

LONG-TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	AIG	AIG	Allianz	ANICO
Rider Name	Accelerated Access Rider: QOL	Accelerated Access Rider	Accelerated Benefit Rider	Accelerated Benefit Rider
Type of Rider	Chronic Illness	Chronic Illness	Chronic Illness	Chronic Illness
LTC License Required?	No	No	No	No
Issue Ages	Ages 18 - 80	Ages 18 - 80	Ages 0 - 75	Ages 18 - 70
Eligible Underwriting Classes	Available through table D	Available through table D	Standard classes or better, no permanent or temporary flat extra premiums	Available through table 4, or with flat extra of \$5.00 per thousand
Separate Underwriting for Rider	None	None	-	-
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Minimum is 50% of death benefit. Maximum is 100% of death benefit up to \$3,000,000 Choice of 2%, 4% or per diem in CA.	Minimum is 50% of death benefit. Maximum is 100% of death benefit up to \$3,000,000 Choice of 2%, 4% or per diem in CA.	Minimum is lesser of 5% of the basis or \$75,000 Maximum lesser of 25% of basis or \$250,000, up to \$1,000,000 per policy with cumulative maximum of \$1,000,000 for all Allianz policies.	Maximum \$2,000,000 for issue ages 0-65 Maximum \$1,000,000 for issue ages 66+
Benefit Able to Increase?	Yes	Yes	No	No
Premium Charge?	Yes	Yes	No	No
Benefit Amount Adjusted at Claim?	No	No	Yes	Yes
Benefit Amount Calculation	As illustrated	As illustrated	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition must be deemed to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not have to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition must be deemed to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition must be deemed to be permanent.
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Elimination Period	90 Days	90 Days	90 Days	90 Days
Products Available with Rider	QoL Guarantee Plus GUL II QoL Max Accumulator QoL Value+ Protector	Secure Lifetime GUL 3 Value+ Protector Max Accumulator+	Life Pro+ IUL Life Pro+ Survivor (only for surviving spouse)	Signature Guaranteed UL Signature IUL Signature Term Life (not in NY) Signature Plus IUL Executive UL Signature Whole Life (not in NY) Limited Pay Whole Life (not in NY)
Residual Death Benefit	Can be specified at policy issue	Can be specified at policy issue	Greater of 5% of basis or \$10,000	None Provided
Premiums when on Claim; Waived or Continued?	Waived	Waived	Continued	Continued
Policy Charges when on Claim; Waived or Continue?	Waived	Waived	Continued	Continued
Available on Term Conversion?	No	No	Yes with full underwriting	Yes
States Product is not approved in	NY	None	CA, DC, FL, MA, NY, WA	None
Additional Details	COI charge rather than adjusted at claim. When the AAS is on a base policy with option B, the death benefit will increase until a maximum of \$3,000,000. When you select a % of the Death Benefit less than 100% the monthly deductions for the base policy and riders will be suspended.	COI charge rather than adjusted at claim. When the AAS is on a base policy with option B, the death benefit will increase until a maximum of \$3,000,000. When you select a % of the Death Benefit less than 100% the monthly deductions for the base policy and riders will be suspended.	No additional cost for the rider, subject to discount factors.	No additional cost for the rider, subject to discount factors. Also includes Critical Illness and Terminal Illness provisions. CA: max age 65, supplemental application required, not available on term (base or rider). NY: supplemental application required, max benefit submit to IRS Per Diem.

LONG-TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	AXA Equitable	Foresters	Global Atlantic	John Hancock
Rider Name	LTC Services Rider	Accelerated Death Benefit Rider	Accelerated Access Rider	LTC Rider
Type of Rider	Long Term Care	Chronic Illness	Chronic Illness	Long Term Care
LTC License Required?	Yes	No	No	Yes
Issue Ages	Ages 20 - 75	Minimum for product up to 75	Ages 18 - 75 Ages 20 - 75 for Survivorship Available through Table 4	Ages 20 - 75
Eligible Underwriting Classes	Up to Table 4, no permanent or temporary flat extra premiums	Standard rate classes or better		Not available if rated higher than 200% or issued with a flat extra.
