## AVAILABLE RIDERS: TERM PRODUCTS

ACCIDENT   CARRIED   CAR											
AGS Select-O-Term89 X X No Ridders Available  AXX  Bright IUS P Camp		ACCIDENTAL	CHARITABLE		CHRONIC ILLNESS	CONVERSION		GUARANTEED			
ASS Selection-terming	CARRIER	DEATH BENEFIT	LEGACY	CHILDREN'S TERM	CONVERSION	EXTENSION	DISABILITY INCOME	INSURABILITY			
UNICO One	AIG										
### AVAIDAGE   AVAIDAGE   ### AVAIDA	AG Select-a-Term®	Х		х							
BrightLife® LemOne®	Ultra One				No Riders Available						
Reginition   Reg	AXA										
BrightLife Term8 (10, 15, 20)	BrightLife® TermOne®				No Riders Available						
BRIGHTHOUSE FINANCIAL   Brighthouse One Year Ferm	BrightLife® ART			Х							
Brighthouse One Year Term	BrightLife Term® (10, 15, 20)			х							
Cuaranteed Level Term (10, 15, 20, 30)	BRIGHTHOUSE FINANCIAL										
RORSTERS FINANCIAL	Brighthouse One Year Term					Х					
Your Term (10, 15, 20, 25, 30)	Guaranteed Level Term (10, 15, 20, 30)										
Closal Altanic   Term (10, 20, 30)	FORESTERS FINANCIAL										
Term (10, 20, 30)	Your Term (10, 15, 20, 25, 30)	Х	Х	Х			Х				
JOHN HANCOCK   John Hancock Term with Vitality (10, 15, 20)	GLOBAL ATLANTIC										
JOHN HANCOCK		х		Х							
John Hancock Term with Vitality (10, 15, 20)											
Survivorship Term						х					
Lincoln LifeElements® Level Term	Survivorship Term			•	No Riders Available		'				
Lincoln TermAccel® Level Term	LINCOLN FINANCIAL										
MUTUAL OF OMAHA   Term Life Answers (10, 15, 20, 30)	Lincoln LifeElements® Level Term			Х							
Term Life Answers (10, 15, 20, 30)	Lincoln TermAccel® Level Term			х							
Term Life Express (10, 15, 20, 30)	MUTUAL OF OMAHA						,				
NATIONVIDE	Term Life Answers (10, 15, 20, 30)	х		х							
NATIONWIDE	Term Life Express (10, 15, 20, 30)	х		х			х				
YourLife Guaranteed Level Term (10, 15, 20, 30)   NEW YORK LIFE				•	<u> </u>		•				
New York Life	YourLife Guaranteed Level Term (10, 15, 20, 30)										
Yearly Convertible Term         X         X           PRINCIPAL         Term (10, 15, 20, 30)         X											
PRINCIPAL         Term (10, 15, 20, 30)         X         X         X           Term-NY (10, 15, 20, 30)         X         X         X           PROTECTIVE LIFE         Protective Classic Choice UL (10, 15, 20, 25, 30)         X         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         X           Advantage Elite Select-NY (10, 15, 20, 30)         X         X         X         X           SYMETRA           Level Term (10, 15, 20, 30)         X         X         X           TRANSAMERICA           Trendsetter® Super YRT (NY Only)         X         X         X           Trendsetter® Super (10, 15, 20, 25, 30)         X         X         X	Level Premium Convertible Term	х		х							
PRINCIPAL   Term (10, 15, 20, 30)	Yearly Convertible Term	х		х							
Term (10, 15, 20, 30)											
Term-NY (10, 15, 20, 30)				х		Х					
PROTECTIVE LIFE           Protective Classic Choice UL (10, 15, 20, 25, 30)         X         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         X           Advantage Elite Select-NY (10, 15, 20, 30)         X         X         X         X           SYMETRA         Level Term (10, 15, 20, 30)         X         X         X         X           TRANSAMERICA         Trendsetter® Super YRT (NY Only)         X         X         X         X           Trendsetter® Super (10, 15, 20, 25, 30)         X         X         X         X         X				х		Х					
Protective Classic Choice UL (10, 15, 20, 25, 30)											
Protective Custom Choice UL (10, 15, 20, 25, 30) X X X No Riders Available  SECURIAN FINANCIAL  Advantage Elite Select (10, 15, 20, 30) X X X X X X X X X X X X X X X X X X X		х		х							
Survivorship Term (10, 20, 30)   No Riders Available		х		х			х				
SECURIAN FINANCIAL           Advantage Elite Select (10, 15, 20, 30)         X         X         X         X           Advantage Elite Select-NY (10, 15, 20, 30)         X         X         X         X           SYMETRA           Level Term (10, 15, 20, 30)         X         X         X         Image: Colombia											
Advantage Elite Select (10, 15, 20, 30)											
Advantage Elite Select-NY (10, 15, 20, 30)  X X X X  SYMETRA  Level Term (10, 15, 20, 30) X X X X X  IRANSAMERICA  Trendsetter® Super YRT (NY Only) X Trendsetter® Super (10, 15, 20, 25, 30) X X X X				х	х	Х					
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				х	х	Х					
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							<u> </u>				
TRANSAMERICA         X         X           Trendsetter® Super YRT (NY Only)         X         X           Trendsetter® Super (10, 15, 20, 25, 30)         X         X		х		х							
Trendsetter® Super YRT (NY Only)         X         X           Trendsetter® Super (10, 15, 20, 25, 30)         X         X											
Trendsetter® Super (10, 15, 20, 25, 30) X X		х		х							
		х		х							
		х		х			х				
ZURICH											
Zurich Term No Riders Available	Zurich Term	No Riders Available									

