

RETURN OF PREMIUM RIDER DETAILS

Carrier	Number of ROP Windows	Issue Ages	Window of Time Available	ROP Percentage	States Not Available	Available Products	Risk Class Limitations and Exclusions	Maximum Refund Amount Available	Included in Base Product?	
AIG	2	Same as product	60 days following the policy anniversary in:		N/A	Secure Lifetime GUL 3	Only available Table 3 or better	100% of premiums paid up to 40% of lowest specified face amount	Yes	
			Year 20:	50%						
			Year 25:	100%						
ANICO	3	Age 18 - 70	Face amounts \$25,000 - \$250,000		N/A	Signature GUL Signature GUL NY	Not available if: Table 5 or below. Flat Extra of \$5 or higher. Tables 1-4 only qualify for the rider in policy year 15.	100% of premiums paid up to: \$25,000 - \$250,000: 45% of Face \$250,000+: 65% of Face	Yes	
			60 days following the policy anniversary in:							
			Year 15:	50%						
			Year 20:	100%						
			Year 25:	100%						
			Face amounts over \$250,000							
			60 days following the policy anniversary in:							
			Year 15:	65%						
Year 20:	100%									
Year 25:	100%									
Lincoln	1	Age 20 - 60	90 days following the policy anniversary in:		DE, DC, GU, ND, SD, NY, VI	WealthAccumulate	Only available at Table 4 or Better Only Available with Increasing Death Benefit Option Not available with Exec Rider or GI / SI Underwriting No distributions allowed prior to exercising rider	100% of premiums paid as long as Minimum Premium Requirement met	Yes	
			Year 20:	100%						
Lincoln	3	Same as product	90 days following the policy anniversary in:		GU, VI, MP	Lincoln LifeGuarantee 2019	Available on all Table Ratings Available with GI / SI Underwriting Available on Flat Extra Table Ratings up to \$5 / \$1000 Only Available on Lifetime Guarantee Option	40% of the base policy specified amount at the time of full surrender, reduced by any benefits paid under an accelerated benefits rider	No	
			Year 15:	50%						
			Year 20:	100%						
			Year 25:	100%						
Mutual of Omaha	7	Same as product	60 days following the policy anniversary in:		NY	All permanent products	Life Protection Advantage: Not available: Over Age 60 Sub-standard Tobacco users over 50 Tables 5-16 for ages 50+	Income Advantage & GUL: Not available: Sub-standard Tobacco users under 50 Tables 5-16 ages 50+	100% of premiums paid up to 50% of initial death benefit	Yes
			Year 15:	50%						
			Year 20 - 25:	100%						
Nationwide	2	Same as product	60 days following the policy anniversary in:		CA, D.C., MA, MT, NY	No-Lapse GUL II	Rider is not available if designed with an age 70 guarantee	The lesser of 40% of the specified amount or a percentage of adjusted premiums paid	No	
			Year 15:	50%						
			Year 20:	100%						
New York Life	2	Age 18 - 70	60 days following the policy anniversary in:		N/A	Custom UL Guarantee	Only available at Table 4 or Better	100% of premiums paid up to 40% of death benefit	Yes	
			Later of Year 20 or attained age 65:	50%						
			Later of Year 20 or attained age 70:	100%						
Symetra	2	Age 20 - 70	90 days following the policy anniversary in:		FL	UL-G	ROP not available if: Table 5 or Higher Flat extra greater than \$3 for 5 years Any combination of Table Rating and Flat Extra	100% of death benefit 50% of death benefit for Tobacco	No	
			Year 20:	100%						
			Year 25:	100%						

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