

## LTC AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	AIG	AIG	Allianz	ANICO
Rider Name	Accelerated Access Rider	Accelerated Access Rider	LTC Accelerated Benefit Rider	Accelerated Benefit Rider
Type of Rider	Chronic/Critical	Chronic/Critical	LTC	Chronic / Critical Illness
LTC License Required?	No	No	Yes	No
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition must be deemed to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not have to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment.	Chronic Illness - if an eligible insured is unable to perform 2 of 6 ADL for a period of at least 90 days or requires constant supervision to protect from threats to health or safety due to cognitive impairment.
Products Available with Rider	Value + Elite Index II AG Platinum Choice	Secure Lifetime GUL 3 Value+ Protector Max Accumulator+	Life Pro+ IUL	ANICO Signature Term Affinity 7 Whole Life Executive Universal Life Signature Indexed Universal Life Signature Plus Indexed Universal Life Signature Guaranteed Universal Life
Issue Ages	Ages 18-80	Ages 18-80	Ages 0-75	18-70
Eligible Underwriting Classes	Available through table D	Available through table D	Standard classes or better, no permanent or temporary flat extra premiums.	Available through table 4, or with flat extra of \$5.00 per thousand
Elimination Period	90 Days	90 Days	90 days	N/A
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Min is 50% of death benefit. Max is 100% of death benefit up to \$1.5MM. Choice of 2%, 4% or per diem.	Min is 50% of death benefit. Max is 100% of death benefit up to \$3MM. Choice of 2%, 4% or per diem.	Monthly benefit: 1%-4%, up to \$10,000. Lifetime max of \$1 million.	Maximum \$2,000,000 for issue ages 0-65 Maximum \$1,000,000 for issue ages 66+
Benefit Amount Adjusted at Claim?	No - COI charge rather than adjusted at claim	No - COI charge rather than adjusted at claim	No	Yes
Benefit Amount Calculation	As illustrated	As illustrated	As illustrated	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Residual Death Benefit	Residual death benefit can be specified at policy issue.	Residual death benefit can be specified at policy issue.	None Provided	None Provided
Additional Details	COI charge rather than adjusted at claim. When the AAS is on a base policy with option B, the death benefit will increase until a maximum of \$1.5M. When you select a % of the Death Benefit less than 110% the monthly deductions for the base policy and riders will be suspended.	COI charge rather than adjusted at claim. When the AAS is on a base policy with option B, the death benefit will increase until a maximum of \$3M. When you select a % of the Death Benefit less than 110% the monthly deductions for the base policy and riders will be suspended.	Additional Charge	No additional cost for the rider, subject to discount factors. Also includes Critical Illness and Terminal Illness provisions.
Premiums when on Claim; Waived or Continued?		Waived	Continued	Continued
Policy Charges when on Claim; Waived or Continue?	Waived	Waived	Continued	Continued
States Product is not approved in	NY	NY	CA, KY, NJ, VA, WA	Chronic / Critical not available in NY