Separate Underwriting for Rider	Yes	No	Yes	Yes
Benefit Type	Indemnity	Indemnity	Indemnity	Reimbursement
Benefit Amount	Monthly benefit: 1%, or 2% ages 20-75, 3% ages 20 - 70 Acceleration % DBO A: 20%-100%, DBO B: 100% Maximum monthly benefit of \$50,000 per insured	Up to 24% of face amount in any 12-month period	Chronic Illness: The lesser of 2% of the eligible face amount or the IRS Per Diem limit Critical Illness: The lesser of 50% of the death benefit or \$50,000	1%, 2%, or 4% monthly acceleration. Max monthly benefit: \$50,000 Maximum policy face: \$5,000,000 (depending on monthly acceleration %).
Benefit Able to Increase?	Yes	No	Yes	2005 Version of LTC Rider Only (Available in CA and FL)
Premium Charge?	Yes	No	No	Yes
Benefit Amount Adjusted at Claim?	No	Yes	No	No
Benefit Amount Calculation	As illustrated	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.	As illustrated
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	Home Health Care, Hospice, Assisted Living Facility, Adult Day Care, Nursing Home
Elimination Period	90 Days	None	90 Days	100 Days (varies by state)
Products Available with Rider	BrightLife® Grow Incentive Life Optimizer® II Incentive Life Legacy® III IUL Protect VUL Legacy VUL Optimizer	Advantage Plus II SMART UL Your Term	Life Assure Life Provider Lifetime Builder Elite Lifetime Foundation Elite Survivorship Builder (Survivina Insured Only)	All single life permanent products
Residual Death Benefit	None Provided	\$1,000 on all products	A fixed amount of death benefit will remain after all available amounts have been accelerated through this rider, subject to terms and conditions of the rider.	None provided
Premiums when on Claim; Waived or Continued?	Waived: Base policy charges are deducted from cash value unless charges were previously waived by the Waiver Rider	Premiums due, and dividends credited, after the effective date of a payment, will be adjusted based upon the reduced face amount	Continue unless they have waiver of premium rider	Continued
Policy Charges when on Claim; Waived or Continue?	Waived: Base policy charges are deducted from cash value unless charges are previously waived by the Waiver Rider	Continue at an adjusted amount based on new face amount	Continue unless they have waiver of premium rider	Continued
Available on Term Conversion?	Yes- first 5 years with limited underwriting. Normal underwriting thereafter	Yes	Yes - requires underwriter approval	Yes
States Product is not approved in	None	CA	CA, NY	PR
Additional Details	Additional cost for the rider. Dollar for dollar reduction when benefits are paid is called "Accumulation Benefit Lien". The monthly rider charge is calculated by applying the monthly LTCs COI rate to the Long Term Care Net amount at Risk.		Not available with the death benefit return of premium rider. No additional cost at issue, but \$150 Claim Processing Fee due at time of claim	Recertification required every 12 months.

