

## INHERENT CHRONIC ILLNESS RIDER DETAILS

Carrier Name	AuguStar	Corebridge QoL	F&G
Rider Name	Accelerated Benefit Rider	Chronic Illness Accelerated Death Benefit	Chronic Illness
Type of Rider	ABR for Chronic Illness	Inherent Chronic Illness	CI
LTC License Required?	No	No	No
Issue Ages	0-75	Ages 20 - 80	Ages 0 - 75
Eligible Underwriting Classes	All classes, substandard to Table B, no more than \$5 per thousand flat extra, no combination of table rating and flat extra	All Classes	Available through Table 4
Separate Underwriting for Rider	No	No	No
Benefit Type	Indemnity	Indemnity	Indemnity
Benefit Amount	The benefit will be the cash value of the policy plus a percent of the Net Amount at Risk. The percent is dependent on the age of the insured and the type of policy. Subject to IRS per diem rules.	The benefit offer amount is tied to: -The face amount of the policy. -The cash value of the time a claim is made. -The reduction in future life expectancy as a result of the illness. Minimum Face: 50K and Max available for acceleration: \$2M	Up to 25% of death benefit annually. Maximum lifetime limit is the lesser of 100% death benefit or \$1,000,000. Cannot exceed IRS Per Diem Limit. Minimum \$25,000
Benefit Pool Able to Increase?	Yes, if the policy owner becomes terminally ill under the rider definition, then they may make a claim for that (generally higher) benefit amount	Yes	Yes
Premium Charge?	No	No	No
CI Benefit or Face Amount Adjusted at Claim?	No	Yes	Yes
Benefit Amount Calculation	Benefit amount requested less administration fee (if first time payment)	Eligible Death Benefit subtracted by Actuarial Discount subtracted by Admin Fee (up to \$500 depending on the state) subtracted by Outstanding Policy Debt will equal your Accelerated DB amount	Mortality Discount: Benefit reduced by an actuarial discount, administrative fee, and any unpaid loans and loan interest.
Qualifications	For use if an eligible insured is unable to perform two out of six activities of daily living (bathing, continence, dressing, eating, toileting or transferring) or has a severe cognitive impairment.	For use if an eligible insured is unable to perform two out of six activities of daily living (bathing, continence, dressing, eating, toileting, or transferring) or has a severe cognitive impairment	Cannot complete 2 out of 6 ADLs or severe cognitive impairment within the past 12 months
Benefit Uses	No restrictions	No restrictions	No restrictions
Elimination Period	90 Days	90 Days	None
Products Available with Rider	All indexed universal life insurance, indexed whole life insurance and participating whole life insurance	QoL Flex Term QoL Value+ Protector III QoL Max Accumulator+ III QoL Guarantee Plus GUL II	Pathsetter Everlast
Residual Death Benefit	Any remaining death benefit after reduction for benefit paid and lien on the benefit paid.	Yes, for portion of death benefit not accelerated	Yes, for portion of death benefit not accelerated
Premiums when on Claim; Waived or Continued?	Continued	Full acceleration = waived Partial acceleration: Continued at reduced policy calculation	Continued for residual policy (no premium for Chronic rider)
Policy Charges when on Claim; Waived or Continue?	Continued	Full acceleration = waived Partial acceleration: Continued at reduced policy calculation	Continue for residual policy (no charge for Chronic rider)
Available on Term Conversion?	Yes, dependent on the rating of the term policy.	Yes	No
States Rider is not approved in	NY	NY	NY
Additional Details			Death benefit, account value, and loan value will be reduced by the accelerated ratio.

