

AVAILABLE RIDERS: PERMANENT PRODUCTS

CARRIER	ACCIDENTAL DEATH BENEFIT	CHARITABLE LEGACY	CHILDREN'S TERM	CHRONIC ILLNESS	CRITICAL ILLNESS	DISABILITY INCOME	ESTATE PROTECTION	EXCHANGE OF INSURED	FIRST TO DIE	GUARANTEED PURCHASE OPTION	HIGH EARLY CASH VALUE	LONG-TERM CARE
AIG												
AG Secure Survivor GUL® II							X					
AG Platinum Choice VUL 2	X		X	X								
Max Accumulator+ IUL	X		X	X								
Secure Lifetime GUL 3	X		X	X								
Value+ IUL (New York Only)	X		X	X								
Value+ Protector IUL	X		X	X							X	
AXA												
Brightlife® Grow IUL		X	X							X	X	X
Brightlife® Grow Survivorship IUL							X			X	X	
Brightlife® Protect IUL		X	X							X	X	X
Brightlife® Protect Survivorship IUL							X			X	X	
Corporate Owned Incentive Life												
Incentive Life Legacy III		X	X					X		X		X
Incentive Life Optimizer III		X	X					X		X		X
BRIGHTHOUSE FINANCIAL												
Premier Accumulator Universal Life™					X						X	
FORESTERS FINANCIAL												
Advantage Plus	X	X	X	X	X	X				X		
Smart UL	X		X	X	X					X		
GLOBAL ATLANTIC												
Lifetime Assure	X		X	X	X					X		
Lifetime Builder Elite	X		X	X	X					X	X	
Lifetime Foundation Elite	X		X	X	X					X		
Lifetime Provider	X		X	X	X					X		
Survivorship Builder				X	X		X		X			
JOHN HANCOCK												
Accumulation IUL					X						X	X
Accumulation VUL					X						X	X
Protection IUL					X						X	X
Protection SIUL							X					
Protection SUL							X					
Protection UL					X							X
Protection VUL					X							X
SUL-G							X					
UL-G												X
LINCOLN FINANCIAL												
LifeCurrent® UL	X		X							X		
LifeGuarantee® SUL 2013							X					
LifeGuarantee® UL 2013	X		X	X						X		X
LifeReserve® IUL Accumulator	X		X	X						X	X	
LifeReserve® UL 2009	X		X							X	X	
Lincoln AssetEdge Exec VUL				X						X	X	
Lincoln AssetEdge VUL				X						X	X	
Lincoln VULOne				X						X	X	X
WealthAccumulate™ IUL			X	X	X					X	X	
WealthAdvantage® IUL	X		X	X						X	X	
WealthPreserve® IUL			X	X						X	X	
WealthPreserve® SIUL				X			X					
MUTUAL OF OMAHA												
AccumUL Answers	X		X	X						X		
AccumUL Plus	X		X	X						X		
GUL	X		X	X						X		
GUL Express	X		X	X						X		
Income Advantage IUL	X		X	X						X		
Life Protection Advantage IUL	X		X	X						X		
NATIONWIDE												
Nationwide VUL Accumulator	X		X									X
Nationwide VUL Protector	X		X									X
YourLife Accumulation VUL	X		X									X
YourLife Protection VUL	X		X									X
YourLife Indexed UL	X		X									X
YourLife Indexed UL Accumulator	X		X									X
YourLife Indexed UL Accumulator II	X		X									X
YourLife Indexed UL Protector	X		X									X
YourLife Indexed UL Protector II	X		X									X
YourLife No-Lapse Guarantee UL	X		X									X
YourLife No-Lapse Guarantee UL II	X		X									X
YourLife Current Assumption UL	X		X									X
YourLife NLG SUL II							X					X
YourLife 20-pay WL	X		X							X		
YourLife WL 100	X		X							X		