LONG-TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Lincoln National	Lincoln National	Lincoln National	Lincoln National
Rider Name	Accelerated Death Benefit Rider	Care Coverage	LifeEnhance Accelerated Benefit Rider	LifeAssure Accelerated Benefit Rider
Type of Rider	Chronic Illness	Long Term Care	Chronic Illness	Chronic Illness
LTC License Required?	No	Yes	No	No
Issue Ages	Same as product	Ages 20 - 80	Ages 20 - 69: \$5,000,000 Maximum Face Ages 70 - 80: \$2,000,000 Maximum Face	Ages 20 - 80
Eligible Underwriting Classes	All classes (benefits reduced table E or worse)	Available through Table D	Available through Table D	Available through Table D
Separate Underwriting for Rider	Yes	Yes	Yes	Yes
Benefit Type	Indemnity	Reimbursement	Indemnity	Indemnity
Benefit Amount	Chronic Illness: 40% of death benefit for nursing home confinement. Maximum cumulative benefit is \$250,000	Maximum percentage of the initial LTC Specified amount available for acceleration each month. 2% or 4% payout options. Elected at issue and cannot change. 2% maximum monthly benefit percentage: \$2,500,000 4% maximum monthly benefit percentage: \$1,250,000	Up to 100% of gross death benefit with payment option of: 1. Monthly increments of the lesser of 2% of gross death benefit or IRS Per Diem x's days in month. 2. One-time lump sum, discounted for mortality and interest.	Minimum annual benefit: lesser of 1) \$50,000; 2) 5% of original benefit amount after discounting; 3) balance of remaining benefit amount after discounting. Maximum annual benefit: lesser of 1) annual IRS Per Diem 2) 25% of original benefit amount after discounting; 3) balance of remaining benefit amount after discounting. Lifetime maximum benefit ages 20 - 69: \$1,500,000; ages 70 - 80: \$1,000,000
Benefit Able to Increase?	No	Yes	No	No
Premium Charge?	No	Yes	Yes	No
Benefit Amount Adjusted at Claim?	No	No	Yes (with lump sum option)	Yes
Benefit Amount Calculation	One time lump sum which will be treated as a loan against the policy. Death Benefit proceeds will be reduced by the amount of the accelerated benefit paid plus accrued interest.	As illustrated	One time lump sum option: Discounted Acceleration Monthly Option: Not discounted	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform at least 2 of 6 ADLs for a period of at least 90 days and as a result of a loss of functional capacity or requires substantial supervision to protect the insured from threats to health and safety caused by severe coverage impairment.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.
Benefit Uses	No Restrictions	Qualified LTC expenses	No Restrictions	No Restrictions
Elimination Period	None	90 service day elimination period within a 730-day period. Only needs to be satisfied once during the life of the policy	None	None
Products Available with Rider	All products except: One-Year Term and LifeElements (limited benefits) TermAccel (limited benefits) Survivorship VUL products	Lincoln LifeGuarantee UL 2013 Lincoln VUL One 2014	Lincoln AssetEdge Exec VUL 2015 Lincoln AssetEdge VUL(2015) Lincoln LifeGuarantee UL 2013 Lincoln WealthPreserve IUL 2017 Lincoln VUL One 2014 Lincoln WealthAccumulate 2019 Lincoln WealthAdvantage IUL Lincoln WealthPreserve Survivorship IUL	Lincoln WealthPreserve IUL 2017 Lincoln LifeGuarantee UL 2013 Lincoln WealthAccumulate 2019 Lincoln VUL One 2014
Residual Death Benefit	None Provided	None Provided	None Provided	None Provided
Premiums when on Claim; Waived or Continued?	Continued	Policy will not lapse while on claim, but if benefit payments stop they must pay the premiums needed to keep the policy in-force (meaning catch up premiums may be necessary)	Waived	Continued
Policy Charges when on Claim; Waived or Continue?	Continued	While benefits are being paid, CCABR charges will be waived. Monthly dedications will continue and benefits payments will ration down the specific amount used to determine charges.	Surrender charges waived and rider charges will stop. Monthly deductions will continue.	Continued
Available on Term Conversion?	Yes with full underwriting	Yes with full underwriting	Yes with full underwriting	Yes with full underwriting
States Product is not approved in	Nursing home benefit is not available in CA, IL, MD, MA, NY, OK, TX, VT	AZ, CA, CT, DC, DE, FL, GU, IN, MP, MT, ND, NJ, NY, SD, VI	LEABR rider is available in the states where the CCABR is not- AZ, CA, CT, DC, DE, FL, GU, IN, MP, MT, ND, NJ, NY, SD, VI	CA, NY, VI
Additional Details	No charge for rider but an administrative charge, not to exceed \$250 for VUL policies or \$300 for UL policies. This amount will be deducted from the benefit at the time of claim.	Recertification is required every 12 months	Additional charge. Once benefit payments begin, policy won't lapse as long as rider is in-force. Recertification is required every 12 months.	Rider must be elected at issue. \$250 administrative fee per benefit payment. Additional underwriting required.

