

LONG-TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name Rider Name	AIG Accelerated Access Rider	AIG Accelerated Access Rider	Allianz Accelerated Benefit Rider	ANICO Accelerated Benefit Rider
Type of Rider	Chronic Illness	Chronic Illness	Chronic Illness	Chronic Illness
LTC License Required?	No	No	No	No
Issue Ages	Ages 18-80	Ages 18-80	Ages 0-75	Ages 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
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Minimum is 50% of death benefit. Maximum is 100% of death benefit up to \$3MM. Choice of 2%, 4% or per diem in CA.	Minimum is 50% of death benefit. Maximum is 100% of death benefit up to \$3MM. Choice of 2%, 4% or per diem. No per diem in CA.	Minimum is lesser of 5% of the basis or \$75K. Maximum lesser of 25% of basis or \$250K, up to \$1MM per policy with cumulative maximum of \$1MM for all Allianz policies.	Maximum \$2,000,000 for issue ages 0-65 Maximum \$1,000,000 for issue ages 66+
Premium Charge?	Yes	Yes	No	No
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.	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.
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. Condition must be deemed to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition must be deemed to be permanent.
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Elimination Period	90 Days	90 Days	90 Days	90 Days
Products Available with Rider	QoL Value+ Protector QoL Max Accumulator QoL Guarantee Plus GUL II	Secure Lifetime GUL 3 Value+ Protector Max Accumulator+	Life Pro+ IUL Life Pro+ Survivor (only for surviving spouse)	Signature Guaranteed UL Signature IUL Signature Term Life (not in NY) Signature Plus IUL Executive UL Signature Whole Life (not in NY) Limited Pay Whole Life (not in NY)
Residual Death Benefit	Can be specified at policy issue	Can be specified at policy issue	Greater of 5% of basis or \$10K	None Provided
Premiums when on Claim; Waived or Continued?	Waived	Waived	Continued	Continued
Policy Charges when on Claim; Waived or Continue?	Waived	Waived	Continued	Continued
Available on Term Conversion?	No	No	Yes with full underwriting	Yes
States Product is not approved in	NY	NY	CA, DC, FL, MA, NY, WA	None
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 \$3MM. When you select a % of the Death Benefit less than 100% 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 \$3MM. When you select a % of the Death Benefit less than 100% the monthly deductions for the base policy and riders will be suspended.	No additional cost for the rider, subject to discount factors.	No additional cost for the rider, subject to discount factors. Also includes Critical Illness and Terminal Illness provisions. CA: max age 65, supplemental application required, not available on term (base or rider). NY: supplemental application required, max benefit submit to IRS Per Diem.

LONG-TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name Rider Name	AXA Equitable LTC Services Rider	Briarhouse Financial Chronic and Terminal Care Rider	Foresters Accelerated Death Benefit Rider	Global Atlantic Accelerated Access Rider
Type of Rider	LTC	Chronic and Terminal Illness	Chronic Illness	Chronic Illness
LTC License Required?	Yes	No	No	No
Issue Ages	Ages 20-75	Ages 21 - 65	Minimum for product up to 75	Ages 18-75 Ages 20 -75 for Survivorship
Eligible Underwriting Classes	Up to Table 4, no permanent or temporary flat extra premiums	Up to Table D or \$5 Flat Extra. No combination of Table Rating and Flat Extras. Effective 2/12/18, Standard Nonsmoker and Standard Smoker ratings only on the PAUL product.	Standard rate classes only	Available through Table 4
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Mo. benefit: 1% or 2% ages 20-75, 3% ages 20 - 70. Acceleration % DBO A: 20%-100%, DBO B: 100%. Maximum monthly benefit of \$50K per insured.	Maximum of 20% of face amount annually, NOT capped at IRS per diem limit. Maximum lifetime benefit is lesser of 75% of the death benefit or \$2MM.	Up to 24% of face amount in any 12-month period.	The lesser of 2% of the eligible face amount or the IRS Per Diem limit.
Premium Charge?	Yes	No	No	No
Benefit Amount Adjusted at Claim?	No	No	Yes	No
Benefit Amount Calculation	As illustrated	Elected by client at time of claim subject to limits outlined above.	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.
