



INDEXED LIFE INSURANCE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
American General	Elite Global Plus	0 - 80	\$100,000	Terminal Illness Waiver of Monthly Deductions Lifetime Death Benefit Guarantee Rider Overloan Protection Rider Maturity Extension Option Four Year Term Rider
	Elite Index	0 - 90	\$50,000	Accidental Death Benefit Rider Children's Insurance Benefit Rider Spouse/Other Insured Rider Overloan Protection Rider Terminal Illness Accelerated Benefit Rider Waiver of Monthly Deduction Rider Level Term Rider Monthly Guarantee Premium to Age 121 Rider Maturity Extension Option
	Elite Global Survivor	18 - 80	\$100,000	Overloan Protection Rider Maturity Extension Option Four Year Term Rider
	Elite Survivor Index	20 - 90	\$250,000	Index Interest Rider with Cap Rate Index Interest Rider with Participation Rate Level Term Rider Four-Year Term Rider Overloan Protection Rider Maturity Extension Option
American National	Indexed Universal Life	18 - 85	\$100,000	Additional Protection Benefit Rider Disability Waiver of Minimum Premium Disability Waiver of Stipulated Premium Children's Term Rider Guaranteed Increase Option Rider Accelerated Death Benefit Other Insured Rider

Aviva	Advantage Builder III	0 - 85	\$100,000	Accelerated Benefits Rider Primary Insured Rider Waiver of Monthly Deductions Rider Waiver of Specified Premium Rider Accidental Death Benefit Rider Life Protector Rider Guaranteed Purchase Option Rider Wellness for Life Rider Additional Insured Rider Children's Insurance Rider No Lapse Guarantee Rider
	Lifetime Builder II	0 - 85	\$25,000 (Ages 0 - 17) \$50,000 (Ages 18 - 85)	Accelerated Benefits Rider Waiver of Surrender Charge Due to Confinement Rider Primary Insured Rider Waiver of Monthly Deductions Rider Waiver of Specified Premium Rider Death Benefit Return of Premium Rider Accidental Death Benefit Rider Life Protector Rider Guaranteed Purchase Option Rider Wellness for Life Rider Early Cash Value Rider Additional Insured Rider Children's Insurance Rider
AXA	Athena Indexed Universal Life	0 - 85	\$50,000	No Lapse Guarantee (NLG) Rider Loan Extension Endorsement Cash Value Plus Rider Children's Term Insurance Option to Purchase Additional Insurance Living Benefits Rider Disability Waiver of Monthly Deduction Return of Premium Death Benefit Rider Substitution of Insured Charitable Legacy Rider
Columbus Life	Indexed Explorer Plus	0 - 79	\$25,000 (Ages 0 - 19) \$100,000 Preferred	Life Plus Accelerated Death Benefit Rider Overloan Protection Rider Change of Insured Rider 10-Year Minimum Premium No-Lapse Guarantee Benefit Enhanced Cash Value Rider Other Insured Term Rider Children's Term Rider Disability Credit Rider Insured Insurability Rider Accidental Death Benefit Rider Supplemental Coverage Rider

ING	Indexed Universal Life-CV	0 - 90	\$50,000	Adjustable Term Rider Waiver of Surrender Charge Rider (premium finance only) Accelerated Benefit Rider Waiver of Specified Premium Rider Waiver of Cost of Insurance Rider OverLoan Lapse Protection Rider Additional Insured Rider
Lincoln Benefit	Ultra Index	0 - 90	\$100,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Additional Insured Rider Children's Level Term Rider Continuation of Premium Rider Prime Term Rider Guaranteed Insurability Rider Overloan Protection Rider
	Echelon Index UL	18 - 85	\$100,000	Accelerated Death Benefit
Lincoln National	LifeReserve Indexed UL	15 - 85	\$100,000	Overloan Protection Endorsement Supplemental Term Insurance Rider on Primary Insured Supplemental Term Insurance Rider on Other Insured Disability Waiver of Specified Premium Disability Waiver of Monthly Deduction Accidental Death Benefit Rider Accelerated Benefit Rider with Critical Illness Accelerated Benefit Rider Children's Term Rider Guaranteed Insurability Rider Change of Insured Rider Exec Rider
North American	Builder IUL	15 days - 80	\$25,000	Accelerated Benefit Endorsement Accidental Death Benefit Rider Children's Term Rider Chronic Illness Accelerated Benefit Rider Paid Up Protection Rider Protected Pour In Rider Waiver of Monthly Deductions Rider Waiver of Surrender Charge Endorsement

North American	Guaranteed Builder IUL	15 days - 80	\$50,000	No Lapse Guarantee Rider Accelerated Benefit Endorsement Accidental Death Benefit Rider Children's Term Rider Chronic Illness Accelerated Benefit Rider Paid Up Protection Rider Protected Pour In Rider Waiver of Monthly Deductions Rider Waiver of Surrender Charge Endorsement
North American	Rapid Builder IUL	15 days - 80	\$100,000	Accelerated Benefit Endorsement Accidental Death Benefit Rider Children's Term Rider Chronic Illness Accelerated Benefit Rider Waiver of Monthly Deductions Rider Waiver of Surrender Charge Endorsement
	Survivorship GIUL	20 - 90	\$200,000	Accelerated Death Benefit Endorsement Estate Preservation Rider Survivorship Policy Split Exchange Endorsement Survivor Premium Guarantee Rider
Phoenix Life	Indexed UL	0 - 85	\$100,000	Increasing Term Protection Level Term Protection Alternate Surrender Value Waiver of Surrender Charge Disability Benefit Overloan Protection LifePlan Options Early Crediting Option No Lapse Guarantee
Union Central	Excel Index UL	0 - 85	\$50,000	Accelerated Benefit Rider/Life Needs Option Accidental Death Benefit Accounting Benefit Rider Children's Insurance Rider Guaranteed Insurability Option Rider Insurance Exchange Rider Paid-Up Life Insurance Benefit Endorsement Scheduled Increase Option Rider Supplemental Coverage Rider Term Insurance Rider for Other Insured Persons Total Disability Benefit Rider Waiver of Monthly Deductions Rider