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CARRIER	ACCIDENTAL DEATH BENEFIT	CHARITABLE LEGACY	CHILDREN'S TERM	CHRONIC ILLNESS	CRITICAL ILLNESS	DISABILITY INCOME	ESTATE PROTECTION	EXCHANGE OF INSURED	FIRST TO DIE	GUARANTEED PURCHASE OPTION	HIGH EARLY CASH VALUE	LONG-TERM CARE
NEW YORK LIFE												
Whole Life	X		X	X				X		X		
Value Whole Life	X		X	X				X		X		
Custom Whole Life	X			X				X		X		
Custom Survivorship Whole Life									X			
Custom Guarantee UL				X			X	X				
Custom Survivorship Guarantee UL							X		X			
PRINCIPAL												
Index Universal Life Accumulation			X	X						X	X*	
Index Universal Life Flex			X	X						X		
SUL Protector II							X					
Universal Life Accumulation II			X	X						X	X*	
Universal Life Flex II			X	X						X		
Universal Life Flex III			X	X						X		
Universal Life Protector IV			X							X		
Universal Life Provider Edge			X	X						X		
VUL Income	X									X	X*	
PROTECTIVE LIFE												
Advantage Choice UL	X		X	X								
Indexed Choice UL	X		X	X								
Investors Choice VUL	X		X	X								
ProClassic UL	X		X	X								
Protective Preserver II												
Strategic Objectives VUL	X		X	X						X		
Survivor UL							X					
PRUDENTIAL												
VUL Protector	X		X	X							X	
PrULife Customer Premier	X		X	X							X	
PrULife UL Plus	X		X								X	
PrULife Essential UL	X		X	X							X	
PrULife Founders Plus	X		X	X							X	
PrULife Index Advantage	X		X	X							X	
PrULife Universal Protector	X		X	X							X	
PrULife SVUL Protector							X				X	
PrULife Survivorship Index UL				X			X				X	
PrULife SUL Protector							X					
SECURIAN FINANCIAL												
Accumulator Universal Life			X	X						X	X	
Accumulator VUL			X	X						X		
Eclipse Protector IUL	X		X	X						X		
Eclipse Survivor IUL							X		X		X	
Eclipse Survivor Pro IUL							X		X		X	
Orion IUL				X				X		X		
Secure Accumulator Whole Life			X							X		
Secure Protector Whole Life	X		X							X		
Value Protection IUL				X								
VUL Defender	X		X	X						X		
SYMETRA												
Accumulator IUL 1.0		X		X							X*	
CAUL	X	X	X	X								
UL-G	X	X	X	X								
TRANSAMERICA												
Financial Foundation IUL	X		X	X								
TransACE® CV (Conversions Only)			X							X		
ZURICH												
Guaranteed Death Benefit UL												
Accumulation Index UL				X								
Value Index UL				X								
Protection Index UL				X								
Protection UL				X								
Select Index UL				X								
Survivor Index UL									X			

AVAILABLE RIDERS: PERMANENT PRODUCTS

CARRIER	OTHER INSURED	OVERLOAN PROTECTION	POLICY SPLIT OPTION	PREMIUM DEPOSIT ACCOUNT	PRIMARY INSURED TERM	RETURN OF PREMIUM (CASH VALUE)	RETURN OF PREMIUM (DEATH BENEFIT)	SPREAD DEATH BENEFIT	TERMINAL ILLNESS	WAIVER OF PREMIUM	WAIVER OF SPECIFIED PREMIUM
AIG											
AG Secure Survivor GUL® II						X					
AG Platinum Choice VUL 2		X						X	X	X	X
Max Accumulator+ IUL		X						X	X	X	X
Secure Lifetime GUL 3						X			X	X	
Value+ IUL (New York Only)									X	X	
Value+ Protector IUL		X						X	X	X	
AXA											
Brightlife® Grow IUL							X				
Brightlife® Grow Survivorship IUL		X	X				X				
Brightlife® Protect IUL							X				
Brightlife® Protect Survivorship IUL		X	X				X				
Corporate Owned Incentive Life					X						
Incentive Life Legacy III									X	X	
Incentive Life Optimizer III									X	X	
BRIGHTHOUSE FINANCIAL											
Premier Accumulator Universal Life™									X		X
FORESTERS FINANCIAL											
Advantage Plus					X				X	X	
Smart UL									X	X	
GLOBAL ATLANTIC											
Lifetime Assure	X	X			X		X		X	X	X
Lifetime Builder Elite	X	X			X		X		X	X	X
Lifetime Foundation Elite		X			X				X	X	X
Lifetime Provider	X	X			X				X	X	X
Survivorship Builder		X	X		X		X		X		
JOHN HANCOCK											
Accumulation IUL		X			X		X				X
Accumulation VUL		X					X		X		X
Protection IUL		X					X				X
Protection SIUL			X				X				
Protection SUL			X				X				X
Protection UL							X				X
Protection VUL							X		X		X
SUL-G			X								X
UL-G											X
LINCOLN FINANCIAL											
LifeCurrent® UL	X			X					X	X	X
LifeGuarantee® SUL 2013			X	X						X	X
LifeGuarantee® UL 2013	X			X					X	X	X
LifeReserve® IUL Accumulator	X	X		X	X				X	X	X
LifeReserve® UL 2009	X	X		X	X				X	X	X
Lincoln AssetEdge Exec VUL									X	X	
Lincoln AssetEdge VUL									X	X	
Lincoln VULOne									X	X	
WealthAccumulate™ IUL	X	X		X	X	X	X		X	X	
WealthAdvantage® IUL	X	X		X	X		X		X	X	X
WealthPreserve® IUL	X	X		X	X		X		X	X	
WealthPreserve® SIUL		X		X					X		
MUTUAL OF OMAHA											
AccumUL Answers	X				X				X	X	X
AccumUL Plus	X				X				X	X	X
GUL						X			X	X	
GUL Express									X	X	X
Income Advantage IUL	X				X	X			X	X	X
Life Protection Advantage IUL	X				X	X			X	X	X
NATIONWIDE											
Nationwide VUL Accumulator	X									X	
Nationwide VUL Protector	X									X	
YourLife Accumulation VUL	X									X	
YourLife Protection VUL	X									X	
YourLife Indexed UL	X	X					X		X	X	
YourLife Indexed UL Accumulator	X	X			X		X		X	X	
YourLife Indexed UL Accumulator II	X	X				X	X		X	X	
YourLife Indexed UL Protector	X	X							X	X	
YourLife Indexed UL Protector II	X	X				X	X		X	X	
YourLife No-Lapse Guarantee UL	X								X	X	
YourLife No-Lapse Guarantee UL II						X			X	X	
YourLife Current Assumption UL	X	X							X	X	
YourLife NLG SUL II			X								
YourLife 20-pay WL	X								X	X	
YourLife WL 100	X								X	X	