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.	Unable to perform 2 of 6 ADL's, or needs "substantial supervision" due to cognitive impairment. Condition must be expected to be permanent.	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.
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Elimination Period	90 Days	90 Days	None	90 Days
Products Available with Rider	BrightLife® Protect BrightLife® Grow Incentive Life Optimizer® II Incentive Life Legacy® III IUL Protect	Premier Accumulator UL	Advantage Plus SMART UL Your Term	Life Assure Life Provider Lifetime Builder Lifetime Builder Elite Lifetime Foundation Survivorship Builder (Surviving Insured Only)
Residual Death Benefit	None Provided	25% of the initial face amount	\$1K on all products	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.
Premiums when on Claim; Waived or Continued?	Waived: Base policy charges are deducted from cash value unless charges were previously waived by the Waiver Rider	Continued	Premiums due, and dividends credited, after the effective date of a payment, will be adjusted based upon the reduced face amount.	Continue unless they have waiver of premium rider
Policy Charges when on Claim; Waived or Continue?	Waived: Base policy charges are deducted from cash value unless charges are previously waived by the Waiver Rider	Continued	Continue at an adjusted amount based on new face amount	Continue unless they have waiver of premium rider
Available on Term Conversion?	Yes- first 5 years with limited underwriting. Normal underwriting thereafter	No	Yes	Yes
States Product is not approved in	None	CA, FL, NY	CA, NY	CA, NY
Additional Details	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.	While this is technically a rider added to a UL product rather than a purely asset-based product, the unique design of the product makes it more comparable to other asset-based solutions versus traditional life products with LTC or CI Riders. Policy cash values are reduced on a pro-rata basis as benefits are used. Simplified underwriting is via the ERP program and is subject to its terms and limitations. Effective 2/12/18, ERP will be replaced by expedited underwriting available via Briarhouse Simple Underwriting and is subject to its terms and		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

LONG-TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	John Hancock	Lincoln National	Lincoln National	Lincoln National
Rider Name	LTC Rider	Accelerated Death Benefit Rider	LifeEnhance Accelerated Benefit Rider	LifeAssure Accelerated Benefit Rider
Type of Rider	LTC	Chronic Illness	Chronic Illness	Chronic Illness
LTC License Required?	Yes	No	No	No
Issue Ages	Ages 20-75	Same as product	Ages 20-69 \$5m max face Ages 70-80 \$2m max face	Ages 20-80
Eligible Underwriting Classes	Not available if rated higher than 175% or issued w/ a flat extra.	All classes (benefits reduced table E or worse)	Available through Table D	Available through Table D
Benefit Type	Reimbursement	Indemnity	Indemnity	Indemnity
Benefit Amount	1%, 2%, or 4% Monthly Acceleration %. Max monthly benefit: \$50,000. Max policy face: \$5MM (depending on Monthly Acceleration %)	Chronic Illness: 40% of death benefit for nursing home confinement. Maximum cumulative benefit is \$250K.	Up to 100% of gross death benefit with payment option of: 1. Monthly increments of the lesser of 2% of gross death benefit or IRS Per Diem x's days in month. 2. One-time lump sum, discounted for mortality and interest.	Minimum annual benefit: lesser of 1) \$50K; 2) 5% of original benefit amount after discounting; 3) balance of remaining benefit amount after discounting. Maximum annual benefit: lesser of 1) annual IRS Per Diem 2) 25% of original benefit amount after discounting; 3) balance of remaining benefit amount after discounting. Lifetime maximum benefit ages 20-69: \$1.5MM; ages 70-80: \$1MM
Premium Charge?	Yes	No	Yes	No
Benefit Amount Adjusted at Claim?	No	No	Yes (with lump sum option)	Yes
Benefit Amount Calculation	As illustrated	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	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.
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. 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.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.
