

PRODUCTS AND RIDERS SPREAD SHEET

TERM

(Contact Sales Rep to verify rider availability in state of sale)

CARRIER	TYPE	ADB	AI	CT	DI	GI	ROP	TI	WP
AIG/American General	TM	X	-	X	-	-	-	X	X
AIG/American General	ROP	-	-	X	-	-	X	X	X
Allianz	TM	-	-	-	-	-	-	X	X
American National	TM	-	-	-	-	-	-	X	X
AXA	TM	X	-	-	-	-	-	X	X
Banner	TM	-	-	-	-	-	-	-	X
Genworth	TM	-	-	X	-	-	-	X	X
Genworth	ROP	-	-	X	-	-	X	X	X
ING	TM	X	-	X	-	-	-	X	X
Jefferson Pilot	ROP	-	-	X	X	-	X	X	X
John Hancock	TM	-	-	-	-	-	-	X	X
Lincoln Benefit	TM	-	X	X	-	-	-	X	X
Lincoln Benefit	ROP	X	X	X	-	-	X	-	X
Lincoln/FPPL	TM	X	-	X	-	-	X	X	X
Met	TM	-	-	-	-	-	-	X	X
North American	TM	-	X	X	-	X	-	X	X
Prudential	TM	X	-	X	-	-	-	X	X
RBC/Liberty	TM	X	-	X	-	-	-	X	X
Transamerica	TM	X	-	X	-	-	X	X	X
United of Omaha	TM	X	-	X	X	-	-	X	X
US Financial	TM	-	-	X	-	-	-	-	X
West Coast	TM	X	-	X	-	-	-	X	X

PRODUCT TYPE ABBREVIATION CODES: TM – Term; ROP – Return of Premium Term

RIDER ABBREVIATION CODES: ADB – Accidental Death Benefit; AI – Additional Insured; CT – Child’s Term; DI – Disability Income; GI – Guaranteed Insurability; ROP – Return of Premium; TI – Terminal Illness (Accelerated Death Benefit); WP – Waiver of Premium

(PERMANENT)

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CARRIER	TYPE	ADB	AI	CT	EM	GI	LTC	NLG	PUA	ROP	TI	TM	WP
AIG/American General	UL	X	X	X	X	-	-	X	-	-	X	X	X
Allianz	UL	-	X	X	-	-	X	-	-	-	X	-	X
AXA	UL	-	-	X	-	X	-	X	-	X	-	-	X
Banner	UL	-	-	-	X	-	-	X	-	-	-	-	X
Genworth	UL	X	-	X	X	-	-	X	-	-	X	-	X
ING	UL	X	-	X	X	-	-	X	-	-	X	-	X
Indianapolis Life	UL	X	X	X	X	X	-	X	-	-	-	X	X
Jefferson Pilot	UL	X	-	X	X	X	-	X	-	-	X	X	X
John Hancock	UL	X	-	-	X	-	X	X	-	X	X	-	X
John Hancock	WL	-	-	-	-	X	-	-	X	-	X	X	X
Lincoln Benefit	UL	X	X	X	X	-	-	X	-	-	X	-	X
Lincoln Life	UL	X	-	-	-	X	X	X	-	-	-	-	X
Lincoln Life	WL	X	-	-	-	X	-	-	-	-	-	-	X
Met	UL	-	-	-	X	X	-	X	-	-	-	X	X
North American	UL	X	X	X	-	-	-	X	-	-	-	-	X
Principal	UL	-	-	X	X	X	-	X	-	-	X	-	X
Prudential	UL	X	-	X	X	-	-	X	-	-	-	-	X
Sun Life	UL	X	-	-	X	-	-	X	-	-	X	-	X
Transamerica	UL	X	-	X	-	-	-	X	-	-	-	-	X
United of Omaha	UL	X	-	X	X	-	-	X	-	X	X	-	X
US Financial	UL	X	-	X	-	-	-	X	-	-	-	-	X
West Coast	UL	X	-	X	X	-	-	X	-	-	X	-	X

PRODUCT TYPE ABBREVIATION CODES: UL – Universal Life; WL – Whole Life

RIDER ABBREVIATION CODES: ADB – Accidental Death Benefit; AI – Additional Insured; CT – Child’s Term;
EM – Extended Maturity; GI – Guaranteed Insurability; NLG – No Lapse Guarantee; PUA – Paid Up Additions;
ROP – Return of Premium; TI – Terminal Illness (Accelerated Death Benefit); TM- Term; WP – Waiver of Premium