

INHERENT CHRONIC ILLNESS RIDER DETAILS

Carrier Name	F&G Life	Foresters	Global Atlantic	Lincoln National
Rider Name	Chronic Illness	Accelerated Death Benefit Rider	Accelerated Access Rider	LifeAssure Accelerated Benefit Rider
Type of Rider	CI	Inherent Chronic Illness	Inherent Chronic Illness	Inherent Chronic Illness
LTC License Required?	No	No	No	No
Issue Ages	Ages 0 - 75	Minimum for product up to 75	Ages 18 - 75 CA: Ages 18 - 64	Ages 20 - 80
Eligible Underwriting Classes	Available through Table 4	Standard rate classes or better	Available through Table 4	Available through Table D
Separate Underwriting for Rider	No	No	Yes	Yes
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	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	Up to 24% of face amount in any 12-month period (95% in CA only)	Chronic Illness: The lesser of 2% of the eligible face amount or the IRS Per Diem limit. Critical Illness: *The lesser of 50% of the death benefit or \$50,000 for the Lifetime Builder Elite & Lifetime Foundation Elite *The lesser of 50% of the death benefit or \$75,000 for the Global Accumulator	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?	Yes	No	Yes	No
Premium Charge?	No	No	No	No
CI Benefit or Face Amount Adjusted at Claim?	Yes	Yes	No	Yes
Benefit Amount Calculation	Mortality Discount: Benefit reduced by an actuarial discount, administrative fee, and any unpaid loans and loan interest.	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.	Mortality Discount: Benefit payment discounted based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.
Qualifications	Cannot complete 2 out of 6 ADLs or severe cognitive impairment within the past 12 months	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	No Restrictions	No Restrictions	No Restrictions
Elimination Period	None	None	90 Days	None
Products Available with Rider	Pathsetter Everlast	Advantage Plus II SMART UL Your Term Strong Foundation	Global Accumulator Lifetime Builder Elite Lifetime Foundation Elite	Lincoln WealthPreserve IUL Lincoln LifeGuarantee UL Lincoln WealthAccumulate Lincoln VULOne
Residual Death Benefit	Yes, for portion of death benefit not accelerated	\$1,000 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.	None Provided
Premiums when on Claim; Waived or Continued?	Continued for residual policy (no premium for Chronic rider)	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	Continued
Policy Charges when on Claim; Waived or Continue?	Continue for residual policy (no charge for Chronic rider)	Continue at an adjusted amount based on new face amount	Continue unless they have waiver of premium rider	Continued
Available on Term Conversion?	No	Yes	Yes - requires underwriter approval	Yes with full underwriting
States Rider is not approved in	NY	None	NY, MT	CA, NY, VI
Additional Details	Death benefit, account value, and loan value will be reduced by the accelerated ratio.		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	Rider must be elected at issue. \$250 administrative fee per benefit payment. Additional underwriting required.

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INHERENT CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Mutual of Omaha	Nationwide	North American	Principal
Rider Name	Accelerated DB for Chronic Illness	Chronic Illness	Chronic Illness Accelerated Benefit Rider	Chronic Illness Death Benefit Advance Rider
Type of Rider	Inherent Chronic Illness	Inherent Chronic Illness	Inherent Chronic Illness	Inherent Chronic Illness
LTC License Required?	No	No	No	No
Issue Ages	Same as product	Ages 18 - 65 (18-55 Term)	To age 80	Ages 20 - 75
Eligible Underwriting Classes	All classes	Included up to underwriting Table 3, or flat extra of no more than \$5 per \$1,000	All classes up to Table 4, no flat extras	Available through Table D
Separate Underwriting for Rider	No	No	No	Yes
Benefit Type	Indemnity	Cash Indemnity	Indemnity	Indemnity
Benefit Amount	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.	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 \$240,000. 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	No	Yes	Yes
Premium Charge?	No	No	No	No
CI Benefit or Face Amount Adjusted at Claim?	Yes	Yes	Yes	Yes
Benefit Amount Calculation	Mortality Discount: Benefit payment discounted based on life expectancy and current Moody's Bond Yield rate.	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. 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.	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	No Restrictions
Elimination Period	90 Days	90 Calendar Days	90 days	None
Products Available with Rider	AccumUL Answers Term Life Express (Non-ROP only) Income Advantage IUL IUL Express Life Protection Advantage IUL	Nationwide IUL Accumulator II 2020 Nationwide IUL Protector II 2020 Nationwide NLG UL II 2020 Nationwide VUL Accumulator Nationwide VUL Protector Term- 20 & 30 Year Only WholeLife 100	Custom Guarantee Builder Plus 3 IUL Protection Builder IUL Smart Builder IUL ADDVantage Term*	Indexed UL Flex II IUL Accumulation II UL Flex III VUL Income IV Universal Life Provider Edge II
Residual Death Benefit	Max of 80% of initial death benefit can be accelerated, leaving 20%	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, but adjusted in accordance with the new face amount	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?	Continued	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	Yes if converted within first 5 policy years	Yes - subject to conditions below: 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	NY	CA, DE, FL, NY, ND, SD	ADDVantage Term: CA	NY
Additional Details	Benefit will be paid as a lump sum.		Withdrawals may not be taken while a Chronic Illness election is in effect. Loans may be taken. Conversions may require additional underwriting to access the rider if the existing policy is less than five years old.	Annual recertification is required; No international benefits available.

