

CHILD RIDER DETAILS

Carrier	AIG	AXA	Brighthouse Financial	Global Atlantic	Foresters Financial	John Hancock	Lincoln Financial	Mutual Of Omaha	Nationwide
Coverage Amount	\$500 - \$25,000 (No more than 1 unit of child rider per \$2,500 of base)	\$2,000 - \$25,000	N/A	\$2,000 - \$20,000	\$10,000-\$25,000	N/A	\$1,000 - \$15,000	\$1,000 - \$10,000	\$5,000-\$25,000
Increments Available Dollars / Units	\$500/50 units	\$1000/25 units	N/A	\$1000/20 units	\$1000/25 units	N/A	\$1000/20 units	\$1000/10 units	\$1000/10 units
Child's Issue Age	15 days - Age 18	0 days - Age 17	N/A	15 days - Age 17	15 days - Age 18	N/A	15 days - Age 18	15 days - Age 20	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	N/A	Attained age 25	Attained age 25	N/A	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	Earlier of the child's 22nd birthday or the base insured's 65th birthday
Risk Classes for Child	Juvenile (Equates to Standard).	Standard	N/A	Standard Rate Class	N/A	N/A	Standard Rate Class	No risk class assigned for the rider. Rates are per thousand dollars of coverage.	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	N/A	\$0-\$250k DB Non-Med Part 2 & RX Check \$250k to \$1 Mill DB Call UW	If child has been treated for a disease or hospitalized or if pending any medical testing, UW will require more information	N/A	CTR packet Decision is based on admitted medical history	Four questions on the Child Rider Application. No other UW requirements.	Child Rider Questions must be obtained
Number of Children Rider Covers	Covers all Eligible Dependent Children	No Limit	N/A	6	No Limit	N/A	Covers all Eligible Dependent Children	Covers all unmarried children age 15 days through 20 years.	No Limit
Primary Insured Issue Ages to include Child Rider	20-55	18-55	N/A	18-55	18-55 Smart UL 16-55 for Advantage Plus	N/A	18-55	18-55	18-65
Primary Insured Risk Classes Available for Issue	Table D or better	Table D or better	N/A	Premier NT - Table 4 & Tobacco - Tob. Table 4	All Risk Classes	N/A	Available on all risk classes	Available on all risk classes.	Table D or better
Available Products	Select a Term Elite Index II Elite UL Max Accumulator IUL Secure Lifetime III GUL Value+IUL (NY only) Value + Protector IUL Value + IUL (NY Only) Platinum Choice VUL 2	All Single Life products	N/A	All Term Products Lifetime Assure Lifetime Builder Lifetime Foundation Lifetime Provider	Your Term Lifefirst (NY Only) Advantage Plus Smart UL	N/A	All Term Products LifeCurrent UL LifeGuarantee UL LifeReserve IUL WealthAccumulate IUL WealthAdvantage IUL WealthPreserve IUL	All products	All Single Life products with the exception of Annual Renewable Term
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.	N/A	Conversion privilege is effective on the child's 25th birthday for up to 5x the face amount of term insurance provided by the rider.	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	N/A	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 5x 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	Conversion may be requested for: Date rider terminates Date Child marries Policy Anniversary following the Insured Child's 18th or 22nd Birthday

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Carrier	New York Life	Principal	Protective	Prudential	Securian Financial	Symetra	Transamerica	Zurich
Coverage Amount	\$1,000-\$25,000	\$5,000 - \$25,000	\$1,000 - \$20,000	\$10,000 - \$100,000	Up to Face Amount	\$1,000 - \$10,000	\$1,000 - \$99,000	N/A
Increments Available Dollars / Units	\$1,000	\$1000/25 units	\$500/20 units	\$10,000	\$1	\$1000/10 units	\$1000/10 units	N/A
Child's Issue Age	15 days - Age 18	15 days - Age 17	15 days - Age 18	14 days - Age 18	14 days - Age 17	15 days - Age 17	15 days - Age 20	N/A
Maximum Child Coverage Age	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	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	N/A
Risk Classes for Child	N/A	Guaranteed Issue	Table 2 - Standard NT	Class A or better	Standard Rate Class	Standard - Table 4	N/A	N/A
Underwriting Requirements	None	None	CTR packet Decision is based on admitted medical history No labs for children	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.	Decision based on admitted medical history, if significant medical history UW will request aps. No labs on children. Child rider supplement	Non-med up to \$25k \$25,001-\$99k requires Non-med Part II Form Completed	N/A
Number of Children Rider Covers	No Limit	Number of children is not limited but each child must otherwise qualify per the rider	No Limit	No Limit	No Limit	No Limit	No Limit	N/A
Primary Insured Issue Ages to include Child Rider	16-50	20-55	18-64	18-55	16-55	16-90	18-80 Depending on the term period	N/A
Primary Insured Risk Classes Available for Issue	Same as Base Policy	Same as Base Policy	Table 4 or better	Standard or better	Table D or Better	All Risk Classes	All Risk Classes	N/A
Available Products	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	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	N/A
Conversion Privileges	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 5x the amount of the Children's Term Life Insurance Rider Coverage	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	N/A	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	N/A