

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: Year 20: 50% Year 25: 100%		N/A	Secure Lifetime GUL 3 Secure Survivor 2	Only available Table 3 or better	100% of premiums paid up to 40% of lowest specified face amount	Yes
ANICO	3	Age 18-70	Face amounts \$25K - \$250K 60 days following the policy anniversary in: Year 15: 50% Year 20: 100% Year 25: 100% Face amounts over \$250K 60 days following the policy anniversary in: Year 15: 65% Year 20: 100% Year 25: 100%		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: \$25K - \$250K: 45% of Face \$250K+: 65% of Face	Yes
Mutual of Omaha	7	Same as product	60 days following the policy anniversary in: Year 15: 50% Year 20 - 25: 100%		NY	All permanent products	Life Protection Advantage: Not available: Over Age 60; Sub-standard; tobacco users over age 50 Not available: Tables 5-16 for ages 50+ Income Advantage & GUL: Not available for Sub-standard risk classes Tobacco users under age 50 Not available: Tables 5-16 ages 50+	100% of premiums paid up to 50% of initial death benefit	Yes
Lincoln	1	Age 20-60	90 days following the policy anniversary in: Year 20: 100%		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
Nationwide	2	Same as product	60 days following the policy anniversary in: Year 15: 50% Year 20: 100%		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
New York Life	2	Age 18-70	60 days following the policy anniversary in: Later of Year 20 or attained age 65: 50% Later of Year 20 or attained age 70: 100%		CA, NY	Custom UL Guarantee	Only available at Table 4 or Better	100% of premiums paid up to 40% of face	Yes
Symetra	2	Age 20 - 70	90 days following the policy anniversary in: Year 20: 100% Year 25: 100%		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 face 50% of face for Nicotine Users	No