Updated 9/29/2016

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

## LTC AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Assurity Life	AXA Equitable	Global Atlantic	John Hancock
Rider Name	Accelerated DB - LTC/Home Care Option	LTC Services Rider	Accelerated Access Rider	LTC Rider
Type of Rider	Chronic/Critical Illness	LTC	Chronic/Critical Illness	LTC
LTC License Required?	No	Yes	No	Yes
Qualifications	Beginning at age 65, requiring continuous confinement in a LTC facility or under a written plan of home care, and stay for rest of life.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	The insured becomes eligible to receive Accelerated Benefits under the Long-Term Care rider if he or she becomes unable to perform 2 of the 6 ADL's without substantial assistance or is found to have a severe Cognitive Impairment that threatens their life or safety
Products Available with Rider	LifeScape Premier UL	BrightLife® Protect BrightLife® Grow Incentive Life Optimizer® II Incentive Life Legacy® III	Life Assure Life Provider Lifetime Builder LifeTime Foundation Survivorship Builder (Surviving Insured Only)	All Single Life Permanent Products
Issue Ages	Automatically included on all policies Available beginning at age 65	Ages 20-75	18-75 20 - 75 for Survivorship	Ages 20-75
Eligible Underwriting Classes	All classes	T4 or better, no permanent or temporary flat extra premiums.	Eligible for table 4 or better on base policy	Not available if rated higher than 175% or issued w/ a flat extra.
Elimination Period	90 days	90 days	90 day	100 days (varies by state)
Benefit Type	Indemnity	Indemnity	Indemnity	Reimbursement
Benefit Amount	Up to 50% of net amount of insurance or 36 monthly payments of 2% of net amount of insurance.	Mo. benefit: 1% or 2% ages 20-75, 3% ages 20 - 70. Acceleration % DBO A: 20%-100%, DBO B: 100%. Max monthly benefit of \$50,000 per insured.	The lesser of 2% of the eligible amount or the IRS Per Diem limit.	1%, 2%, or 4% Monthly Acceleration %. Max monthly benefit: \$50,000. Max policy face: \$5m (depending on Monthly Acceleration %)
Benefit Amount Adjusted at Claim?	Yes	No	Yes	No
Benefit Amount Calculation	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting	As illustrated	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting	As illustrated
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	Qualified, documentable long-term care expenses.
Residual Death Benefit	None Provided	None provided	A fixed amount of death benefit will remain after all available amounts have been accelerated through this rider, subject to terms and conditions of the rider	Face amount less the benefit used
Additional Details	No additional cost for the rider, subject to discount factors	Additional cost for the rider. Dollar for dollar reduction when benefits are paid is called "Accumulation Benefit Lien". The monthly rider charge is calculated by applying the monthly LTCS COI rate to the Long Term Care Net amount at Risk.	Not available with the death benefit return of premium rider. No additional cost at issue, but \$150 Claim Processing Fee due at time of claim	Additional charge. No recertification required
Premiums when on Claim; Waived or Continued?	Continue unless they have waiver of premium rider	Waived: Base policy charges are deducted from cash value unless charges were previously waived by the Waiver Rider	Continue unless they have waiver of premium rider	Continued
Policy Charges when on Claim; Waived or Continue?	Continue unless they have waiver of premium rider	Waived: Base policy charges are deducted from cash value unless charges are previously waived by the Waiver Rider.	Continue unless they have waiver of premium rider	Continued
States Product is not approved in	MD, NJ, VT		CA, DC, FL	FL