Benefit Uses	Qualified, documentable long-term care expenses.	No Restrictions	No Restrictions	No Restrictions
Elimination Period	100 days (varies by state)	None	None	None
Products Available with Rider	All Single Life Permanent Products	All products except: One-Year Term and LifeElements (limited benefits) TermAccel (limited benefits) Survivorship VUL products	Lincoln LifeGuarantee UL 2013 Lincoln LifeReserve IUL Accumulator 2014 Lincoln AssetEdge VUL(2015) Lincoln WealthAdvantage IUL Lincoln WealthPreserve Survivorship IUL Lincoln VUL One 2014 Lincoln AssetEdge Exec VUL 2015	Lincoln WealthPreserve IUL 2017
Residual Death Benefit	Face amount less the benefit used	None Provided	None Provided	None Provided
Premiums when on Claim; Waived or Continued?	Continued	Continued	Waived	Continued
Policy Charges when on Claim; Waived or Continue?	Continued	Continued	Surrender charges waived and rider charges will stop. Monthly deductions will continue.	Continued
Available on Term Conversion?	No	Yes with full underwriting	Yes with full underwriting	Yes with full underwriting
States Product is not approved in	Approved in all states except Puerto Rico	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	CA, DE, DC, FL, GU, MP, NY, SD, VI
Additional Details	Additional charge. Recertification required every 12 months.	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.	Rider must be elected at issue. \$250 administrative fee per benefit payment. Additional underwriting required.

LONG-TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name Rider Name	Life of Southwest Accelerated Benefit Rider Chronic Illness	Mass Mutual LTC Access Rider (NY Version)	Mutual of Omaha Accelerated DB For Chronic Illness	Nationwide LTC Rider II
Type of Rider	Chronic Illness	LTC	Chronic Illness	LTC
LTC License Required?	No	No	No	Yes
Issue Ages	Same as product	Ages 18-79	Same as product	Ages 21-80
Eligible Underwriting Classes	All classes	Standard Non-Tobacco and Standard Tobacco	All classes	Available through Table 5, no flat extras
Benefit Type	Indemnity	Reimbursement	Indemnity	Indemnity
Benefit Amount	Monthly benefit: 2% of death benefit, up to \$360K annually Lifetime maximum: \$1.5MM	A selected benefit period is elected at time of application. Choices include 2, 3, 4, 5, 6 or 10 years. The selected benefit period, along with the base benefit pool, is used to determine the initial maximum monthly benefit.	Maximum cumulative amount that can be accelerated is lesser of \$1MM or 80% of the face amount as of the initial acceleration request.	Monthly benefit: 2%, 3%, or 4% monthly maximum acceleration chosen at issue. Maximum monthly benefit is lesser of elected monthly benefit percentage or 2X IRS Per Diem limit.
Premium Charge?	No	Yes	No	Yes
Benefit Amount Adjusted at Claim?	Yes	Yes; PUA may increase benefit amount	Yes	No
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 life expectancy and current Moody's Bond Yield rate.	As illustrated
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	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 does not need to be deemed permanent
Benefit Uses	No Restrictions	Home Health Care, Hospice, Assisted Living Facility, Adult Day Care, Nursing Home	No Restrictions	No Restrictions
Elimination Period	90 Days	90 days. In NY only, benefits will be paid for covered services received from the beginning of the waiting period.	90 Days	90 Days
Products Available with Rider	All permanent products	All Legacy Whole Life Policies	AccumUL Plus Guaranteed UL Term Life Express (Non-ROP only) GUL Express Income Advantage IUL Life Protection Advantage IUL	YourLife IUL YourLife IUL Accumulator YourLife IUL Protector YourLife Current Assumption UL YourLife NLG UL Nationwide VUL Accumulator Nationwide VUL Protector YourLife NLG SUL II
Residual Death Benefit	Yes, if Extension of Benefits Rider is selected	Greater of \$25K or 10% of the base policy face amount	Max of 80% of initial death benefit can be accelerated, leaving 20%	10% of original policy death benefit
Premiums when on Claim; Waived or Continued?	Continued	Yes, if Waiver of Premium Rider is selected at issue	Continued, but adjusted in accordance with the new face amount	Continued
Policy Charges when on Claim; Waived or Continue?	Continued	Continued	Continued	Upon meeting the requirements for long-term care benefits, the LTC rider charge will be waived. If the cash value in the policy is insufficient to cover monthly deductions while the client is receiving LTC rider benefits, monthly deductions will be waived and the policy is guaranteed not to lapse.