## AVAILABLE RIDERS: TERM PRODUCTS

			RETURN OF	SPREAD DEATH		UNEMPLOYMENT WAIVER OF	WAIVER OF		
CARRIER	LIVING BENEFITS	OTHER INSURED	PREMIUM	BENEFIT	TERMINAL ILLNESS	PREMIUM	PREMIUM		
AIG									
AG Select-a-Term®				х	х		Х		
Ultra One				No Riders Available	e				
AXA									
BrightLife® TermOne®				No Riders Available	e				
BrightLife® ART							Х		
BrightLife Term® (10, 15, 20)							Х		
BRIGHTHOUSE FINANCIAL		•		•	•				
Brighthouse One Year Term									
Guaranteed Level Term (10, 15, 20, 30)					х		х		
FORESTERS FINANCIAL									
Your Term (10, 15, 20, 25, 30)	х				х		х		
GLOBAL ATLANTIC									
Term (10, 20, 30)		х		1	х		х		
JOHN HANCOCK		<u> </u>							
John Hancock Term with Vitality (10, 15, 20)						х	х		
Survivorship Term		ı		No Riders Available	<u> </u>	I			
LINCOLN FINANCIAL									
Lincoln LifeElements® Level Term				T	х		х		
Lincoln TermAccel® Level Term					X		X		
MUTUAL OF OMAHA									
Term Life Answers (10, 15, 20, 30)		х	l	T	х	х	х		
Term Life Express (10, 15, 20, 30)	x	^	х		X	X	X		
NATIONWIDE	^			<u> </u>		^			
YourLife Guaranteed Level Term (10, 15, 20, 30)		x		T	х		x		
NEW YORK LIFE		^			^		^		
Level Premium Convertible Term							x		
							X		
Yearly Convertible Term							^		
PRINCIPAL		l			X		X		
Term (10, 15, 20, 30)					^		x		
Term-NY (10, 15, 20, 30)									
PROTECTIVE LIFE					T v				
Protective Classic Choice UL (10, 15, 20, 25, 30)				· ·	X		Х		
Protective Custom Choice UL (10, 15, 20, 25, 30)				X	Х				
Survivorship Term (10, 20, 30)				No Riders Available	e 				
MINNESOTA LIFE		1	T	1 .,	T		.,		
Advantage Elite Select (10, 15, 20, 30)				X	X		X		
Advantage Elite Select-NY (10, 15, 20, 30)				Х	Х		X		
SYMETRA		1		1	T				
Level Term (10, 15, 20, 30)		Х			Х		X		
TRANSAMERICA		ı		1	T				
Trendsetter® Super YRT (NY Only)				Х	ļ		Х		
Trendsetter® Super (10, 15, 20, 25, 30)				Х			X		
Trendsetter® LB (10, 15, 20, 25, 30)	Х			Х	Х		X		
ZURICH									
Zurich Term	No Riders Available								