LONG-TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Life of Southwest	Mass Mutual	Mutual of Omaha	Mutual of Omaha
Rider Name	Accelerated Benefit Rider Chronic Illness	LTC Access Rider (NY Version)	Accelerated DB for Chronic Illness	LTC Rider
Type of Rider	Chronic Illness	Long Term Care	Chronic Illness	Long Term Care
LTC License Required?	No	No	No	Yes
Issue Ages	Same as product	Ages 18 - 79	Same as product	30 - 79
Eligible Underwriting Classes	All classes	Standard Non-Tobacco and Standard Tobacco	All classes	Available through Table 4, no flat extras
Separate Underwriting for Rider	-	-	No	Yes
Benefit Type	Indemnity	Reimbursement	Indemnity	Reimbursement
Benefit Amount	Monthly benefit: 2% of death benefit, up to \$360K annually Lifetime maximum: \$1.5MM	A selected benefit period is elected at time of application. Choices include 2, 3, 4, 5, 6 or 10 years. The selected benefit period, along with the base benefit pool, is used to determine the initial maximum monthly benefit.	Maximum cumulative amount that can be accelerated is lesser of \$1,000,000 or 80% of the face amount as of the initial acceleration request.	Monthly benefit: 1%, 2%, or 4% of face amount (elected at issue) Minimum: \$150,000 for 1% option; \$100,000 for 2% and 4% option Maximum: \$2,000,000 for 1% and 2% option; \$1,250,000 for 4% option
Benefit Able to Increase?	No	No	No	No
Premium Charge?	No	Yes	No	Yes
Benefit Amount Adjusted at Claim?	Yes	Yes; PUA may increase benefit amount	Yes	No
Benefit Amount Calculation	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.	LTC Benefit Pool + any inflation + any dividends "Paid-Up Additions"	Discounted Acceleration based on life expectancy and current Moody's Bond Yield rate.	As illustrated
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.
Benefit Uses	No Restrictions	Home Health Care, Hospice, Assisted Living Facility, Adult Day Care, Nursing Home	No Restrictions	Home Health Care, Hospice, Assisted Living Facility, Adult Day Care, Nursing Home
Elimination Period	90 Days	90 days. In NY only, benefits will be paid for covered services received from the beginning of the waiting period.	90 Days	90 Days
Products Available with Rider	All permanent products	All Legacy Whole Life Policies	AccumUL Plus Guaranteed UL Term Life Express (Non-ROP only) GUL Express Income Advantage IUL Life Protection Advantage IUL	Income Advantage IUL Life Protection Advantage IUL
Residual Death Benefit	Yes, if Extension of Benefits Rider is selected	Greater of \$25K or 10% of the base policy face amount	Max of 80% of initial death benefit can be accelerated, leaving 20%	Dependent on percentage of initial face amount elected for LTC benefit and how much benefit was used.
Premiums when on Claim; Waived or Continued?	Continued	Yes, if Waiver of Premium Rider is selected at issue	Continued, but adjusted in accordance with the new face amount	Continued
Policy Charges when on Claim; Waived or Continue?	Continued	Continued	Continued	LTC Rider costs are waived while on claim.
Available on Term Conversion?	Yes	No	Yes	Yes
States Product is not approved in	NY	Only available in NY	NY	AZ, CA, DC, DE, FL, HI, IN, MT, ND, NJ, PR, SD, VA, VI
Additional Details	In some states, the rider must be in-force for 30 days in order to accelerate. Other state variations may apply.	The NY version of the LTCR is not long term care insurance under NY State Law. The NY version cannot be marketed to prospects as long term care insurance. The rider should be sold as death benefit acceleration option for long term care services.	Benefit will be paid as a lump sum.	If client does not qualify for the LTC Rider, the policy will be automatically issued with the Chronic Illness Rider.