Available on Term Conversion?	Yes	No	Yes	Yes
States Product is not approved in	NY	On available in NY	CA, NY	MT
Additional Details	In some states, the rider must be in-force for 30 days in order to accelerate. Other state variations may apply.	The NY version of the LTCR is not long term care insurance under NY State Law. The NY version cannot be marketed to prospects as long term care insurance. The rider should be sold as death benefit acceleration option for long term care services.	Benefit will be paid as a lump sum.	Additional charge. Nationwide Care Guide Network; LTC referral service. Recertification required at least annually.

LONG-TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name Rider Name	New York Life Chronic Care rider	Penn Mutual Chronic Illness Accelerated Benefit Rider	Principal Chronic Illness Death Benefit Advance Rider	Protective Chronic Illness Accelerated DB Rider
Type of Rider	Chronic Illness	Chronic Illness	Chronic Illness	Chronic Illness
JTC License Required?	No	No	No	No
Issue Ages	Ages 18-70	Ages 20-85	Ages 20-75	Ages 20-80
Eligible Underwriting Classes	Available through Table 4, flat extras up to \$3.60 per thousand	Available through Table 4, flat extras up to \$10.00 per thousand. Maximum	Available through Table C	Available through Table 4
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Minimum: \$100K Face/\$90K Benefit Pool/\$900 Monthly Benefit Maximum: \$1M per insured/\$10,200 Monthly (IRS Per Diem limit) Policy owner must elect a benefit payout limit of 25 months (4% benefit), 50 months (2% benefit), or 100 months (1% benefit)	Annual maximum is lesser of \$240K per policy year, 24% of eligible death benefit, or IRS Per Diem amount. Lifetime maximum: \$5MM.	Annual Maximum is lesser of 25% of initial eligible amount or the annual IRS Per Diem limit. Lifetime Maximum is lesser of 75% of face amount at initial election or \$2MM.	Monthly benefit: \$1K, \$2500, \$5K, or \$7500; cannot exceed 5% of base policy face amount. Lifetime maximum: lesser of \$1MM or 90% of death benefit.
Premium Charge?	Yes	No	No	No
Benefit Amount Adjusted at Claim?	No	Yes	Yes	No
Benefit Amount Calculation	As Illustrated	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.	As illustrated
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	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 must be deemed to be permanent
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Elimination Period	90 Days	90 Days	None	90 Days
Products Available with Rider	Whole Life Custom Whole Life	All permanent life products	Indexed UL Flex UL Flex II UL Accumulation II UL Provider Edge IUL Accumulation	ProClassic UL
Residual Death Benefit	\$10K on all policies	\$50K after maximum acceleration of death benefit	Greater of 25% of Initial Eligible Amount or \$10K	None Provided
Premiums when on Claim; Waived or Continued?	Waived	Continued	Continued	Waived
Policy Charges when on Claim; Waived or Continue?	Waived	Continued	Continued	Continued
Available on Term Conversion?	Yes, but the policy owner must complete the Supplemental CCR Application	Yes	No	No
States Product is not approved in	None	None	CA, CT, NY	CA, CT, FL
Additional Details		\$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.

LONG-TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name Rider Name	Protective ExtendCare Rider	Prudential BenefitAccess Rider	Securian Financial Chronic Illness Access Agreement	Securian Financial Accelerated Death Benefit - Chronic Illness Agreement (101a)
Type of Rider	Chronic Illness	Chronic Illness	Chronic Illness	Chronic Illness
LTC License Required?	No	No	No	No
Issue Ages	Ages 20-80	Ages 20-80	Ages 0-80	Ages 20-80
Eligible Underwriting Classes	Available through Table 4	Available through Table 4	Not Underwritten	Available up to Table D
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Monthly benefit: Up to 5% of death benefit, not exceed \$10,800 monthly. Lifetime maximum: 100% of death benefit up to \$5M face amount.	Choice of 2% or 4% of the death benefit (elected at issue), not to exceed: 1) IRS Per Diem limit at time of claim; 2) IRS Per Diem limit at time of policy issue, compounded annually at 4%. The 4% option available on policies with face amount of \$500K or less. Maximum lifetime benefit \$5MM.	Annual Benefit: 25% of the face amount; benefit payment cannot exceed the IRS Per Diem amount multiplied by the number of days in the calendar year. One chronic illness benefit payment will be made in any 12 month period measured from the date of the most recent chronic illness benefit payment.	Monthly benefit: lesser of 2% or 4% of LTC specified amount not to exceed the IRS Per Diem monthly maximum. CI Agreement total must be between 10% and 100% of face amount to max of \$5MM.