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INHERENT CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Sagicor	Sagicor	Securian Financial	Symetra
Rider Name	Chronic Illness Rider for Sage IUL	Chronic Illness Rider for WealthCare	Chronic Illness Access Agreement	Chronic Illness Rider
Type of Rider	Inherent Chronic Illness	Inherent Chronic Illness	Inherent Chronic Illness	Inherent Chronic Illness
LTC License Required?	No	No	No	No
Issue Ages	18-85	18-85	Ages 0 - 80	Ages 20 - 85
Eligible Underwriting Classes	All classes	Available through Table 4	Not Underwritten	Automatic on Standard, Standard Plus, Preferred, and Super Preferred
Separate Underwriting for Rider	No	No	Yes	No
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Lesser of \$400,000 or 25% of the death benefit. Paid as a lump sum.	Current DB minus \$25,000; then divided by 48 for 48 monthly payments	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.	Minimum benefit: 50% of policy death benefit. Maximum benefit: Lesser of 50% of death benefit or \$500,000
Benefit Pool Able to Increase?	Yes	Yes	No	No
Premium Charge?	No	No	No	No
CI Benefit or Face Amount Adjusted at Claim?	Yes	No	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.	As illustrated	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 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.	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	60 Days	90 Days	90 Days	90 Days
Products Available with Rider	Sage IUL Sage Whole Life	WealthCare	Eclipse Accumulator Eclipse Protector II Value Protection IUL	Accumulator IUL CAUL Protector IUL Accumulator VUL
Residual Death Benefit	Benefit capped at lesser of \$400K or 25% of death benefit paid as a lump sum. The remaining death benefit is paid to beneficiaries upon death.	\$25,000	None Provided	\$5,000 on all policies
Premiums when on Claim; Waived or Continued?	Continued	N/A	No, premiums are not required so long as there is sufficient cash value to support the contract. Not Lapse protected.	Continued
Policy Charges when on Claim; Waived or Continue?	Continued	Continued, but WealthCare is guaranteed not to lapse.	There is no charge for this agreement, if there is sufficient cash value to support the contract. Not Lapse protected.	Continued
Available on Term Conversion?	Yes	No	Yes	Yes, if Standard or better
States Rider is not approved in	AK, CA, CT, DE, ME, MT, NY, VT	AK, CA, CT, DE, ME, MT, NY, VT	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.

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INHERENT CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Transamerica	Zurich
Rider Name	Living Benefits	Chronic Illness Rider
Type of Rider	Inherent Chronic Illness	Inherent Chronic Illness
LTC License Required?	No	No
Issue Ages	Same as product	Same as product
Eligible Underwriting Classes	Same as product	Same as product
Separate Underwriting for Rider	No	No
Benefit Type	Indemnity	Indemnity
Benefit Amount	Up to 24% of face amount annually. Lifetime maximum: Lesser of 90% of face amount or \$1,500,000	The benefit may be up to the lesser of \$500,000 or 25% of the available Death Benefit per year, up to a lifetime maximum of \$2,000,000.
Benefit Pool Able to Increase?	No	No
Premium Charge?	No	No
CI Benefit or Face Amount Adjusted at Claim?	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.	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	Unable to perform at least two of the six Activities of Daily Living without substantial assistance from another person, or requiring substantial supervision due to permanent Severe Cognitive impairment.
Benefit Uses	No Restrictions (some exclusions may apply)	No Restrictions (some exclusions may apply)
Elimination Period	90 Days	90 Days
Products Available with Rider	Trendsetter LB	Select Index UL Wealth Builder IUL
Residual Death Benefit	None Provided	None Provided
Premiums when on Claim; Waived or Continued?	Waived	Waived
Policy Charges when on Claim; Waived or Continue?	Continued	Continued
Available on Term Conversion?	N/A	Yes
States Rider is not approved in	CT, GU, PR	CA, NY
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	Benefit will be paid as a lump sum

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