## LTC AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Lincoln National	Lincoln National	Lincoln National	Lincoln National
Rider Name	Accelerated Death Benefit Rider	LifeEnhance Accelerated Benefit Rider	MoneyGuard Reserve Plus	MoneyGuard II
Type of Rider	Chronic Illness	Chronic/Critical Illness	LTC	LTC
LTC License Required?	No	No	Yes	Yes
Qualifications	Insured's life expectancy is 12 months or less (VUL) or 6 months or less (UL) or Insured is confined to a cursing home for the balance of life.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, Needs "substantial supervision" due to cognitive impairment.	Unable to perform 2 of 6 ADL's, Needs "substantial supervision" due to cognitive impairment.
Products Available with Rider	All products except: One-Year Term and Survivorship VUL products.	Lincoln LifeGuarantee UL Lincoln LifeReserve IUL Accumulator Lincoln AssetEdge VUL(2015) Lincoln WealthAdvantage IUL Lincoln WealthPreserve Survivorship IUL Lincoln VUL One 2014		
Issue Ages	20-80	Ages 20-69 \$5m max face Ages 70-80 \$2m max face	Single Pay- 35-69 Flex-Pay- 35-80	40-79
Eligible Underwriting Classes	All classes up to Table D	All classes up to Table D	Simplified Issue	Simplified Issue
Elimination Period	None	None	None	0 Day Elimination
Benefit Type	Indemnity	Indemnity	Reimbursement	Reimbursement
Benefit Amount	Chronic Illness: 40% of DB for nursing home confinement Terminal Illness: \$50% of DB *Note: Max cumulative benefit is limited to \$250K for all qualifying benefits.	Up to 100% of gross death benefit with payment option of: 1. Monthly increments of the lesser of 2% of gross DB or IRS per diem x's days in month. 2. One-time lump sum, discounted for mortality and interest.	LTC benefits based off of in force death benefit. Minimum death benefit of \$50,000 with maximum death benefit of \$750,000 2,3,4,5,6,7 year benefit duration	Based off a minimum death benefit of \$50K and a maximum death benefit of \$750K
Benefit Amount Adjusted at Claim?	No	Yes	No	No
Benefit Amount Calculation	One time lump sum which will be treated as a loan against the policy. Death Benefit proceeds will be reduced by the amount of the accelerated benefit paid plus accrued interest.	One time lump sum option: Discounted Acceleration Monthly Option: Not discounted	As illustrated	As illustrated
Benefit Uses	No Restrictions	No Restrictions	Qualified, documentable long-term care expenses.	Qualified, documentable long-term care expenses.
Residual Death Benefit	Death Benefit proceeds will be reduced by the amount of the accelerated benefit paid plus accrued interest.	None provided	10% of guaranteed death benefit	5% of the guaranteed death benefit up to \$10,000
Additional Details	No charge for rider but an administrative charge, not to exceed \$250 for VUL policies or \$300 for UL policies. This amount will be deducted from the benefit at the time of claim.	Additional charge. Once benefit payments begin, policy won't lapse as long as rider is in-force. Recertification is required every 12 months.		Couples discount. Both partners do not need to apply for discount to take effect. 3% or 5% inflation available.
Premiums when on Claim; Waived or Continued?	Continued.	Waived	Continued	Continued
Policy Charges when on Claim; Waived or Continue?	Continued.	Surrender charges waived and rider charges will stop. Monthly deductions will continue	Continued	Continued
States Product is not approved in	Nursing home benefits are not available in: IL, MD, MA, NY, OK, TX or VT	VULOne: CA & NY, Asset Edge VUL: CA & FL, IUL: CA & FL, UL: CA, PR & NY	APPROVED in; CA till Sept 30th	NY

