

PREMIUM CHARGE CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Corebridge Financial	Corebridge Financial	John Hancock
Rider Name	Accelerated Access Rider: QOL	Accelerated Access Rider	Chronic Illness Rider
Type of Rider	Chronic Illness	Chronic Illness	Chronic Illness
LTC License Required?	No	No	No
Issue Ages	Ages 18 - 80	Ages 18 - 80	Ages 20-75
Eligible Underwriting Classes	Available through table D	Available through table D	Available through table D
Separate Underwriting for Rider	Yes	Yes	Yes
Benefit Type	Indemnity	Indemnity	Indemnity
Benefit Amount	Minimum is 50% of death benefit. Maximum is 100% of death benefit up to \$3,000,000 Choice of 2%, 4% or per diem (2% & 4% in CA).	Minimum is 50% of death benefit. Maximum is 100% of death benefit up to \$3,000,000 Choice of 2%, 4% or per diem (2% & 4% in CA).	Monthly Accelerated Benefit of 1%, 2% or 4% elected at issue but limited to the IRS per-item limit. Maximum lifetime acceleration \$3M
Benefit Pool Able to Increase?	Yes	Yes	Yes
Premium Charge?	Yes	Yes	Yes
Benefit Amount Adjusted at Claim?	No	No	No
Benefit Amount Calculation	As illustrated	As illustrated	As illustrated
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 for a period expected to last 90 days, needs "substantial supervision" due to cognitive impairment.
Benefit Uses	No Restrictions	No Restrictions	No Restrictions
Elimination Period	90 Days	90 Days	90 Days
Products Available with Rider	QoL Guarantee Plus GUL II QoL Max Accumulator+ III QoL Value+ Protector III	Secure Lifetime GUL 3 Value+ Protector III Max Accumulator+ III	Accumulation IUL Accumulation VUL Protection UL Protection IUL Protection VUL
Residual Death Benefit	Can be specified at policy issue	Can be specified at policy issue	None
Premiums when on Claim; Waived or Continued?	Waived	Waived	Continued
Policy Charges when on Claim; Waived or Continue?	Waived	Waived	Rider Charges are Waived
Available on Term Conversion?	Yes	Yes	Only with additional underwriting
States Rider is not approved in	NY	None	NY, CA
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 \$3,000,000. 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 \$3,000,000. When you select a % of the Death Benefit less than 100% the monthly deductions for the base policy and riders will be suspended.	Requires recertification every 12 months.

