X			X
WealthPreserve® \$IUL					X		X
LifeGuarantee® SUL 2013						X	X
<b>METLIFE</b>							
Legacy Advantage Survivorship Universal Life™						X	
Premier Accumulator Universal Life™							
Provider Universal Life™							
Secure Flex Universal Life™							
Promise Whole Life Select 10™			X				
Promise Whole Life Select 20™			X				
Promise Whole Life Select 65™							
Promise Whole Life Select 120™	X		X				
Promise Whole Life™	X		X				
<b>MINNESOTA LIFE</b>							
Eclipse IUL	X	X			X		X
Omega Builder IUL	X	X			X		X
Eclipse Survivor IUL		X		X	X	X	X
Eclipse Survivor Pro IUL		X		X	X	X	X
Eclipse Protector IUL	X				X		X
Accumulator Universal Life	X	X			X		X
Secure Accumulator Whole Life	X						X
Secure Protector Whole Life	X						X
<b>MUTUAL OF OMAHA</b>							
GUL	X						
GUL Plus	X						
GUL Survivor						X	
GUL Express	X						
Income Advantage IUL	X			X			
AccumUL Answers	X			X			
AccumUL Plus	X			X			
<b>PRINCIPAL</b>							
Universal Life Flex II	X						
Universal Life Provider Edge	X						
Universal Life Accumulation II	X	X					
Universal Life Protector IV	X						
Index Universal Life Flex							
Index Universal Life Accumulation	X	X					
SUL Protector II							
<b>PROTECTIVE LIFE</b>							
Indexed Choice UL					X		
Advantage Choice UL					X		
Custom Choice UL 10					X		
Custom Choice UL 15					X		
Custom Choice UL 20					X		
Custom Choice UL 25					X		
Custom Choice UL 30					X		
ProClassic UL	X	X					
Survivor UL							
<b>SYMETRA</b>							
UL-G							
CAUL							
Survivorship UL						X	
<b>TRANSAMERICA</b>							
TransNavigator® IUL			X		X		
TransACE® CV (Conversions Only)	X						
<b>VOYA FINANCIAL</b>							
IUL Accumulator	X			X	X		X
IUL Protector	X			X	X		X
IUL Global Choice	X	X		X	X		X
IUL Global	X	X		X	X		X
IUL GDB	X			X	X		X
UL CV	X	X		X	X		X
Strategic Accumulator SUL	X	X		X	X	X	X

Updated 10/03/2016

For informational purposes only. Not Binding. Please consult carrier documentation for additional details.

# AVAILABLE RIDERS: PERMANENT PRODUCTS

CARRIER	PRIMARY INSURED TERM	RETURN OF PREMIUM	SPREAD DEATH BENEFIT	TERMINAL ILLNESS	WAIVER OF PREMIUM	WAIVER OF SPECIFIED PREMIUM
<b>AIG</b>						
Secure Lifetime III GUL		X		X	X	
AG Secure Survivor GUL® II		X				
Max Accumulator+ IUL			X	X	X	X
Value+ Protector IUL			X	X	X	
Elite Index® II				X	X	
Elite Global Plus® II				X	X	
Elite Survivor Index® II						
Elite UL				X	X	X
Value+ IUL (New York Only)				X	X	
<b>AXA</b>						
BrightLife® Grow IUL		X				
BrightLife® Protect IUL		X				
BrightLife® Protect Survivorship IUL		X				
BrightLife® Grow Survivorship IUL		X				
<b>GLOBAL ATLANTIC</b>						
Lifetime Assure				X	X	X
Lifetime Provider				X	X	X
Lifetime Foundation				X		X
Lifetime Builder				X	X	X
Survivorship Builder				X		
<b>JOHN HANCOCK</b>						
Accumulation IUL 15		X				X
Accumulation UL 09		X			X	
Premier Life IUL		X				X
Protection IUL 15		X				X
Protection SIUL 13		X				
Protection SUL 13		X				X
Protection UL 16		X				X
UL-G-13						X
<b>LINCOLN FINANCIAL</b>						
LifeCurrent® UL				X	X	X
LifeGuarantee® UL 2013				X	X	X
LifeReserve® UL 2009					X	X
LifeReserve® IUL Accumulator	X			X	X	X
WealthAdvantage® IUL	X			X	X	X
WealthPreserve® SIUL				X		
LifeGuarantee® SUL 2013					X	X
<b>METLIFE</b>						
Legacy Advantage Survivorship Universal Life™						X
Premier Accumulator Universal Life™				X		X
Provider Universal Life™			X	X		X
Secure Flex Universal Life™				X		X
Promise Whole Life Select 10™				X	X	
Promise Whole Life Select 20™				X	X	
Promise Whole Life Select 65™				X	X	
Promise Whole Life Select 120™				X	X	
Promise Whole Life™				X	X	
<b>MINNESOTA LIFE</b>						
Eclipse IUL	X	X		X	X	X
Omega Builder IUL	X		X	X	X	X
Eclipse Survivor IUL	X	X				
Eclipse Survivor Pro IUL	X	X				
Eclipse Protector IUL	X	X		X	X	X
Accumulator Universal Life	X	X		X	X	X
Secure Accumulator Whole Life	X			X	X	
Secure Protector Whole Life	X			X	X	
<b>MUTUAL OF OMAHA</b>						
GUL		X		X		
GUL Plus		X				
GUL Survivor		X				
GUL Express				X	X	X
Income Advantage IUL	X	X		X	X	X
AccumUL Answers	X			X	X	X
AccumUL Plus	X			X	X	X
<b>PRINCIPAL</b>						
Universal Life Flex II				X	X	
Universal Life Provider Edge				X	X	
Universal Life Accumulation II				X	X	
Universal Life Protector IV					X	
Index Universal Life Flex					X	
Index Universal Life Accumulation				X	X	
SUL Protector II						
<b>PROTECTIVE LIFE</b>						
Indexed Choice UL			X	X		X
Advantage Choice UL			X	X		X
Custom Choice UL 10			X	X		X
Custom Choice UL 15			X	X		X
Custom Choice UL 20			X	X		X
Custom Choice UL 25			X	X		X
Custom Choice UL 30			X	X		X
ProClassic UL	X		X	X		X
Survivor UL				X		
<b>SYMETRA</b>						
UL-G		X		X		
CAUL		X		X		
Survivorship UL		X				
<b>TRANSAMERICA</b>						
TransNavigator® IUL			X	X	X	X
TransACE® CV (Conversions Only)		X	X		X	
<b>VOYA FINANCIAL</b>						
IUL Accumulator				X	X	X
IUL Protector				X	X	X
IUL Global Choice				X	X	X
IUL Global				X	X	X
IUL GDB				X	X	X
UL CV				X	X	X
Strategic Accumulator SUL	X			X		