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

## LTC AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Life of Southwest	Mass Mutual	MetLife	MetLife
Rider Name	Accelerated Benefit Rider Chronic Illness	CareChoice One	Enhanced Care Benefit	Long-Term Care ADBR
Type of Rider	Chronic/Critical Illness	LTC	Chronic/Critical Illness	LTC
LTC License Required?	No	Yes	No	Yes
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment.	Unable to perform 2 of 6 ADL's, Needs "substantial supervision" due to cognitive impairment.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	"Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment.
Products Available with Rider	LSW Foundation UL LSW Secure Plus Adv. 79 IUL LSW IncomeBuilder UL LSW SecurePlus Paragon IUL LSW SecurePlus Provider IUL LSW Guaranteed Level Term LSW Non-Guaranteed Level Term	Legacy Policies	Promise Whole Life Promise Whole Life 120 Promise Whole life 10 Promise Whole Life 20 Promise Whole Life 65	Promise Whole Life Promise Whole Life 120 Promise Whole Life 10 Promisie Whole Life 20
Issue Ages	Same as product	18-79	18-70	18-70
Eligible Underwriting Classes	All classes	Standard Non-Tobacco and Standard Tobacco	Elite, Preferred or Standard with FE < \$5.00. Table B D w/out FE	Elite, Preferred or Standard up to a table D or flat extra of <\$5.00.
Elimination Period	90 days	90 days	90 Days	90 Days
Benefit Type	Indemnity	Reimbursement	Indemnity	Indemnity
Benefit Amount	Monthly benefit: 2% of DB Lifetime max: \$1 million Rider must be in-force for 2 years before used	Minimum death benefit of \$50k and maximum death benefit of \$720k	Max of 24% of DB per year up to 90% of total DB over life of contract, lump sum or monthly payments up to \$5MM. Limited by HIPPA Daily limit. Min claim amount is \$5,000	Minimum Monthly LTC Benefit-\$500 (Subject to state variation). Maximum Monthly LTC Benefit-The lesser of the 2% of the eligible proceeds; or 30 times the HIPAA per diem limit declared by the IRS for the calendar year in which the LTC payment is made.
Benefit Amount Adjusted at Claim?	Yes	Yes; PUA may increase benefit amount	Yes	Yes
Benefit Amount Calculation	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting	LTC Benefit Pool + any inflation + any dividends "Paid-Up Additions"	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting	Min Monthly LTC Benefit-\$500 (Subject to state variation) Maximum Monthly LTC Benefit-The lesser of the 2% of the eligible proceeds; or 30 times the HIPAA per diem limit
Benefit Uses	No Restrictions	Home Health Care, Hospice, Assisted Living Facility, Adult Day Care, Nursing Home	No Restrictions	They must be receiving qualified LTC services as prescribed by a physician.
Residual Death Benefit	Yes, if Extension of Benefits Rider is selected	Minimum of \$25,000	10% of Death Benefit will remain inforce	10% of Death Benefit will remain inforce
Additional Details	Rider must be in-force for 2 years before used. No additional cost for the rider subject to discount factors. Rider can be added after issue.	In order to determine their Maximum Monthly Benefit amount, policyowners must choose a Selected Benefit Period of 2, 3, 4, 5, 6, or 10yrs.		The policy's death benefit will be reduced dollar for dollar by the amount of the claim. While the policy's cash surrender value is reduced proportionately.
Premiums when on Claim; Waived or Continued?	Continued	Yes	Continue unless they have waiver of premium rider	When the LTC ADBR is exercised, some riders will continue for their full coverage amounts without interruption, others will be reduced.
Policy Charges when on Claim; Waived or Continue?	Continued	Continued	Continue unless they have waiver of premium rider	When the LTC ADBR is exercised, some riders will continue for their full coverage amounts without interruption, others will be reduced.
States Product is not approved in	CA, OH. Updates on website frequently	NY & CA	CA, FL, PA, IN, LA, MA, OH, WA. When in KS and NY, Accelerated DB Rider must be selected	CA, HI, NY, DC, MT

