

AVAILABLE RIDERS: TERM PRODUCTS

CARRIER	ACCIDENTAL DEATH BENEFIT	CHARITABLE LEGACY	CHILDREN'S TERM	CHRONIC ILLNESS CONVERSION	CONVERSION EXTENSION	CRITICAL ILLNESS	DISABILITY INCOME	GUARANTEED INSURABILITY
AIG								
AG Select-a-Term®	X		X					
Ultra One	No Riders Available							
AXA								
Term 160 TermOne®	No Riders Available							
Term 160 ART			X					
Term 160 (10, 15, 20)			X					
BRIGHTHOUSE FINANCIAL								
Brighthouse One Year Term					X			
FORESTERS FINANCIAL								
Your Term (10, 15, 20, 25, 30)	X	X	X			X		
GLOBAL ATLANTIC								
Term (10, 20, 30)	X		X					
JOHN HANCOCK								
Protection Term (10, 15, 20)								
Vitality Term (10, 15, 20)					X			
LINCOLN FINANCIAL								
Lincoln LifeElements® Level Term			X					
Lincoln TermAccel® Level Term			X					
MUTUAL OF OMAHA								
Term Life Answers (10, 15, 20, 30)	X		X					
Term Life Express (10, 15, 20, 30)	X		X			X	X	
NATIONWIDE								
YourLife Guaranteed Level Term (10, 15, 20, 30)	X		X					
NEW YORK LIFE								
Level Premium Convertible Term	X		X		X			
Yearly Convertible Term	X		X		X			
PRINCIPAL								
Term (10, 15, 20, 30)			X		X			
Term-NY (10, 15, 20, 30)			X		X			
PROTECTIVE LIFE								
Protective Classic Choice UL (10, 15, 20, 25, 30)	X		X					
Protective Custom Choice UL (10, 15, 20, 25, 30)	X		X					
Survivorship Term (10, 20, 30)	No Riders Available							
PRUDENTIAL								
Term Elite (10, 15, 20, 30)	X		X					
PruTerm One								
Term Essential (10, 15, 20, 30)	X		X					
SECURIAN FINANCIAL								
Advantage Elite Select (10, 15, 20, 30)			X	X	X			
Advantage Elite Select-NY (10, 15, 20, 30)			X	X	X			
SYMETRA								
Level Term (10, 15, 20, 30)	X		X					
TRANSAMERICA								
Trendsetter® Super YRT (NY Only)	X		X					
Trendsetter® Super (10, 15, 20, 25, 30)	X		X					
Trendsetter® LB (10, 15, 20, 25, 30)	X		X	X		X	X	
ZURICH								
Zurich Term	No Riders Available							

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

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CARRIER	LIVING BENEFITS	OTHER INSURED	RETURN OF PREMIUM	SPREAD DEATH BENEFIT	TERMINAL ILLNESS	UNEMPLOYMENT WAIVER OF	WAIVER OF PREMIUM
AIG							
AG Select-a-Term®					X		X
Ultra One	No Riders Available						
AXA							
Term 160 TermOne®	No Riders Available						
Term 160 ART							X
Term 160 (10, 15, 20)							X
BRIGHOUSE FINANCIAL							
Brighthouse One Year Term							
FORESTERS FINANCIAL							
Your Term (10, 15, 20, 25, 30)	X				X		X
GLOBAL ATLANTIC							
Term (10, 20, 30)		X			X		X
JOHN HANCOCK							
Protection Term (10, 15, 20)					X	X	X
Vitality Term (10, 15, 20)					X	X	X
LINCOLN FINANCIAL							
Lincoln LifeElements® Level Term					X		X
Lincoln TermAccel® Level Term					X		X
MUTUAL OF OMAHA							
Term Life Answers (10, 15, 20, 30)		X			X	X	X
Term Life Express (10, 15, 20, 30)	X		X		X	X	X
NATIONWIDE							
YourLife Guaranteed Level Term (10, 15, 20, 30)		X			X		X
NEW YORK LIFE							
Level Premium Convertible Term							X
Yearly Convertible Term							X
PRINCIPAL							
Term (10, 15, 20, 30)					X		X
Term-NY (10, 15, 20, 30)							X
PROTECTIVE LIFE							
Protective Classic Choice UL (10, 15, 20, 25, 30)					X		X
Protective Custom Choice UL (10, 15, 20, 25, 30)				X	X		X
Survivorship Term (10, 20, 30)	No Riders Available						
PRUDENTIAL							
Term Elite (10, 15, 20, 30)	X				X		X
PruTerm One	X				X		
Term Essential (10, 15, 20, 30)	X				X		X
SECURIAN FINANCIAL							
Advantage Elite Select (10, 15, 20, 30)				X	X		X
Advantage Elite Select-NY (10, 15, 20, 30)				X	X		X
SYMETRA							
Level Term (10, 15, 20, 30)		X			X		X
TRANSAMERICA							
Trendsetter® Super YRT (NY Only)				X	X		X
Trendsetter® Super (10, 15, 20, 25, 30)				X	X		X
Trendsetter® LB (10, 15, 20, 25, 30)	X			X	X		X
ZURICH							
Zurich Term	No Riders Available						

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TERM PRODUCT RIDERS GLOSSARY

Rider Name	Definition
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 Rider	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 Conversion Rider	Grants the policy owner the contractual right to convert to a permanent product inclusive of a Chronic Illness Rider without evidence of insurability.
Conversion Extension Rider	Extends the normal conversion period to a specified year or age of the client, beyond the base conversion period.
Critical Illness	Allow the policy owner to accelerate the death benefit if certain conditions are met, such as a heart attack or cancer diagnosis. Can be an embedded elective rider depending on the carrier.
Disability Income Rider	Will provide an income to the policy owner based on total disability of the primary insured.
Guaranteed Insurability	Guarantees that the contract owner may add additional insurance on specified dates without evidence of insurability.
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
Unemployment Waiver of Premium	Waives premiums in the event of the policy owner's loss of income due to unemployment.
Waiver of Premium	Waives the monthly cost of insurance deductions against the cash surrender value as they come due in the event the primary insured becomes totally disabled as defined in the rider.

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