## INHERENT CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Foresters	John Hancock	Lincoln Financial
Rider Name	Accelerated Death Benefit Rider	Accelerated Death Benefit for Chronic Illness	LifeAssure Accelerated Benefit Rider
Type of Rider	Inherent Chronic Illness	Inherent Chronic Illness	Inherent Chronic Illness
LTC License Required?	No	No	No
Issue Ages	Minimum for product up to 75	Ages 18 - 85	Ages 20 - 80
Eligible Underwriting Classes	Standard rate classes or better	TD or Better; Flat Extras less than \$5 per 1,000	Available through Table D
Separate Underwriting for Rider	No	No	Yes
Benefit Type	Indemnity	Reimbursement	Indemnity
Benefit Amount	Up to 24% of face amount in any 12-month period (95% in CA only)	Client may request an accelerated benefit payment to a maximum of up to 75% of death benefit or \$1M — limited to the annualized IRS per diem limit.	Minimum annual benefit: lesser of 1) \$50,000; 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: \$1,500,000; ages 70 - 80: \$1,000,000
Benefit Pool Able to Increase?	No	No	No
Premium Charge?	No	No	No
CI Benefit or Face Amount Adjusted at Claim?	Yes	Yes	Yes
Benefit Amount Calculation	Mortality Discount: Benefit payment discounted based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.	Charges to be assessed at time of claim, and deducted from the accelerated benefit payment. The death benefit will be reduced by the total accelerated death benefit amount and the policy value will be reduced proportionately	Mortality Discount: Benefit payment discounted 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.	To perform at least two of six activities of daily living for a period of 90 days or – Due to a cognitive impairment	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
Elimination Period	None	90 Days	None
Products Available with Rider	Advantage Plus II Foresters Live Well Plus SMART UL Your Term Strong Foundation	Accumulation IUL Accumulation VUL Protection UL Protection IUL Protection VUL	Lincoln WealthPreserve IUL Lincoln WealthAccumulate Lincoln AssetEdge VUL Lincoln AssetEdge SVUL
Residual Death Benefit	\$1,000 on all products	None Provided	None Provided
Premiums when on Claim; Waived or Continued?	Premiums due, and dividends credited, after the effective date of a payment, will be adjusted based upon the reduced face amount	Continued	Continued
Policy Charges when on Claim; Waived or Continue?	Continue at an adjusted amount based on new face amount	Continued	Continued
Available on Term Conversion?	Yes	No	Yes with full underwriting
States Rider is not approved in	None	CA, NY	CA, NY, VI
Additional Details		Needs to be elected on the illustration and application. Not available with the LTC Rider	Rider must be elected at issue. \$250 administrative fee per benefit payment. Additional underwriting required.

## INHERENT CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Lincoln Financial	MassMutual	Mutual of Omaha
Rider Name	LifeAssure Accelerated Benefit Rider II	Chronic Illness Rider	Accelerated DB for Chronic Illness
Type of Rider	Inherent Chronic Illness	Inherent Chronic Illness	Inherent Chronic Illness
LTC License Required?	No	No	No
Issue Ages	Ages 20 - 80	18-65	Same as product
Eligible Underwriting Classes	Available through Table D	Table D or Better; Flat Extras < \$10 per 1,000	All classes
Separate Underwriting for Rider	Yes	Yes: No additional questions but separate decision	No
Benefit Type	Indemnity	Indemnity	Indemnity
Benefit Amount	Minimum annual benefit: lesser of 1) \$50,000; 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: \$1,500,000; ages 70 - 80: \$1,000,000	The minimum annual Amount To Be Accelerated is \$10,000. The maximum annual Amount To Be Accelerated is the lesser of 20% of the Eligible Amount and \$200,000. The Maximum Lifetime Amount To Be Accelerated during the life of the Insured cannot exceed \$1,000,000. The Amount To Be Accelerated must not cause the policy to no longer qualify as life insurance according to the Internal Revenue Code. The resulting Chronic Illness Benefit Payment cannot exceed the annualized Per Diem Limit.	Maximum cumulative amount that can be accelerated is lesser of \$1,000,000 or 80% of the face amount as of the initial acceleration request. Max of \$500k in CA.
Benefit Pool Able to Increase?	No	No	No
Premium Charge?	No	No	No
CI Benefit or Face Amount Adjusted at Claim?	Yes	Yes - DB reduced by more than is paid to owner	Yes
Benefit Amount Calculation	Mortality Discount: Benefit payment discounted based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.	When the rider is exercised, the policy's death benefit will be reduced by an amount greater than the Chronic Illness Benefit Payment. The Chronic Illness Benefit Payment will be the present value of the Amount To Be Accelerated, based upon an interest rate and mortality assumption.	Mortality Discount: Benefit payment discounted based on life expectancy and current Moody's Bond Yield rate.
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Within the previous twelve (12) months, a Legally Qualified Physician has certified that the Insured: - Is permanently unable to perform, without Substantial Assistance, at least two (2) Activities of Daily Living due to loss of functional capacity; or - Requires Substantial Supervision to protect the Insured from threats to health or safety due to permanent Severe Cognitive Impairment	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	No Restrictions	No Restrictions
Elimination Period	None	N/A	90 Days
Products Available with Rider	Lincoln WealthAccelerate Lincoln WealthBuilder IUL Lincoln WealthBuilder ECV IUL	UL Guard Apex VUL	AccumUL Answers Term Life Express (Non-ROP only) Income Advantage IUL IUL Express Life Protection Advantage IUL
Residual Death Benefit	None Provided	The Face Amount remaining after acceleration cannot be less than the policy's Minimum Face Amount, plus the amount of any Face Amount increase(s) that were not the result of exercising an increase option under a guaranteed insurability rider attached to this policy at issue, if applicable	Max of 80% of initial death benefit can be accelerated, leaving 20%
Premiums when on Claim; Waived or Continued?	Continued	N/A - Flexible Premium products. See Policy Charges below.	Continued, but adjusted in accordance with the new face amount
Policy Charges when on Claim; Waived or Continue?	Continued	Charges waived for portion of DB Accelerated. Charges for remaining DB continue.	Continued
Available on Term Conversion?	Yes with full underwriting	No	Yes
States Rider is not approved in	CA, NY, VI	CA and NY	NY
Additional Details	Rider must be elected at issue. \$250 administrative fee per benefit payment. Additional underwriting required.		Benefit will be paid as a lump sum. If LTC rider is selected, the client will not have the CI rider

