

AVAILABLE RIDERS: TERM PRODUCTS

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

AVAILABLE RIDERS: TERM PRODUCTS

CARRIER	LIVING BENEFITS	OTHER INSURED	RETURN OF PREMIUM	SPREAD DEATH BENEFIT	TERMINAL ILLNESS	UNEMPLOYMENT WAIVER OF PREMIUM	WAIVER OF PREMIUM
AIG							
AG Select-a-Term®				X	X		X
Ultra One	No Riders Available						
AXA							
BrightLife® TermOne®	No Riders Available						
BrightLife® ART							X
BrightLife Term® (10, 15, 20)							X
BRIGHOUSE FINANCIAL							
Brighthouse One Year Term							
Guaranteed Level Term (10, 15, 20, 30)					X		X
FORESTERS FINANCIAL							
Your Term (10, 15, 20, 25, 30)	X				X		X
GLOBAL ATLANTIC							
Term (10, 20, 30)		X			X		X
JOHN HANCOCK							
John Hancock Term with Vitality (10, 15, 20)						X	X
Survivorship Term	No Riders Available						
LINCOLN FINANCIAL							
Lincoln LifeElements® Level Term					X		X
Lincoln TermAccel® Level Term					X		X
MUTUAL OF OMAHA							
Term Life Answers (10, 15, 20, 30)		X			X	X	X
Term Life Express (10, 15, 20, 30)	X		X		X	X	X
NATIONWIDE							
YouLife Guaranteed Level Term (10, 15, 20, 30)		X			X		X
NEW YORK LIFE							
Level Premium Convertible Term							X
Yearly Convertible Term							X
PRINCIPAL							
Term (10, 15, 20, 30)					X		X
Term-NY (10, 15, 20, 30)							X
PROTECTIVE LIFE							
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						
MINNESOTA LIFE							
Advantage Elite Select (10, 15, 20, 30)				X	X		X
Advantage Elite Select-NY (10, 15, 20, 30)				X	X		X
SYMETRA							
Level Term (10, 15, 20, 30)		X			X		X
TRANSAMERICA							
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
ZURICH							
Zurich Term	No Riders Available						