

# CHILD RIDER DETAILS

Carrier	AIG	AXA	Brighthouse Financial	Foresters Financial
Coverage Amount	\$500 - \$25,000 (No more than 1 unit of child rider per \$2,500 of base coverage)	\$2,000 - \$25,000	Brighthouse Financial does not currently offer any products with a Child Rider	\$10,000 - \$25,000
Increments Available Dollars / Units	\$500 / 50 units	\$1000 / 25 units	NA	\$1000 / 25 units
Child's Issue Age	15 days - Age 18	0 days - Age 17	NA	15 days - Age 18
Maximum Child Coverage Age	Policy anniversary nearest child's age 25 or parent's age 65	Earlier of the child's 25th bday or day before the policy anniversary nearest base insured's 65th bday	NA	Attained age 25
Risk Classes for Child	Juvenile (Equates to Standard).	Standard	NA	N/A
Underwriting Requirements	Child Rider Supplement	UW performed based on answers to medical questions on CTIR supplement. Child would need to qualify for Standard	NA	Part 2 Non-Med If child has been treated for a disease or hospitalized or if pending any medical testing
Number of Children Rider Covers	Covers all Eligible Dependent Children	No Limit	NA	No Limit
Primary Insured Issue Ages to include Child Rider	20 - 55	18 - 55	NA	Smart UL: 18 - 55 Advantage Plus II: 16 - 55 Your Term (10, 15, 20, 25): 18 - 55  Your Term (30 Yr) Med UW (Non-Tobacco): 18 - 55 Non-Med UW (Non-Tobacco): 18 - 55 Med UW (Tobacco): 18 - 50 Non-Med UW (Tobacco): 18 - 45
Primary Insured Risk Classes Available for Issue	Table D or better	Table D or better	NA	All Risk Classes
Available Products	Select a Term Max Accumulator IUL Secure Lifetime III GUL Value + Protector IUL Platinum Choice VUL 2	All Single Life products	NA	Your Term Advantage Plus II Smart UL
Conversion Privileges	Convertible to age 25. If converted at age 25, can have up to 5x the face amount of the term rider. If prior to age 25, can only have the face amount of the term rider.	Conversion to a new permanent product may be done at the earliest of the child's age 25 or the day before the policy anniversary nearest the insured's 65th birthday.	NA	The conversion period begins when the child becomes insured until two months after the earliest of: Date the rider ends; Death of the insured; Insured child's 25th birthday
Maximum Face Amount for	5 Times Original Face Amount	Up to \$25,000	NA	Up to \$100,000

Updated 10/23/2019

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## CHILD RIDER DETAILS

Carrier	Global Atlantic	John Hancock	Lincoln Financial	Mutual Of Omaha
Coverage Amount	\$2,000 - \$20,000	John Hancock does not currently offer any products with a Child Rider	\$1,000 - \$15,000	\$1,000 - \$10,000
Increments Available Dollars / Units	\$1000 / 20 units	NA	\$1000 / 20 units	\$1000 / 10 units
Child's Issue Age	15 days - Age 17	NA	15 days - Age 18	15 days - Age 20
Maximum Child Coverage Age	Attained age 25	NA	Earlier of the child's 25th birthday or the base insured's 65th birthday	Earlier of child's attained age 23 or policy anniversary after the insured reaches age 65
Risk Classes for Child	Standard Rate Class	NA	Standard Rate Class	No risk class assigned for the rider. Rates are per thousand dollars of coverage.
Underwriting Requirements	\$0 - \$250,000: Non-Med Part 2 & RX Check \$250,000 - \$1,000,000: Call UW	NA	CTR packet	Four questions on the Child Rider Application. No other UW requirements.
Number of Children Rider Covers	No Limit	NA	Covers all Eligible Dependent Children	Covers all unmarried children age 15 days through 20 years.
Primary Insured Issue Ages to include Child Rider	18 - 55	NA	18 - 55	18 - 55
Primary Insured Risk Classes Available for Issue	Premier NT - Table 4 & Tobacco - Tob. Table 4	NA	Available on all risk classes	Available on all risk classes.
Available Products	All Term Products Lifetime Assure Lifetime Builder Lifetime Foundation Lifetime Provider	NA	All Term Products LifeCurrent UL LifeGuarantee UL LifeReserve IUL WealthAccumulate IUL WealthAdvantage IUL WealthPreserve IUL	All products
Conversion Privileges	Conversion privilege is effective on the child's 25th birthday for up to 5x the face amount of term insurance provided by the rider.	NA	At expiration date of the term insurance, the rider can be converted at the attained age of the child (Standard Tobacco rates) to any plan that the company makes available for conversion at the time of conversion. Face amount at least equal to the amount of child benefit and not more than 5 times the child benefit.	Policyowner may convert this rider to any available form of permanent insurance at any time before the Insured's age 65 or the Child's age 23 whichever is earlier
Maximum Face Amount for Conversions	5 Times Original Face Amount	NA	Up to \$10,000	5 Times Original Face Amount