## INHERENT CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Nationwide	North American	Principal
Rider Name	Chronic Illness	Chronic Illness Accelerated Death Benefit Endorsement	Chronic Illness Death Benefit Advance Rider
Type of Rider	Inherent Chronic Illness	Inherent Chronic Illness	Inherent Chronic Illness
LTC License Required?	No	No	No
Issue Ages	Ages 18 - 65 (18-55 Term)	To age 80	Ages 20 - 75
Eligible Underwriting Classes	Standard Table C or better, or flat extra < \$5 per \$1,000	All classes up to Table 4, no flat extras	Available through Table D
Separate Underwriting for Rider	No	No	No
Benefit Type	Cash Indemnity	Indemnity	Indemnity
Benefit Amount	Lesser of 20% of the specified amount per year or the HIPAA per diem amount on an annual basis. Remaining specified amount after benefit payment with reduction factor applied must equal at least product minimum.	Minimum amount at each election is lesser of 5% of DB on the initial election date or \$50,000. Max amount at each election is lesser of 24% of DB on the initial election date or \$480,000. Lifetime max: \$2,000,000.	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 \$2,000,000
Benefit Pool Able to Increase?	No	Yes	Yes
Premium Charge?	No	No	No
CI Benefit or Face Amount Adjusted at Claim?	Yes	Yes	Yes
Benefit Amount Calculation	When the rider is exercised, the specified amount will be reduced by the amount of the chronic illness benefit multiplied by a reduction factor. The net result is a reduction in the face amount in excess of the accelerated amount. The chronic illness benefit paid will be reduced to pay due and unpaid premium or charges.	Mortality Discount: Benefit payment discounted based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.	Mortality Discount: Benefit payment discounted 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. Impairment. The condition must be permanent to collect from the chronic illness rider.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. No permanent condition requirement.	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
Elimination Period	90 Calendar Days	90 days	None
Products Available with Rider	Nationwide IUL Accumulator II 2020 Nationwide IUL Protector II 2020 Nationwide NLG UL II 2020 Nationwide VUL Accumulator Nationwide VUL Protector II Term- Not available on 10 Year WholeLife	Builder Plus IUL4 Protection Builder IUL2 Smart Builder IUL3 ADDVantage Term*	Indexed UL Flex II IUL Accumulation II UL Flex III VUL Income IV Universal Life Provider Edge II SUL Provider
Residual Death Benefit	Product minimum specified amount must remain after acceleration of benefit	5% of DB available when initial election was made or \$10,000.	Greater of 25% of Initial Eligible Amount or \$10,000
Premiums when on Claim; Waived or Continued?	Continued	On permanent products - policy charges up to \$1 mil net amount at risk are waived while on claim and lapse checking suspended (premiums may continue if desired). Premiums continue on term.	Continued
Policy Charges when on Claim; Waived or Continue?	The chronic illness benefit paid will be reduced to pay due and unpaid premium or charges.	Waived for the first \$1,000,000 of death benefit.	Continued
Available on Term Conversion?	Yes	Yes if converted within first 5 policy years	Yes - subject to the following conditions: CIDBAR is available on the new product being converted to, Insured otherwise qualifies (within the required age range, table 3 or better, \$7.50 flat or less, etc.), Insured doesn't already have two policies with CIDBAR, & Term policy was issued on or after May 1, 2017
States Rider is not approved in	CA, MT, NY		NY
Additional Details		Withdrawals may not be taken while a Chronic Illness election is in effect. Loans may be taken.	Annual recertification is required; No international benefits available.