Premium Charge?	Yes	Yes	No	Yes
Benefit Amount Adjusted at Claim?	No	Yes	Yes	No
Benefit Amount Calculation	As illustrated	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.	As illustrated
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does <i>not</i> need to be deemed 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. Condition does <i>not</i> need to be deemed permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does <i>not</i> need to be deemed permanent.
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Elimination Period	90 Days	None	90 Days	90 Days
Products Available with Rider	Advantage Choice UL Indexed Choice UL Investors Choice UL Strategic Objectives VUL	Prulife Custom Premier II Prulife Indexed Advantage UL Prulife Essential UL	Orion IUL	Accumulator UL Accumulator VUL Eclipse IUL Eclipse Protector IUL Omega Builder I UL Orion IUL VUL Defender
Residual Death Benefit	None Provided	None Provided	None Provided	None Provided
Premiums when on Claim; Waived or Continued?	Waived	Waived; after 25 months of being on claim, premiums will continue to be waived even if off claim.	No, premiums are not required so long as there is sufficient cash value to support the contract. Not Lapse protected.	Only CI Rider Charges are waived. Policy is "lapse protected" while insured is on claim. If client recovers, premiums may need to resume.
Policy Charges when on Claim; Waived or Continue?	Waived	Waived	There is no charge for this agreement, if there is sufficient cash value to support the contract. Not Lapse protected.	Only CI Rider Charges are waived. Policy is "lapse protected" while insured is on claim. If client recovers, premiums may need to resume.
Available on Term Conversion?	Yes	Yes within first 5 years with limited underwriting. After first 5 years, full underwriting is required.	Yes	Yes, if the client has the Chronic Illness Conversion Agreement (CICA) on the term policy they can select an amount to convert. Converted CICA amount can not exceed the life insurance amount converted. If they do not have the CICA, they can add upon conversion but the client will have to go through additional underwriting for the morbidity.
States Product is not approved in	CA	NY	CA	CA
Additional Details	Additional charge. Payments can be monthly or lump sum. Recertification required annually at expense of owner/insured.	Additional charge. Not available to non-US residents. After 25 months of benefits all charges are waived.	No charge. Recertification required at least annually.	Additional charge. Recertification required at least annually.

LONG-TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name Rider Name	Securian Financial Long Term Care Agreement (7702B)	Symetra Chronic Illness Rider	Symetra Chronic Illness Plus Rider	Transamerica LTC Rider
Type of Rider	LTC	Chronic Illness	Chronic Illness	LTC
LTC License Required?	Yes	No	No	Yes
Issue Ages	Ages 20-80	20-85	Ages 20-80	Ages 18-75
Eligible Underwriting Classes	Preferred thru Table D	Automatic on Standard, Standard Plus, Preferred, and Super Preferred	Available through Table 4. No flat extras greater than \$5/\$1,000. No combination of table rating and flat extra.	Available through Table D
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Monthly benefit: lesser of 2% or 4% of LTC specified amount not to exceed the IRS Per Diem monthly maximum. CI Agreement total must be between 10% and 100% of face amount to max of \$5MM.	Minimum benefit: 50% of policy death benefit. Maximum benefit: Lesser of 50% of death benefit or \$500K.	The monthly benefit is 2% of the policy death benefit, capped at the IRS Per Diem limit times 30. Up to 100% of the policy death benefit.	Monthly benefit: Lesser of 2% of death benefit or IRS Per Diem limit. Lifetime maximum: \$1MM.
Premium Charge?	Yes	No	Yes	Yes
Benefit Amount Adjusted at Claim?	No	Yes	No	No
Benefit Amount Calculation	As illustrated	No discount. Benefit is 50% of death benefit up to a maximum of \$500K.	As illustrated	As illustrated
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does <i>not</i> need to be deemed permanent.	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 does <i>not</i> need to be deemed permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does <i>not</i> need to be deemed permanent.