Updated 10/03/2016

For informational purposes only. Not Binding. Please consult carrier documentation for additional details.

## **GLOSSARY OF TERMS**

**Accidental Death Benefit** – Provides supplemental coverage for loss of life due to a qualifying accident that was the direct cause of death.

**Charitable Legacy** – Pays a percentage of the initial face amount to the qualified Charitable Organization of the policy owner's choice. Generally, there is no charge for this rider.

**Children's Term** – Supplement level death benefit on the life of the primary insured's children for a limited number of years. Generally, this insurance coverage may be converted without evidence of insurability to a new policy.

**Chronic Illness** – Optional indemnity chronic illness accelerated death benefit rider that provides owner access to tax-free death benefits if insured is certified with a chronic illness, up to the Internal Revenue Service per diem limits. The Chronic Illness can be temporary or permanent depending on the carrier. There may be a premium charge associated with this rider. Please refer to carrier documentation for additional details.

**Conversion Extension** – Extends the normal conversion period to a specified year or age of the client, beyond the base conversion period.

**Disability Income** – Will provide an income to the policy owner based on total disability of the primary insured.

**Estate Protection** – This rider helps compensate for the potential estate tax liability resulting from unintended inclusion of the coverage in the insured's taxable estate under the look-back provisions of current estate tax law by providing additional coverage in the first four policy years.

**First to Die** – Allows level insurance coverage on both insureds payable on the first death while keeping the base policy in force.

**Guaranteed Purchase Option** – Guarantees that the contract owner may add additional insurance on specified dates without evidence of insurability.

**High Early Cash Value** – Provides enhanced cash value in the early years of the policy by either reducing or waiving the surrender charges or guaranteeing a minimum surrender value regardless of actual policy performance.

**Living Benefits** – Often a combination of Terminal Illness, Chronic Illness, and / or Critical Illness options that allow the policy owner to accelerate the death benefit if certain conditions are met.

**Long-Term Care** – Allows a tax free acceleration of the death benefit to pay for Qualified Long Term Care expenses. Available on a reimbursement or indemnity basis.

**Other Insured** – Supplemental level term death benefit for the loss of life of the primary insured's spouse or other named insured under this rider.

**Overloan Protection** – Protects the policy owner against potential unintended tax consequences in max-loan scenarios by reducing the face amount to a minimum level that is "paid up". This prevents future lapse of the contract that could trigger a taxable event.

**Policy Split Option** – In the event of a divorce or change / repeal of the Federal Estate Tax Law, the carrier will allow the insureds to split the policy into two single life policies.

**Premium Deposit Account** – A holding account that allows for non-mec single pay premium designs. Rather than 100% of the funds being credited to the life insurance contract in year one, funds are initially placed in the premium deposit account and are subsequently moved into the life insurance contract over a specified number of years. This account will earn interest at a carrier declared rate and the interest is generally taxable.

**Primary Insured Term** – Provides additional term insurance on the life of the Primary Insured for a specified number of years that may be different than the base policy, often used for cost savings within a policy.

**Return of Premium** – Allows the owner to receive a portion of the premiums paid (50% - 100%) into the policy back if there is a full surrender of the policy within certain windows as stipulated in the policy.

**Spread Death Benefit Option** – Allows policy owner to designate payment of the death benefit to their beneficiary in installments rather than a lump sum. Policy Owner may designate a predetermined guaranteed set of annual payments at issue, with the first payment occurring at the time of claim, and each subsequent payment following annually.

**Terminal Illness** – Advanced access to a qualified portion of the Death Benefit if the primary insured becomes terminally ill with a limited (Generally 12 months or less) life expectancy. Typically, there is no charge for this rider but an administrative fee at the time of use.

**Waiver of Premium** – Waives the monthly cost of insurance deductions against the cash surrender value as they come due in the event that the primary insured becomes totally disabled as defined in the rider.

**Waiver of Specified Premium** – Allows policy owner to specify a premium that is paid into the policy in the event the insured becomes totally disabled. Generally, disability must occur prior to age 65.