*25 Lives Minimum

PREMIUM CHARGE CHRONIC ILLNESS RIDER DETAILS

Carrier Name	New York Life	Protective Life	Prudential
Rider Name	Chronic Care Rider	ExtendCare Rider	BenefitAccess Rider
Type of Rider	Chronic Illness	Chronic Illness	Chronic Illness
LTC License Required?	No	No	No
Issue Ages	Ages 18 - 70	Ages 20 - 80	Ages 20 - 80
Eligible Underwriting Classes	Available through Table 4, flat extras up to \$3.60 per thousand	Available through Table 4	Available through Table 4
Separate Underwriting for Rider	No	Yes	Yes
Benefit Type	Indemnity	Indemnity	Indemnity
Benefit Amount	Minimum: \$100,000 Face/\$90,000 Benefit Pool/\$900 Monthly Benefit Maximum: \$1,000,000 per insured/\$12,000 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)	Minimum monthly benefit: \$3,000 Maximum monthly benefit: 5% of face amount up to \$12,000	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. Note: CA is 2% only
Benefit Pool Able to Increase?	No	Yes, when death benefit is in corridor	Yes
Premium Charge?	Yes	Yes	Yes
Benefit Amount Adjusted at Claim?	No	No	Yes
Benefit Amount Calculation	As Illustrated	As illustrated	As illustrated
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. The condition does not have to be permanent	Unable to perform 2 of 6 ADL's or severe cognitive impairment. Condition must be expected to last at least 90 days.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment.
Benefit Uses	No Restrictions	No Restrictions	No Restrictions
Elimination Period	90 Days	90 Days	None if condition is permanent or not expected to recover 90 Days if r
Products Available with Rider	Custom UL Guarantee Custom Whole Life UL Whole Life	Lifetime Assurance UL Advantage Choice UL Indexed Choice UL Strategic Objectives II VUL ProClassic II UL Protective Executive UL*	Prudential Momentum IUL (Except MD, MT, NY, OR, VA) Prulife Founders Plus (Except NY) Prudential FlexGuard life IIVUL (Except NY) VUL Protector Prulife Custom Premier II Prulife Indexed Advantage UL (Except NY) Prulife Essential UL Prulife Survivorship Index UL (Except NY) Prulife SVUL Protector
Residual Death Benefit	\$10,000 on all policies	None	None Provided
Premiums when on Claim; Waived or Continued?	Waived	Waived	Premiums would be accepted if sent in, but billing and drafting are discontinued while on claim. If claim persists for 25+ months, all policy and rider charges will be permanently waived. The policy would be permanently protected from lapse (and client would not be required to pay additional premiums) even if the client comes off claim after that point.
Policy Charges when on Claim; Waived or Continue?	Waived	Waived	Charge for the rider is waived after initial claim. Other charges are waived while on claim; after 25 months of being on claim, charges will continue to be waived even if off claim.
Available on Term Conversion?	Yes, but the policy owner must complete the Supplemental CCR Application	Yes, when Conversion Choice Rider with Extend Care is elected on the term policy, otherwise with Underwriting.	Yes within first 5 years with limited underwriting. After first 5 years, full underwriting is required.
States Rider is not approved in	Not available on UL and Custom UL Guarantee in California	CA	None. See state variations above.
Additional Details		Additional charge. Payments can be monthly or lump sum.	Additional charge. Not available to non-US residents. After 25 months of benefits all charges are waived.

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PREMIUM CHARGE CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Securian Financial	Symetra
Rider Name	Accelerated Death Benefit - Chronic Illness Agreement (101g)	Chronic Care Advantage Rider
Type of Rider	Chronic Illness	Chronic Illness
LTC License Required?	No	No
Issue Ages	Ages 20 - 80	Ages 20 - 80
Eligible Underwriting Classes	Available up to Table D	Available through Table 4. No flat extras greater than \$5/\$1,000. No combination of table rating and flat extra.
Separate Underwriting for Rider	Yes	Yes
Benefit Type	Indemnity	Indemnity
Benefit Amount	Monthly benefit: lesser of 2% or 4% of LTC specified amount not to exceed the IRS Per Diem monthly maximum. Chronic Illness Agreement total must be between 10% and 100% of face amount to max of \$5,000,000	The monthly benefit is 2% or 4% of the policy death benefit, capped at the IRS Per Diem limit times 30. Client can choose 100% or 50% of the policy death benefit.
Benefit Pool Able to Increase?	No	No
Premium Charge?	Yes	Yes
Benefit Amount Adjusted at Claim?	No	No
Benefit Amount Calculation	As illustrated	As illustrated
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, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.
Benefit Uses	No Restrictions	No Restrictions
Elimination Period	90 Days	90 Days
Products Available with Rider	Eclipse Accumulator Eclipse Protector II Premier VUL VUL Defender	Accumulator Ascent IUL Protector IUL
Residual Death Benefit	None Provided	\$5,000 on all policies
Premiums when on Claim; Waived or Continued?	Only CI Rider Charges are waived. Policy is "lapse protected" while insured is on claim. If client recovers, premiums may need to resume.	Waived
Policy Charges when on Claim; Waived or Continue?	Only CI Rider Charges are waived. Policy is "lapse protected" while insured is on claim. If client recovers, premiums may need to resume.	Waived
Available on Term Conversion?	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.	Yes, if Standard or better
States Rider is not approved in	CA	NY
Additional Details	Additional charge. Recertification required at least annually.	Acceleration can be taken monthly or on an annualized basis. Recertification is required annually. Additional underwriting required.

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