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## LTC AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Minnesota Life	Minnesota Life	Mutual of Omaha	Nationwide
Rider Name	Long Term Care Agreement	Long Term Care Agreement	Accelerated DB for Chronic Illness	LTC Rider
Type of Rider	Chronic Illness	LTC	Chronic/Critical Illness	LTC
LTC License Required?	No	Yes	No	Yes
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment for 90 days or more.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment.
Products Available with Rider	Eclipse IUL Eclipse Protector IUL Accumulator UL Accumulator VUL VUL Defender Omega Builder	Eclipse IUL Eclipse Protector IUL Accumulator UL Accumulator VUL VUL Defender Omega Builder	AccumUL Plus Guaranteed UL GUL Plus GUL Express	YourLife NLG UL YourLife SPUL YourLife Current Assumption UL YourLife Indexed UL YourLife Accumulation VUL YourLife Protection VUL
Issue Ages	Ages 20-80	Ages 20-80	Same as product	Ages 21-80
Eligible Underwriting Classes	Preferred thru Table D	Preferred thru Table D	Same as product	All classes up to 5 Tables, no flat extras
Elimination Period	90 days	90 days	90 days	90 days
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Monthly benefit: lesser of 2% or 4% of LTC specified amount or HIPAA daily amount x's days in month. CI Agreement total must be between 10% and 100% of face amount to max of \$5,000,000	Monthly benefit: lesser of 2% or 4% of LTC specified amount or HIPAA daily amount x's days in month. LTC Agreement total must be between 10% and 100% of face amount to max of \$5,000,000	The maximum cumulative amount that can be accelerated is the lesser of \$1,000,000 or 80% of the face amount as of the initial acceleration request	Monthly benefit: lesser of 2% of LTC specified amount or HIPAA daily amount x's days in month. Lifetime max: equal to lesser of LTC Specified Amount and base policy Specified Amount (including the Additional Protection Rider) minus policy indebtedness.
Benefit Amount Adjusted at Claim?	No	No	Yes	No
Benefit Amount Calculation	As illustrated	As illustrated	Discounted Acceleration based on life expectancy and current Moody's Bond Yield rate.	As illustrated
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Residual Death Benefit	None provided	If the life insurance face amount is depleted, beneficiaries still receive minimum DB of 10% of face amount. If the minimum DB provision applies, the max amount of DB beneficiaries may receive is \$25,000.	None provided	After 100% of death benefit is used, 10% of original policy death benefit is paid at death.
Additional Details	Additional charge. Recertification required at least annually.	Additional charge. Must first complete state-required training before LTCA can be sold. Recertification required at least annually.	Benefit will be paid as a lump sum.	Additional charge. Nationwide Care Guide Network: LTC referral service. Recertification only as often as reasonably necessary. Paid by Nationwide.
Premiums when on Claim; Waived or Continued?	Only CI Rider Charges are waived. Policy is "lapse protected" while insured is on claim. If client recovers, premiums may need to resume	Only LTC Rider Charges are waived. Policy is "lapse protected" while insured is on claim. If client recovers, premiums may need to resume	Continue, no waiver of premium.	Waived
Policy Charges when on Claim; Waived or Continue?	Only CI Rider Charges are waived. Policy is "lapse protected" while insured is on claim. If client recovers, premiums may need to resume	Only LTC Rider Charges are waived. Policy is "lapse protected" while insured is on claim. If client recovers, premiums may need to resume	Continue, no waiver of premium.	Waived
States Product is not approved in	CA, FL, NY has distinct version	Only available in states that have not approved Chronic Illness Agreement	Included in all states. Capped at \$500K in CA	MT

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## LTC AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	North American	Penn Mutual	Principal	Protective
Rider Name	Chronic Illness Accelerated Benefit Rider	Chronic Illness Accelerated Benefit Rider	Chronic Illness Death Benefit Advance Rider	Chronic Illness Accelerated DB Rider
Type of Rider	Chronic/Critical Illness	Chronic/Critical Illness	Chronic Illness (101g)	Chronic/Critical Illness
LTC License Required?	No	No	No	No
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	A loss of functional capacity that is expected to be permanent - two of the six ADL's or permanent cognitive impairment.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment.
Products Available with Rider	Custom GrowthCV Custom Guarantee Custom TermUL Guarantee Builder IUL Rapid Builder IUL	All permanent products except SVUL can be added to some in-force policies.	Indexed UL Flex UL Flex II UL Accumulation II UL Provider Edge	ProClassic UL
Issue Ages	To age 75	Age 20 to 85	20-75	Ages 20-80
Eligible Underwriting Classes	All classes up to Table 4, no flat extras	All classes up to Table 4, flat extras up to \$10	All classes, Up to Table C	All classes to Table 4
Elimination Period	90 days	2 years	None	90 or 365 days
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Minimum amount at each election is lesser of 5% of DB on the initial election date or \$75,000. Max amount at each election is lesser of 24% of DB on the initial election date or \$240,000. Lifetime max: \$1,000,000.	Minimum: \$400 month (\$4,800 per policy yr). Max: lesser of \$240k per policy yr, 24% of eligible death benefit, or IRS per diem amount. Lifetime max: \$5 million.	Annual Max is lesser of 25% of initial eligible amount or the annual per diem limit. Lifetime Max of 75% of face amount at initial election or \$1m	Monthly benefit: \$1000, \$2500, \$5000, \$7500; cannot exceed 5% of base policy face amount. Lifetime max: lesser of \$1 million or 90% of death benefit.
Benefit Amount Adjusted at Claim?	Yes	Yes	Yes	No
Benefit Amount Calculation	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting	Benefit payments are reduced by a discounted or "reduction" factor since there is no premium charge for the rider	As illustrated
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Residual Death Benefit	None provided; however, the client must maintain greater of 5% of DB available when initial election was made or \$10,000.	None provided	Greater of 25% of Initial Eligible Amount or \$10,000	None provided
Additional Details	Discounted acceleration plus \$200 admin fee applied for each selection. Payments can be lump sum or 2x's per year. Recertification annually at expense of owner	\$50k of DB must remain in-force. Can be added to qualifying in-force policies. Recertification required annually at expense of owner/insured	Annual recertification is required; No international benefits available	Additional charge. Payments can be monthly or lump sum. Recertification required annually at expense of owner/insured
Premiums when on Claim; Waived or Continued?	Continued	Continued	Continued	Waived
Policy Charges when on Claim; Waived or Continue?	Continued	Continued	Continued	Continued
States Product is not approved in	CA, CT, MT	CA, MD, WA	CA, NY, CT,	CA, CT, FL

