



SURVIVORSHIP LIFE INSURANCE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
AXA	Athena Survivorship Universal Life III	20 - 90	\$200,000	Return of Premium Death Benefit Rider Cash Value Enhancement Rider Option to Split Upon Divorce Rider Estate Protector Rider Option to Split Upon Federal Tax Law Change Rider Living Benefits Rider
Columbus Life	Legacy G SUL (SGUL)	20 - 79	\$100,000	Accelerated Death Benefit Estate Protection Rider Estate Tax Repeal Rider Other Insured Term Rider Policy Split Option
	Legacy Plus SUL	20 - 79	\$100,000	Accelerated Death Benefit Enhanced Cash Value Rider Estate Protection Rider Estate Tax Repeal Rider Overloan Protection Rider Other Insured Term Rider Policy Split Option Ten Year Minimum Premium No Lapse Guarantee Benefit
Genworth	GenGuard SUL (SGUL)	15 - 94	\$100,000	Accelerated Death Benefit Rider Estate Tax Repeal Policy Protection Rider Policy Split for Married Couples
Hartford	Hartford Bicentennial UL Joint Freedom II	20 - 85	\$100,000	Last Survivor Exchange Option Rider Estate Protection Rider Estate Tax Repeal Rider Policy Protection Rider
ING	ING Strategic Accum SUL	0 - 90	\$250,000	Accelerated Benefit Rider Adjustable Term Rider OverLoan Lapse Protection Rider Single Life Term Rider VUL Conversion Rider
John Hancock	Protection SUL - G (SGUL)	20 - 90	\$250,000	Disability Payment of Specified Premium Estate Preservation Cash Value Enhancement Policy Split Option Return of Premium Policy Protection Rider Enhanced Policy Protection Rider Policy Protection Rider Flex

John Hancock	Performance SUL	20 - 90	\$250,000	Estate Preservation Cash Value Enhancement Policy Split Option Return of Premium
	Survivorship Term	20 - 90	\$250,000	N/A
Lincoln Benefit	Legacy Secure SL (SGUL)	30 - 90	\$250,000	Coverage Protection Rider Estate Liquidity Rider Policy Split Exchange Rider Four - Year Term Insurance Rider Full Surrender Charge Adjustment Rider
Lincoln Financial	Lincoln LifeGuarantee SUL (SGUL)	20 - 85	\$100,000	Minimum Death Benefit Estate Protection Policy Split Option Federal Split Option Federal Estate Tax Repeal Accelerated Death Benefit Disability Waiver
Met Life	Legacy Advantage SUL (SGUL)	18 - 90	\$250,000	Guaranteed Survivor Income Benefit Waiver of Specified Premium Long - Term Care Guaranteed Purchase Option Modified Surrender Rider Joint Coverage Continuation Rider Estate Preservation Term Rider Policy Split Option Scheduled Face Increase Option Return of Premium Rider
Mutual of Omaha	Guaranteed UL Survivor (SGUL)	18 - 85	\$250,000	Four Year Term Life Rider Estate Tax Repeal Provision Split Option Provision
Nationwide	YourLife SUL (SGUL)	18 - 85	\$100,000	Select Estate Protection Rider Estate Protection Rider Policy Split Option Rider
New York Life	New York Life Survivorship Universal Life	20 - 90	\$250,000	Alternative Cash Surrender Value Benefit Estate Protection First to Die Ten Year Level Term
	Survivorship Whole Life	20 - 90	\$100,000	Dividend Option Term Rider Level Term Rider Estate Protection Rider Level Term First-to-Die Rider Option to Purchase Paid-Up Additions Rider Living Benefits Rider

Pacific Life	Pacific Estate Preserver III	20 - 90	\$100,000	Accelerated Living Benefit Annual Renewable Term Rider Annual Renewable Term Rider - Last Survivor Conversion Enhanced Policy Split Estate Presevation Policy Split Option Surrender Value Enhancement Rider
Phoenix Life	Phoenix Survivorship UL with Guarantee (SGUL)	18 - 90	\$250,000	Four Year Survivor Level Term Protection Policy Split Option Conditional Exchange Option Disability Benefit Rider Phoenix LifePlan Options
	Phoenix Joint Advantage UL	18 - 85	\$100,000	Increasing Term Disability Benefit Overloan Protection Rider Alternate Surrender Value Waiver of Surrender Charge
	Phoenix Estate Legacy	18 - 90	\$250,000	Age 100+ Rider Four Year Survivorship Term Rider Policy Split Option Rider Conditional Exchange Option Rider Cash Value Accumulation Test Amendment Alternate Surrender Value Rider Reduction in Face Amount Rider
Principal	Survivorship Universal Life Protector (SGUL)	20 - 85	\$250,000	Single Life Term 4-Year Term Split Policy Option Provision Estate Tax Repeal Extended Coverage
Protective	Protective Centennial G Survivor UL (SGUL)	20 - 85	\$250,000	N/A
	Protective Survivorship Term	10-Year: 50 - 75 20-Year: 40 - 65 30-Year: 25 - 50	\$250,000	Terminal Illness Accelerated Death Benefit Split Option Endorsement
Prudential	PruLife SUL Protector (SGUL)	18 - 90	\$250,000	Waiver of Surrender Charge Edorsement for Estate Tax Repeal Guaranteed Policy Split Rider Estate Protection Rider

Transamerica	TransACE Survivor 2008 (SGUL)	16 - 85	\$250,000	No - Lapse Guarantee Endorsement Estate Protection Rider Accelerated Death Benefits Full Policy Surrender Penalty Waiver Guaranteed Policy Split Option Basic Policy Split Option Sunset Option Endorsement Surrender Penalty Deferral Endorsement Automatic Premium Loan
Union Central	Excel LifeValue SUL	18 - 85	\$100,000	Estate Protection Term Insurance (Individual Coverage) Policy Split Option Total Disability Benefit (Individual Coverage) Waiver of Monthly Deductions
West Coast	Golden Legacy Protector X UL (SGUL)	20 - 85	\$250,000	N/A
	Golden Legacy Term	10-Year: 50 - 75 20-Year: 40 - 65 30-Year: 25 - 50	\$250,000	Terminal Illness Accelerated Death Benefit Split Option Endorsement