LONG-TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Nationwide	Nationwide	New York Life	North American
Rider Name	LTC Rider	LTC Rider II	Chronic Care Rider	Chronic Illness Accelerated Benefit Rider
Type of Rider	Long Term Care	Long Term Care	Chronic Illness	Chronic Illness
LTC License Required?	Yes	Yes	No	No
Issue Ages	Ages 21 - 80	Ages 21 - 80	Ages 18 - 70	To age 80
Eligible Underwriting Classes	Available through Table 5, no flat extras	Available through Table 5, no flat extras	Available through Table 4, flat extras up to \$3.60 per thousand	All classes up to Table 4, no flat extras
Separate Underwriting for Rider	Yes	Yes	No	-
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Monthly benefit: 2% monthly maximum acceleration chosen at issue. Maximum monthly benefit is lesser of elected monthly benefit percentage or 1X IRS Per Diem limit.	Monthly benefit: 2%, 3%, or 4% monthly maximum acceleration chosen at issue. Maximum monthly benefit is lesser of elected monthly benefit percentage or 2X IRS Per Diem limit.	Minimum: \$100,000 Face/\$90,000 Benefit Pool/\$900 Monthly Benefit Maximum: \$1,000,000 per insured/\$10,200 Monthly (IRS Per Diem limit) Policy owner must elect a benefit payout limit of 25 months (4% benefit), 50 months (2% benefit), or 100 months (1% benefit)	Minimum amount at each election is lesser of 5% of DB on the initial election date or \$50,000. Max amount at each election is lesser of 24% of DB on the initial election date or \$240,000. Lifetime max: \$1,000,000.
Benefit Able to Increase?	No	No	No	No
Premium Charge?	Yes	Yes	Yes	No
Benefit Amount Adjusted at Claim?	No	No	No	Yes
Benefit Amount Calculation	As illustrated	As illustrated	As illustrated	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Elimination Period	90 Days	90 Days	90 Days	90 days
Products Available with Rider	YourLife NLG UL YourLife IUL in CA YourLife IUL Accumulator YourLife IUL Protector Nationwide VUL Accumulation Nationwide VUL Protection YourLife NLG SUL II	YourLife IUL YourLife IUL Accumulator II YourLife IUL Protector II YourLife Current Assumption UL YourLife NLG UL II Nationwide VUL Accumulator Nationwide VUL Protector	Whole Life Custom Whole Life Custom UL Guarantee	Custom Guarantee Builder IUL Guarantee Builder IUL Rapid Builder IUL Survivorship GIUL
Residual Death Benefit	10% of original policy death benefit	10% of original policy death benefit	\$10,000 on all policies	5% of DB available when initial election was made or \$10,000.
Premiums when on Claim; Waived or Continued?	Continued	Continued	Waived	Continued
Policy Charges when on Claim; Waived or Continue?	Upon meeting the requirements for long-term care benefits, the LTC rider charge will be waived. If the cash value in the policy is insufficient to cover monthly deductions while the client is receiving LTC rider benefits, monthly deductions will be waived and the policy is guaranteed not to lapse.	Upon meeting the requirements for long-term care benefits, the LTC rider charge will be waived. If the cash value in the policy is insufficient to cover monthly deductions while the client is receiving LTC rider benefits, monthly deductions will be waived and the policy is guaranteed not to lapse.	Waived	Waived for the first \$1,000,000 of death benefit.
Available on Term Conversion?	Yes	Yes	Yes, but the policy owner must complete the Supplemental CCR Application	
States Product is not approved in	N/A (Not available on NLG SUL II in NY)	CA, NY	CA	CT, MT
Additional Details	Nationwide Care Guide Network: LTC referral service. Recertification required at least annually.	Nationwide Care Guide Network: LTC referral service. Recertification required at least annually.		Discounted acceleration plus \$200 admin fee applied for each selection. Recertification annually at expense of owner.