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions (some exclusions may apply)
Elimination Period	90 Days	No true elimination period, however, with the removal of the "permanency" requirement it takes 90 days of continued inability to perform 2 of 6 ADLs or cognitive impairment to qualify for benefit.	No true elimination period, however, with the removal of the "permanency" requirement it takes 90 days of continued inability to perform 2 of 6 ADLs or cognitive impairment to qualify for benefit.	90 Days
Products Available with Rider	Accumulator IUL Accumulator VUL Eclipse IUL Eclipse Protector IUL Omega Builder I UL VUL Defender	Symetra UL-G Symetra CAUL Symetra Accumulator IUL	Symetra UL-G Symetra CAUL Symetra Accumulator IUL	Financial Foundation IUL (FFIUL)
Residual Death Benefit	10% of initial face amount	\$5K on all policies	\$5K on all policies	Lesser of \$10K or 10% of lowest face amount base policy less any outstanding loans
Premiums when on Claim; Waived or Continued?	Only LTC Rider Charges are waived. Policy is "lapse protected" while insured is on claim. If client recovers, premiums may need to resume.	Continued	Waived	Waived, RAP (Required Annual Premium) must be paid through 5 years.
Policy Charges when on Claim; Waived or Continue?	Only LTC Rider Charges are waived. Policy is "lapse protected" while insured is on claim. If client recovers, premiums may need to resume.	Continued	Waived	Continued
Available on Term Conversion?	Yes, the client can add upon conversion but the client will have to go through additional underwriting for the morbidity	Yes, if Standard or better	Yes, if Standard or better	Yes, within the first 5 years on fully underwritten policies
States Product is not approved in	Only available in CA	NY	NY	CA, NH, NY
Additional Details	Additional charge. Must first complete state-required training before LTCA can be sold. Recertification required at least annually.	Acceleration can be taken monthly or on an annualized basis. Recertification is required annually. No additional underwriting required.	Acceleration can be taken monthly or on an annualized basis. Recertification is required annually. Additional underwriting required.	Additional charge. LTC rider charges are guaranteed not to increase; will remain level for life of policy. Recertification required.

LONG-TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name Rider Name	Transamerica Living Benefits	Vova Accelerated Benefit Rider	Zurich Chronic Illness Rider
Type of Rider	Chronic Illness	Chronic Illness	Chronic Illness
LTC License Required?	No	No	No
Issue Ages	Same as product	Same as product	Ages 18-75
Eligible Underwriting Classes	Same as product	Same as product	Available through Table 4
Benefit Type	Indemnity	Indemnity	Indemnity
Benefit Amount	Up to 24% of face amount annually. Lifetime maximum: Lesser of 90% of face amount or \$1.5MM.	Minimum benefit: \$10K. Maximum benefit: lesser of 50% of death benefit or \$1MM.	Minimum benefit: Lesser of 5% of death benefit or \$50K. Maximum benefit: 25% of death benefit up to \$500K. Lifetime max \$2MM.
Premium Charge?	No	No	No
Benefit Amount Adjusted at Claim?	Yes	Yes	Yes
Benefit Amount Calculation	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.	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.
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	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent
Benefit Uses	No Restrictions (some exclusions may apply)	No Restrictions	No Restrictions
Elimination Period	90 Days	None	90 Days
Products Available with Rider	Trendsetter LB	IUL Global Choice IUL Accumulator IUL Global IUL Protector UL-CV VUL-CV VUL-DB SVUL-CV	Value Index UL Protection Index UL Accumulation Index UL Protection UL
Residual Death Benefit	None Provided	None Provided	None Provided
Premiums when on Claim; Waived or Continued?	Waived	Continue unless they have waiver of premium rider	No
Policy Charges when on Claim; Waived or Continue?	Continued	Continue unless they have waiver of premium rider	No
Available on Term Conversion?	N/A	No	Yes
States Product is not approved in	CT, MA, GU	NY	CA
Additional Details	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.AG30+AI30	No additional cost for the rider, subject to discount factors. Administrative fee of \$300 to process the claim. No recertification required.	Not available after accelerating benefits under the Accelerated Death Benefit Rider for Terminal Illness. \$300 administrative fee when CI benefits are requested.