

## AVAILABLE RIDERS: TERM PRODUCTS

CARRIER	ACCIDENTAL DEATH BENEFIT	CHARITABLE LEGACY	CHILDREN'S TERM	CHRONIC ILLNESS CONVERSION	CONVERSION EXTENSION	CRITICAL ILLNESS	DISABILITY INCOME	GUARANTEED INSURABILITY
<b>AIG</b>								
AG Select-a-Term®	X		X					
Ultra One	No Riders Available							
<b>AXA</b>								
BrightLife® TermOne®	No Riders Available							
BrightLife® ART			X					
BrightLife Term® (10, 15, 20)			X					
<b>BRIGHTHOUSE FINANCIAL</b>								
Brighthouse One Year Term					X			
Guaranteed Level Term (10, 15, 20, 30)								
<b>FORESTERS FINANCIAL</b>								
Your Term (10, 15, 20, 25, 30)	X	X	X			X	X	
<b>GLOBAL ATLANTIC</b>								
Term (10, 20, 30)	X		X					
<b>JOHN HANCOCK</b>								
John Hancock Term with Vitality (10, 15, 20)					X			
<b>LINCOLN FINANCIAL</b>								
Lincoln LifeElements® Level Term			X					
LincolnTermAccel® Level Term			X					
<b>MUTUAL OF OMAHA</b>								
Term Life Answers (10, 15, 20, 30)	X		X					
Term Life Express (10, 15, 20, 30)	X		X			X	X	
<b>NATIONWIDE</b>								
YourLife Guaranteed Level Term (10, 15, 20, 30)								
<b>NEW YORK LIFE</b>								
Level Premium Convertible Term	X		X					
Yearly Convertible Term	X		X					
<b>PRINCIPAL</b>								
Term (10, 15, 20, 30)			X		X			
Term-NY (10, 15, 20, 30)			X		X			
<b>PROTECTIVE LIFE</b>								
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							
<b>PRUDENTIAL</b>								
Term Elite (10, 15, 20, 30)	X		X					
PruTerm WorkLife 65	X		X					
PruLife ROP Term								
PruTerm One								
Term Essential (10, 15, 20, 30)	X		X					
<b>SECURIAN FINANCIAL</b>								
Advantage Elite Select (10, 15, 20, 30)			X	X	X			
Advantage Elite Select-NY (10, 15, 20, 30)			X	X	X			
<b>SYMETRA</b>								
Level Term (10, 15, 20, 30)	X		X					
<b>TRANSAMERICA</b>								
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	
<b>ZURICH</b>								
ZurichTerm	No Riders Available							

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CARRIER	LIVING BENEFITS	OTHER INSURED	RETURN OF PREMIUM	SPREAD DEATH BENEFIT	TERMINAL ILLNESS	UNEMPLOYMENT WAIVER OF PREMIUM	WAIVER OF PREMIUM
<b>AIG</b>							
AG Select-a-Term®				X	X		X
Ultra One	No Riders Available						
<b>AXA</b>							
BrightLife® TermOne®	No Riders Available						
BrightLife® ART							X
BrightLife Term® (10, 15, 20)							X
<b>BRIGHTHOUSE FINANCIAL</b>							
BrightHouse One Year Term							
Guaranteed Level Term (10, 15, 20, 30)					X		X
<b>FORESTERS FINANCIAL</b>							
Your Term (10, 15, 20, 25, 30)	X				X		X
<b>GLOBAL ATLANTIC</b>							
Term (10, 20, 30)		X			X		X
<b>JOHN HANCOCK</b>							
John Hancock Term with Vitality (10, 15, 20)						X	X
<b>LINCOLN FINANCIAL</b>							
Lincoln LifeElements® Level Term					X		X
Lincoln TermAccel® Level Term					X		X
<b>MUTUAL OF OMAHA</b>							
Term Life Answers (10, 15, 20, 30)		X			X	X	X
Term Life Express (10, 15, 20, 30)			X		X	X	X
<b>NATIONWIDE</b>							
YourLife Guaranteed Level Term (10, 15, 20, 30)		X			X		X
<b>NEW YORK LIFE</b>							
Level Premium Convertible Term							X
Yearly Convertible Term							X
<b>PRINCIPAL</b>							
Term (10, 15, 20, 30)					X		X
Term-NY (10, 15, 20, 30)							X
<b>PROTECTIVE LIFE</b>							
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						
<b>PRUDENTIAL</b>							
Term Elite (10, 15, 20, 30)	X				X		X
PruTerm WorkLife 65	X				X	X	
PruLife ROP Term	X		X		X		
PruTerm One	X				X		
Term Essential (10, 15, 20, 30)	X				X		X
<b>SECURIAN FINANCIAL</b>							
Advantage Elite Select (10, 15, 20, 30)				X	X		X
Advantage Elite Select-NY (10, 15, 20, 30)				X	X		X
<b>SYMETRA</b>							
Level Term (10, 15, 20, 30)		X			X		X
<b>TRANSAMERICA</b>							
Trendsetter® Super YRT (NY Only)				X			X
Trendsetter® Super (10, 15, 20, 25, 30)				X			X
Trendsetter® LB (10, 15, 20, 25, 30)	N/A			X	X		X
<b>ZURICH</b>							
Zurich Term	No Riders Available						

## 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 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.

**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.

**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.

**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.