LONG-TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Penn Mutual	Principal	Protective	Protective
Rider Name	Chronic Illness Accelerated Benefit Rider	Chronic Illness Death Benefit Advance Rider	Chronic Illness Accelerated DB Rider	ExtendCare Rider
Type of Rider	Chronic Illness	Chronic Illness	Chronic Illness	Chronic Illness
LTC License Required?	No	No	No	No
Issue Ages	Ages 20 - 85	Ages 20 - 75	Ages 20 - 80	Ages 20 - 80
Eligible Underwriting Classes	Available through Table 4, flat extras up to \$10.00 per thousand. Maximum	Available through Table D	Available through Table 4	Available through Table 4
Separate Underwriting for Rider	-	Yes	Yes	Yes
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Annual maximum is lesser of \$240,000 per policy year, 24% of eligible death benefit, or IRS Per Diem amount. Lifetime maximum: \$5,000,000	Annual Maximum is lesser of 25% of initial eligible amount or the annual IRS Per Diem limit. Lifetime Maximum is lesser of 75% of face amount at initial election or \$2,000,000	Monthly benefit: \$1,000, \$2500, \$5,000, or \$7500; cannot exceed 5% of base policy face amount. Lifetime maximum: lesser of \$1,000,000 or 90% of death benefit.	Monthly benefit: Up to 5% of death benefit, not exceed \$10,800 monthly. Lifetime maximum: 100% of death benefit up to \$5,000,000 face amount
Benefit Able to Increase?	No	Yes	No	No
Premium Charge?	No	No	No	Yes
Benefit Amount Adjusted at Claim?	Yes	Yes	No	No
Benefit Amount Calculation	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.	As illustrated	As illustrated
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition must be deemed to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Elimination Period	90 Days	None	90 Days	90 Days
Products Available with Rider	All permanent life products	Indexed UL Flex UL Flex II UL Accumulation II UL Provider Edge IUL Accumulation	ProClassic UL	Advantage Choice UL Indexed Choice UL Investors Choice UL Strategic Objectives VUL
Residual Death Benefit	\$50,000 after maximum acceleration of death benefit	Greater of 25% of Initial Eligible Amount or \$10,000	None Provided	None Provided
Premiums when on Claim; Waived or Continued?	Continued	Continued	Waived	Waived
Policy Charges when on Claim; Waived or Continue?	Continued	Continued	Continued	Waived
Available on Term Conversion?	Yes	No	No	Yes
States Product is not approved in	None	CA, NY	CA, CT, FL	CA
Additional Details	\$50,000 of DB must remain in-force. Can be added to qualifying in-force policies. Recertification required annually at expense of owner / insured	Annual recertification is required; No international benefits available.	Additional charge. Payments can be monthly or lump sum. Recertification required annually at expense of owner/insured.	Additional charge. Payments can be monthly or lump sum. Recertification required annually at expense of owner/insured.

LONG-TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Prudential	Prudential	Securian Financial	Securian Financial
Rider Name	BenefitAccess Rider 2017	BenefitAccess Rider	Chronic Illness Access Agreement	Accelerated Death Benefit - Chronic Illness Agreement (101g)
Type of Rider	Chronic Illness	Chronic Illness	Chronic Illness	Chronic Illness
LTC License Required?	No	No	No	No
Issue Ages	Ages 20 - 80	Ages 20 - 80	Ages 0 - 80	Ages 20 - 80
Eligible Underwriting Classes	Available through Table 4	Available through Table 4	Not Underwritten	Available up to Table D
Separate Underwriting for Rider	No	No	Yes	Yes
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Choice of 2% or 4% of the death benefit (elected at issue), not to exceed: 1) IRS Per Diem limit at time of claim; 2) IRS Per Diem limit at time of policy issue, compounded annually at 4%. The 4% option available on policies with face amount of \$500,000 or less. Maximum lifetime benefit \$5,000,000	Choice of 2% or 4% of the death benefit (elected at issue), not to exceed: 1) IRS Per Diem limit at time of claim; 2) IRS Per Diem limit at time of policy issue, compounded annually at 4%. The 4% option available on policies with face amount of \$500K or less. Maximum lifetime benefit \$5MM.	Annual Benefit: 25% of the face amount; benefit payment cannot exceed the IRS Per Diem amount multiplied by the number of days in the calendar year. One chronic illness benefit payment will be made in any 12 month period measured from the date of the most recent chronic illness benefit payment.	Monthly benefit: lesser of 2% or 4% of LTC specified amount not to exceed the IRS Per Diem monthly maximum. Chronic Illness Agreement total must be between 10% and 100% of face amount to max of \$5,000,000