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NEW YORK LIFE											
Whole Life					X				X	X	
Value Whole Life					X				X	X	
Custom Whole Life				X	X				X	X	
Custom Survivorship Whole Life				X	X				X	X	
Custom Guarantee UL						X			X	X	
Custom Survivorship Guarantee UL									X	X	
PRINCIPAL											
Index Universal Life Accumulation		X					X		X	X	
Index Universal Life Flex		X					X			X	
SUL Protector II											
Universal Life Accumulation II							X		X	X	
Universal Life Flex II							X		X	X	
Universal Life Flex III							X		X	X	
Universal Life Protector IV							X			X	
Universal Life Provider Edge									X	X	
VUL Income									X	X	X
PROTECTIVE LIFE											
Advantage Choice UL		X						X	X		X
Indexed Choice UL		X						X	X		X
Investors Choice VUL		X						X	X	X	
ProClassic UL	X				X			X	X		X
Protective Preserver II											
Strategic Objectives VUL	X	X						X	X	X	
Survivor UL									X		
PRUDENTIAL											
VUL Protector		X								X	
PruLife Customer Premier		X								X	
PruLife UL Plus		X								X	
PruLife Essential UL		X								X	
PruLife Founders Plus		X		X						X	
PruLife Index Advantage		X		X					X	X	
PruLife Universal Protector									X	X	
PruLife SVUL Protector		X	X								
PruLife Survivorship Index UL			X								
PruLife SUL Protector			X								
SECURIAN FINANCIAL											
Accumulator Universal Life		X		X	X	X	X		X	X	X
Accumulator VUL		X		X	X				X	X	
Eclipse Protector IUL		X		X	X		X		X		X
Eclipse Survivor IUL	X	X	X	X	X		X				
Eclipse Survivor Pro IUL	X	X	X	X	X		X				
Orion IUL		X		X	X			X	X	X	X
Secure Accumulator Whole Life				X	X				X	X	
Secure Protector Whole Life				X	X				X	X	
Value Protection IUL		X		X					X	X	
VUL Defender		X		X	X				X	X	
SYMETRA											
Accumulator IUL 1.0		X		X			X		X		
CAUL						X	X		X		
UL-G	X					X			X		
TRANSAMERICA											
Financial Foundation IUL					X			X	X	X	X
TransACE® CV (Conversions Only)						X		X		X	
ZURICH											
Guaranteed Death Benefit UL									X		
Accumulation Index UL		X							X		
Value Index UL		X							X		
Protection Index UL		X							X		
Protection UL		X							X		
Select Index UL		X							X		
Survivor Index UL		X	X		X				X		

* Corporate Ownership or Premium Finance is required to use the rider

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.

Exchange of Insureds: Provides for the exchange of one insured for another, usually subject to new underwriting and generally used for business owned policies.

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 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.