## INHERENT CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Securian Financial	Security Mutual	Symetra
Rider Name	Chronic Illness Access Agreement	Chronic Illness Rider	Chronic Illness Rider
Type of Rider	Inherent Chronic Illness	Accelerated Benefits for Chronic Illness (Available with WL and UL); Must apply	Inherent Chronic Illness
LTC License Required?	No	No	No
Issue Ages	Ages 0 - 80	16-75 Applicants ages 66 and above must undergo cognitive screening	Ages 20 - 79
Eligible Underwriting Classes	Not Underwritten	All premium classes through Rate Table 4 (prior to any table reduction rating rules). Standard cases with Flat Extra premiums no higher than \$10.00 are eligible.	Standard or Better
Separate Underwriting for Rider	Yes	No	No
Benefit Type	Indemnity	Accelerated death benefit (discount approach)	Indemnity
Benefit Amount	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.	The maximum annual benefit for acceleration is set at 25% of the specified amount of a universal life insurance policy, or 25% of the basic death benefit of a whole life insurance policy. The benefit cannot exceed the IRS per diem benefit for the calendar year in which the acceleration is made. The accelerated benefit will be reduced by an actuarial discount as prescribed by the rider, and an administrative charge will be deducted from each benefit payment made	Minimum benefit: 50% of policy death benefit. Maximum benefit: Lesser of 50% of death benefit or \$500,000
Benefit Pool Able to Increase?	No	No. However for whole life insurance, any PUA purchased through rider or dividends contribute to the basic death benefit	No
Premium Charge?	No	None. As noted above the actuarial discount approach is used.	No
CI Benefit or Face Amount Adjusted at Claim?	Yes	The death benefit is reduced by the amount of the death benefit calculation	Yes
Benefit Amount Calculation	Mortality Discount: Benefit payment discounted based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.	Mortality Discount: Benefit payment discounted based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.	Lien Method: Client receives full acceleration amount. The acceleration creates a loan against the death benefit that accrues interest, further reducing net future death benefit paid to beneficiaries.
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.	Insured with chronic illness is expected to require continuous care for the remainder of life in an eligible facility or at home and, is unable to perform (without substantial assistance from another) at least two of the six activities of daily living (i.e., bathing, continence, dressing, eating, toileting and transferring) due to the loss of functional capacity; or Has a severe cognitive impairment that requires substantial supervision by another person to protect himself or herself from threats to health and safety.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.
Benefit Uses	No Restrictions	Any purpose	No Restrictions
Elimination Period	90 Days	Accelerated benefit will be paid after medical verification and a continuous period of 90 days of chronic illness immediately preceding the date of payment.	90 Days
Products Available with Rider	Eclipse Accumulator	WL4U3 LP121, LP100, LP65 and Ten-Pay; WL4U2 Unisex Customized FlexUL3 Customized FlexUL2 Unisex	Accumulator Ascent IUL CAUL Protector IUL Accumulator VUL
Residual Death Benefit	None Provided	No less than \$25,000	\$5,000 on all policies
Premiums when on Claim; Waived or Continued?	No, premiums are not required so long as there is sufficient cash value to support the contract. Not Lapse protected.	Premiums continue for the death benefit remaining after acceleration.	Continued
Policy Charges when on Claim; Waived or Continue?	There is no charge for this agreement, if there is sufficient cash value to support the contract. Not Lapse protected.	Policy charges continue on the death benefit remaining after acceleration.	Continued
Available on Term Conversion?	Yes	Not automatically. If the conversion is completed within five years of issue, the policy owner may apply for the rider.	Yes, if Standard or better
States Rider is not approved in	CA	California. In Florida, acceleration is limited to a one-time payment.	SC, CA, NY
Additional Details	No charge. Recertification required at least annually.		Acceleration can be taken monthly or on an annualized basis. Recertification is required annually. No additional underwriting required.

## INHERENT CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Transamerica
Rider Name	Living Benefits
Type of Rider	Inherent Chronic Illness
LTC License Required?	No
Issue Ages	Same as product
Eligible Underwriting Classes	Same as product
Separate Underwriting for Rider	No
Benefit Type	Indemnity
Benefit Amount	Up to 24% of face amount annually. Lifetime maximum: Lesser of 90% of face amount or \$1,500,000
Benefit Pool Able to Increase?	No
Premium Charge?	No
CI Benefit or Face Amount Adjusted at Claim?	Yes
Benefit Amount Calculation	Mortality Discount: Benefit payment discounted 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
Benefit Uses	No Restrictions
Elimination Period	90 Days
Products Available with Rider	Trendsetter LB
Residual Death Benefit	None Provided
Premiums when on Claim; Waived or Continued?	Continued
Policy Charges when on Claim; Waived or Continue?	Continued
Available on Term Conversion?	N/A
States Rider is not approved in	CT, GU, PR
Additional Details	Benefit is built into product. Recertification required only if subsequent claim is submitted.