Benefit Able to Increase?	Yes	Yes	Yes	Yes
Premium Charge?	Yes	Yes	No	Yes
Benefit Amount Adjusted at Claim?	Yes	Yes	Yes	No
Benefit Amount Calculation	As illustrated	As illustrated	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.	As illustrated
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Elimination Period	NONE: For those certified as chronically ill and not expected to recover. 90 Calendar Days: For those certified as chronically ill, but expected to recover.	None	90 Days	90 Days
Products Available with Rider	PruLife Founders Plus VUL Protector PruLife Universal Protector PruLife Index Advantage UL PruLife Survivorship IUL	PruLife Custom Premier II PruLife Indexed Advantage UL PruLife Essential UL	Orion IUL Value Protection IUL	Accumulator UL Eclipse IUL Eclipse Protector IUL Orion IUL VUL Defender
Residual Death Benefit	None Provided	None Provided	None Provided	None Provided
Premiums when on Claim; Waived or Continued?	Waived; after 25 months of being on claim, premiums will continued to be waived even if off claim.	Waived; after 25 months of being on claim, premiums will continued to be waived even if off claim.	No, premiums are not required so long as there is sufficient cash value to support the contract. Not Lapse protected.	Only CI Rider Charges are waived. Policy is "lapse protected" while insured is on claim. If client recovers, premiums may need to resume.
Policy Charges when on Claim; Waived or Continue?	Waived	Waived	There is no charge for this agreement, if there is sufficient cash value to support the contract. Not Lapse protected.	Only CI Rider Charges are waived. Policy is "lapse protected" while insured is on claim. If client recovers, premiums may need to resume.
Available on Term Conversion?	Yes within first 5 years with limited underwriting. After first 5 years, full underwriting is required.	Yes within first 5 years with limited underwriting. After first 5 years, full underwriting is required.	Yes	Yes, if the client has the Chronic Illness Conversion Agreement (CICA) on the term policy they can select an amount to convert. Converted CICA amount can not exceed the life insurance amount converted. If they do not have the CICA, they can add upon conversion but the client will have to go through additional underwriting for the morbidity.
States Product is not approved in	CA	NY	CA	CA
Additional Details	Additional charge. Not available to non-US residents. After 25 months of benefits all charges are waived.	Additional charge. Not available to non-US residents. After 25 months of benefits all charges are waived.	No charge. Recertification required at least annually.	Additional charge. Recertification required at least annually.

LONG-TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Securian Financial	Symetra	Symetra	Transamerica
Rider Name	Long Term Care Agreement (7702B)	Chronic Illness Rider	Chronic Illness Plus Rider	LTC Rider
Type of Rider	Long Term Care	Chronic Illness	Chronic Illness	Long Term Care
LTC License Required?	Yes	No	No	Yes
Issue Ages	Ages 20 - 80	Ages 20 - 85	Ages 20 - 80	Ages 18 - 75
Eligible Underwriting Classes	Preferred thru Table D	Automatic on Standard, Standard Plus, Preferred, and Super Preferred	Available through Table 4. No flat extras greater than \$5/\$1,000. No combination of table rating and flat extra.	Available through Table D
Separate Underwriting for Rider	Yes	No	Yes	Yes
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Monthly benefit: lesser of 2% or 4% of LTC specified amount not to exceed the IRS Per Diem monthly maximum. Chronic Illness Agreement total must be between 10% and 100% of face amount to max of \$5,000,000	Minimum benefit: 50% of policy death benefit. Maximum benefit: Lesser of 50% of death benefit or \$500,000	The monthly benefit is 2% of the policy death benefit, capped at the IRS Per Diem limit times 30. Up to 100% of the policy death benefit.	Monthly benefit: Lesser of 2% of death benefit or IRS Per Diem limit. Lifetime maximum: \$1,000,000
