

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			X	
AG ROP 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				
BRIGHTHOUSE FINANCIAL							
Brighthouse One Year Term					X		
Guaranteed Level Term							
FORESTERS FINANCIAL							
Your Term	X	X	X			X	
Lifefirst (New York Only)	X		X			X	
GLOBAL ATLANTIC							
Term(10, 20, 30)	X		X				
JOHN HANCOCK							
John Hancock Term with Vitality					X		
Term SP w/ Vitality					X		
Survivorship Term	No Riders Available						
LINCOLN FINANCIAL							
Lincoln LifeElements® Level Term			X				
Lincoln TermAccel® Level Term			X				
MINNESOTA LIFE							
Advantage Elite Select (5, 10, 15, 20, 30)			X	X	X		
Advantage Elite Select-NY (5, 10, 15, 20, 30)			X		X		
MUTUAL OF OMAHA							
Term Life Answers	X		X				
Term Life Express	X		X			X	
PRINCIPAL							
Term (10, 15, 20, 30)			X				
Term-NY (10, 15, 20, 30)			X				
PROTECTIVE LIFE							
Protective Custom Choice UL (10, 15, 20, 30)	X		X			X	
Survivorship Term (10, 20, 30)	No Riders Available						
SYMETRA							
Level Term	X		X				X
TRANSAMERICA							
Trendsetter® Super YRT	X		X				
Trendsetter® Super (10, 15, 20, 25, 30)	X		X				
Trendsetter® LB (10, 15, 20, 25, 30)	X		X			X	

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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
AG ROP 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
BRIGHTHOUSE FINANCIAL							
Brighthouse One Year Term							
Guaranteed Level Term					X		X
FORESTERS FINANCIAL							
Your Term	X				X		X
Lifefirst (New York Only)	X				X		X
GLOBAL ATLANTIC							
Term(10, 20, 30)		X			X		X
JOHN HANCOCK							
John Hancock Term with Vitality						X	X
Term SP w/ Vitality							X
Survivorship Term	No Riders Available						
LINCOLN FINANCIAL							
Lincoln LifeElements® Level Term					X		X
Lincoln TermAccel® Level Term					X		X
MINNESOTA LIFE							
Advantage Elite Select (5, 10, 15, 20, 30)				X	X		X
Advantage Elite Select-NY (5, 10, 15, 20, 30)				X	X		X
MUTUAL OF OMAHA							
Term Life Answers		X			X	X	X
Term Life Express	X		X	X	X	X	X
PRINCIPAL							
Term (10, 15, 20, 30)					X		X
Term-NY (10, 15, 20, 30)							X
PROTECTIVE LIFE							
Protective Custom Choice UL (10, 15, 20, 30)				X	X		
Survivorship Term (10, 20, 30)	No Riders Available						
SYMETRA							
Level Term		X			X		X
TRANSAMERICA							
Trendsetter® Super YRT				X			X
Trendsetter® Super (10, 15, 20, 25, 30)				X			X
Trendsetter® LB (10, 15, 20, 25, 30)	X			X	X		X

GLOSSARY OF TERMS

Accidental Death Benefit: Provides supplemental coverage for loss of life due to a qualifying accident that was the direct cause of death.

Charitable Legacy: Pays a percentage of the initial face amount to the qualified Charitable Organization of the policy owner's choice. Generally, there is no charge for this rider.

Children's Term Rider: Supplement level death benefit on the life of the primary insured's children for a limited number of years. Generally, this insurance coverage may be converted without evidence of insurability to a new policy.

Chronic Illness Conversion Rider: Grants the policy owner the contractual right to convert to a permanent product inclusive of a Chronic Illness Rider without evidence of insurability.

Conversion Extension Rider: Extends the normal conversion period to a specified year or age of the client, beyond the base conversion period.

Disability Income Rider: Will provide an income to the policy owner based on total disability of the primary insured.

Guaranteed Insurability: Guarantees that the contract owner may add additional insurance on specified dates without evidence of insurability.

Living Benefits: Often a combination of Terminal Illness, Chronic Illness, and / or Critical Illness options that allow the policy owner to accelerate the death benefit if certain conditions are met.

Return of Premium: Allows the owner to receive a portion of the premiums paid (50% - 100%) into the policy back if there is a full surrender of the policy within certain windows as stipulated in the policy.

Spread Death Benefit Option: Allows policy owner to designate payment of the death benefit to their beneficiary in installments rather than a lump sum. Policy Owner may designate a predetermined guaranteed set of annual payments at issue, with the first payment occurring at the time of claim, and each subsequent payment following annually.

Terminal Illness: Advanced access to a qualified portion of the Death Benefit if the primary insured becomes terminally ill with a limited (Generally 12 months or less) life expectancy. Typically, there is no charge for this rider but an administrative fee at the time of use

Unemployment Waiver of Premium: Waives premiums in the event of the policy owner's loss of income due to unemployment.

Waiver of Premium: Waives the monthly cost of insurance deductions against the cash surrender value as they come due in the event the primary insured becomes totally disabled as defined in the rider.