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## CHILD RIDER DETAILS

Carrier	Nationwide	New York Life	Principal	Protective
Coverage Amount	\$5,000 - \$25,000	\$1,000 - \$25,000	\$5,000 - \$25,000	\$1,000 - \$20,000
Increments Available Dollars / Units	\$1000 / 10 units	\$1,000	\$1000 / 25 units	\$500 / 20 units
Child's Issue Age	15 days - Age 18	15 days - Age 18	15 days - Age 17	15 days - Age 18
Maximum Child Coverage Age	Earlier of the child's 22nd birthday or the base insured's 65th birthday	Earlier of policy anniversary following the child's 25th birthday and the insured's 65th birthday	Earlier of the policy anniversary following the insured child's 25th birthday and the insured's attained age 65	Attained age 25
Risk Classes for Child	N/A	N/A	Guaranteed Issue	Table 2 - Standard Non-Tobacco
Underwriting Requirements	Child Rider Questions must be obtained	None	None	Child Term Rider packet No labs for children
Number of Children Rider Covers	No Limit	No Limit	Number of children is not limited but each child must otherwise qualify per the rider	No Limit
Primary Insured Issue Ages to include Child Rider	18 - 65	16 - 50	20 - 55	18 - 64
Primary Insured Risk Classes Available for Issue	Table D or better	Same as Base Policy	Same as Base Policy	Table 4 or better
Available Products	All Single Life products with the exception of Annual Renewable Term	Whole Life, Level Premium Convertible Term, Yearly Convertible Term, Universal Life 3 and Variable Universal Life	10, 15, 20 & 30 Yr Term IUL Accumulation IUL Flex UL Accumulation II UL Flex II UL Protector IV UL Provider Edge	Custom Choice UL (10,15,20,30) Advantage Choice UL Indexed Choice UL Pro Classic UL
Conversion Privileges	Conversion may be requested for: Date rider terminates Date Child marries Policy Anniversary following the Insured Child's 18th or 22nd Birthday	Only attained age conversions; if child marries, can be converted during the 31 days following marriage if he/she has been covered for 3 years; New policy will be based on standard risk class; face amount is 5X amount of term insurance provided by the rider; only on policy anniversary closest to the child's 25th birthday.	May exchange coverage to any of the available products in effect at the time. New policy will be issued at Standard and up to 3x the original death benefit (to a max of \$75K). No later than policy anniversary following child's 25th birthday, insured's attained age 65 or insured's death	At child's attained age 25, can convert to a permanent product for up to 5 times the amount of the Children's Term Life Insurance Rider Coverage
Maximum Face Amount for Conversions	Up to \$25,000	Up to \$25,000	\$25,000 per Each Parent \$50,000 Maximum for Each Child	5 Time Original Face Amount up to \$125,000

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# CHILD RIDER DETAILS

Carrier	Prudential	Securian Financial	Symetra	Transamerica
Coverage Amount	\$10,000 - \$100,000	Up to Face Amount	\$1,000 - \$10,000	\$1,000 - \$99,000
Increments Available Dollars / Units	\$10,000	\$1	\$1000 / 10 units	\$1000 / 10 units
Child's Issue Age	14 days - Age 18	14 days - Age 17	15 days - Age 17	15 days - Age 20
Maximum Child Coverage Age	Earlier of: First policy anniversary after the insured's 75th birthday Date of the insured parent's death First anniversary after each child reaches age 25	Youngest child's attained age 25	Attained age 25	Earlier of the child's 25th birthday or the anniversary nearest the insured's age 65
Risk Classes for Child	Class A or better	Standard Rate Class	Standard - Table 4	N/A
Underwriting Requirements	Child Rider supplement must be completed. No labs for children	Family Term/ Additional Insured Application which includes child's name, DOB, SS#, height and weight, and a short list of medical questions.	Child rider supplement. If significant medical history UW will request aps. No labs on children.	≤\$25,000: Child Rider Supplement >\$25,001: Non-Med Part II
Number of Children Rider Covers	No Limit	No Limit	No Limit	No Limit
Primary Insured Issue Ages to include Child Rider	18 - 55	16 - 55	16 - 85	Trendsetter Super & Trendsetter LB Issue Age: 18 - 80  Financial Foundation IUL Issue Age: 0 - 85  Solutions Final Expense Series Issue Age: 18 - 75
Primary Insured Risk Classes Available for Issue	Standard or better	Table D or Better	All Risk Classes	All Risk Classes
Available Products	Term Elite (10, 15, 20, 30) PruLife WorkLife 65 Term Essential (10, 15, 20, 30) VUL Protector PruLife Custom Premier II PruLife UL Plus PruLife Essential UL PruLife Founders Plus PruLife Index Advantage PruLife Universal Protector	All Term Products Accumulator UL Eclipse Protector IUL Secure Accumulator WL Secure Protector WL	All Term Products CAUL UL-G	All Available Products
Conversion Privileges	The rider can be converted on the policy anniversary following the child's 18th or 22nd birthday as long as the rider is still in effect. This rider can also be converted to a permanent policy when its coverage expires.	Can convert to permanent policy prior to age 25	When any Insured Child attains the age of 25, you may convert the coverage on that child to a new Policy without evidence of insurability. We must receive in our Administrative Office a written application, or any other method application approved by us, within 60 days after the Insured Child's 25th birthday. The conversion date will be the issue date of the new Policy. On the conversion date, the first premium must be paid on the new Policy	Insurance that terminates under the rider may be converted within 31 days to any permanent policy. The face amount cannot exceed 5x the amount of the rider coverage or \$50,000, whichever is lower
Maximum Face Amount for Conversions	5 Times Original Face Amount	One times Coverage at Age 18 and 5 Time Coverage at Age 25	N/A	5 Times Original Face Amount

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