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## LTC AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Protective	Prudential	Prudential	Symetra
Rider Name	ExtendCare Rider	Living Needs Benefit Rider	BenefitAccess Rider	ADB for Cognitive Impairment and Limited ADL
Type of Rider	Chronic/Critical Illness	Chronic/Critical Illness	Chronic/Critical Illness	Chronic/Critical Illness
LTC License Required?	No	No	No	No
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment.	Confined to nursing home for 6 months, terminally ill w/ 6-month life expectancy or organ transplant	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment.
Products Available with Rider	Custom Choice UL Advantage Choice UL Indexed Choice UL Protective Investors Choice VUL	All individual term and permanent life policies	PruLife UL Protector	Symetra UL-G
Issue Ages	Ages 20-80	Same as product	Ages 20-80	Ages 20-85
Eligible Underwriting Classes	All classes to Table 4	Same as product	All Classes to Table 4	Automatic on Preferred and Standard
Elimination Period	90 or 365 days	6 months (nursing home usage only)	None	None
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Monthly benefit: \$1000-\$10,200; cannot exceed 5% of base policy face amount. Lifetime max: 100% of death benefit up to \$5m face amount.	Nursing home: 70%-80% of full face amount. Organ transplant: 90%-95% of full face amt. Terminal illness: 90%-95% of full face amt.	Monthly benefit lesser of 2% of DB, IRS per diem, or IRS per diem compounded at 4% annually. Lifetime max: 100% of DB up to \$5MM	Min. benefit: 50% of DB or \$10,000 Max benefit: Lesser of 50% of DB or \$500K.
Benefit Amount Adjusted at Claim?	No	Yes	No	Yes
Benefit Amount Calculation	As illustrated	70% of DB if expected to live in nursing home. 90% of DB for terminal illness up to 6 months.	As illustrated	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Residual Death Benefit	None provided	None provided	None provided	Yes, \$5,000
Additional Details	Additional charge. Payments can be monthly or lump sum. Recertification required annually at expense of owner/insured	Discounted acceleration plus \$150 charge for enactment of the rider. Insured and Prudential setup desired claim period. Recertification not required unless claim period designated and agreed to by the policy owner has expired.	Additional charge. Not available to non-US residents. After 25 months of benefits all charges are waived.	Acceleration can be taken as a lump sum or paid in monthly payments for up to 10 years. Recertification is required annually.
Premiums when on Claim; Waived or Continued?	Waived	Waived	Waived; after 25 months of being on claim, premiums will continued to be waived even if off claim.	Continued
Policy Charges when on Claim; Waived or Continue?	Continued	Waived	Waived	Continued
States Product is not approved in	CA, CT, FL	WA	No state restrictions	NY