Benefit Able to Increase?	Yes	No	No	Yes
Premium Charge?	Yes	No	Yes	Yes
Benefit Amount Adjusted at Claim?	No	Yes	No	No
Benefit Amount Calculation	As illustrated	No discount. Benefit is 50% of death benefit up to a maximum of \$500,000	As illustrated	As illustrated
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions (some exclusions may apply)
Elimination Period	90 Days	90 Days	90 Days	90 Days
Products Available with Rider	Accumulator IUL Accumulator VUL Eclipse IUL Eclipse Protector IUL VUL Defender	Symetra UL-G Symetra CAUL Symetra Accumulator IUL Symetra Protector IUL	Symetra UL-G Symetra CAUL Symetra Accumulator IUL Symetra Protector IUL	Financial Foundation IUL (FFIUL)
Residual Death Benefit	10% of initial face amount	\$5,000 on all policies	\$5,000 on all policies	Lesser of \$10,000 or 10% of lowest face amount base policy less any outstanding loans
Premiums when on Claim; Waived or Continued?	Only LTC Rider Charges are waived. Policy is "lapse protected" while insured is on claim. If client recovers, premiums may need to resume.	Continued	Waived	Waived. RAP (Required Annual Premium) must be paid through 5 years.
Policy Charges when on Claim; Waived or Continue?	Only LTC Rider Charges are waived. Policy is "lapse protected" while insured is on claim. If client recovers, premiums may need to resume.	Continued	Waived	Continued
Available on Term Conversion?	Yes, the client can add upon conversion but the client will have to go through additional underwriting for the morbidity	Yes, if Standard or better	Yes, if Standard or better	Yes, within the first 5 years on fully underwritten policies
States Product is not approved in	Only available in CA	NY	NY	CA, NH, NY
Additional Details	Additional charge. Must first complete state-required training before LTCA can be sold. Recertification required at least annually.	Acceleration can be taken monthly or on an annualized basis. Recertification is required annually. No additional underwriting required.	Acceleration can be taken monthly or on an annualized basis. Recertification is required annually. Additional underwriting required.	Additional charge. LTC rider charges are guaranteed not to increase; will remain level for life of policy. Recertification required.

LONG-TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Transamerica	Zurich
Rider Name	Living Benefits	
Type of Rider	Chronic Illness	Chronic Illness
LTC License Required?	No	No
Issue Ages	Same as product	Same as product
Eligible Underwriting Classes	Same as product	Same as product
Separate Underwriting for Rider	No	No
Benefit Type	Indemnity	Indemnity
Benefit Amount	Up to 24% of face amount annually. Lifetime maximum: Lesser of 90% of face amount or \$1,500,000	The benefit may be up to the lesser of \$500,000 or 25% of the available Death Benefit per year, up to a lifetime maximum of \$2,000,000.
Benefit Able to Increase?	No	Yes
Premium Charge?	No	No
Benefit Amount Adjusted at Claim?	Yes	Yes
Benefit Amount Calculation	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.	Accelerates up to 75% of Eligible Death Benefit with a maximum benefit of \$2,000,000
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent	Unable to perform at least two of the six Activities of Daily Living without substantial assistance from another person, or requiring substantial supervision due to permanent Severe Cognitive impairment.
Benefit Uses	No Restrictions (some exclusions may apply)	No Restrictions (some exclusions may apply)
Elimination Period	90 Days	90 Days
Products Available with Rider	Trendsetter LB	Accumulation Index UL Protection UL Select Index UL Wealth Builder IUL Valued Index UL
Residual Death Benefit	None Provided	None Provided
Premiums when on Claim; Waived or Continued?	Waived	Waived
Policy Charges when on Claim; Waived or Continue?	Continued	Continued
Available on Term Conversion?	N/A	Yes
States Product is not approved in	CT, MA, GU	CA, NY
Additional Details	Benefit is built into product. Policy must be in force 30 days before Critical benefit can be used. Policy must be in-force for 2 yrs. before Chronic benefit can be used. Recertification required	Benefit will be paid as a lump sum