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## LTC AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Symetra	Transamerica	Transamerica	Voya
Rider Name	Chronic Illness Plus Rider	LTC Rider	Living Benefits	Accelerated Benefit Rider
Type of Rider	Chronic/Critical Illness	LTC	Chronic/Critical Illness	Terminal/Chronic/Critical Illness
LTC License Required?	No	Yes	No	No
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment.	Qualifying medical/physical condition or life expectancy of 12 months or less from the date of receipt of a Physician Statement
Products Available with Rider	Symetra UL-G Symetra CAUL	TransNavigator IUL Journey VUL	Trendsetter LB	UL-CV IUL-GDB IUL-Protector IUL Global IUL Global Choice IUL Accumulator SVUL-CV VUL-CV VUL-DB
Issue Ages	Ages 20-80	Ages 18-75	Same as product	Same as product
Eligible Underwriting Classes	Same as the base policy. Not available on rating greater than table 4	All classes up to Table D	Same as product	Same as product
Elimination Period	None	90 days	90 days	N/A
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	The monthly benefit is 2% of the policy death benefit. Capped at the IRS per diem times 30. Up to 100% of the policy death benefit.	Monthly benefit: Lesser of 2% of DB or HIPPA per diem. Lifetime max: \$1MM.	Up to 24% of face amount annually. Lifetime max: Lesser of 90% of face amount or \$1.5M.	Minimum benefit: \$10,000 Max benefit: lesser of 50% of death benefit or \$1,000,000
Benefit Amount Adjusted at Claim?	No	No	Yes	Yes
Benefit Amount Calculation	As illustrated	As illustrated	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting	Lump sum which will be treated as a lien against the policy. Death Benefit proceeds will be reduced by the amount of the accelerated benefit plus accrued interest. Amounts available under the policy through surrender, withdrawal or loan, if any, will also be reduced by the amount of the lien.
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Residual Death Benefit	Yes, \$5,000	Lesser of \$10,000 or 10% of lowest face amount base policy less any outstanding policy.	None provided	None provided
Additional Details	Acceleration can be taken monthly or on an annualized basis. Recertification is required annually.	Additional charge. LTC rider charges are guaranteed not to increase; will remain level for life of policy. Recertification required	Benefit is built into product. Policy must be in force 30 days before Critical benefit can be used. Policy must be in-force for 2 yrs before Chronic benefit can be used. Recertification required	No additional cost for the rider, subject to discount factors. Administrative fee of \$300 to process the claim. No recertification required.
Premiums when on Claim; Waived or Continued?	Waived	Waived. RAP (Required Annual Premium) must be paid through 5 years.	Waived	Continue unless they have waiver of premium rider
Policy Charges when on Claim; Waived or Continue?	Waived	Continued	Continued	Continue unless they have waiver of premium rider
States Product is not approved in	NY	HI, FL, GU, PR	WA (Chronic), NY, VT (Critical), CT, MA, GU	Separate version without critical and confinement benefits available in NY.

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



## LTC AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Voya
Rider Name	Chronic Illness Rider
Type of Rider	Chronic Illness
LTC License Required?	No
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent
Products Available with Rider	IUL Protector (Except Orange Pass) IUL Global IUL Global Choice IUL Accumulator (Except Orange Pass)
Issue Ages	20-75
Eligible Underwriting Classes	Table 4 or better
Elimination Period	90 Days. None for Cognitive Impairment
Benefit Type	Indemnity
Benefit Amount	Minimum benefit: \$5,000/year or \$500/month Max benefit: 24% of up to \$2,000,000 of death benefit per year
Benefit Amount Adjusted at Claim?	Yes
Benefit Amount Calculation	Each payment reduces the policy's value by an accelerated percentage based on age of claimant which is calculated at the time of each payment.
Benefit Uses	No Restrictions
Residual Death Benefit	Minimum residual death benefit of \$25,000 required.
Additional Details	Monthly benefits of up to 2% of the initial death benefit may be taken. Insured must re-qualify for benefits annually. \$200 current claim processing fee (\$300 guaranteed).
Premiums when on Claim; Waived or Continued?	Rider charges are waived, but policy charges continue.
Policy Charges when on Claim; Waived or Continue?	Rider charges are waived. Policy charges continue.
States Product is not approved in	CA

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