



TERM LIFE INSURANCE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
American General	AG Select - a - Term	10 Year: 20 - 70 15 Year: 20 - 70 16 Year: 20 - 70 17 Year: 20 - 70 18 Year: 20 - 70 19 Year: 20 - 70 20 Year: 20 - 70 21 Year: 20 - 68 22 Year: 20 - 67 23 Year: 20 - 66 24 Year: 20 - 64 25 Year: 20 - 63 26 Year: 20 - 62 27 Year: 20 - 60 28 Year: 20 - 59 29 Year: 20 - 58 30 Year: 20 - 55	\$100,000	Accidental Death Benefit Child Rider Disability Income Rider Terminal Illness Rider Waiver of Premium
	AG ROP Select-a-Term	15 Year: 20 - 65 20 Year: 20 - 60 21 Year: 20 - 59 22 Year: 20 - 58 23 Year: 20 - 57 24 Year: 20 - 56 25 Year: 20 - 55 26 Year: 20 - 54 27 Year: 20 - 53 28 Year: 20 - 52 29 Year: 20 - 51 30 Year: 20 - 50 31 Year: 20 - 49 32 Year: 20 - 48 33 Year: 20 - 47 34 Year: 20 - 46 35 Year: 20 - 45	\$100,000	Accidental Death Child Rider Terminal Illness Endorsement Waiver of Premium

American National	ANICO Select Term (10/15/20/30 Years)	10 Year: 20 - 70 15 Year: 20 - 65 20 Year: 20 - 60 30 Year: 20 - 50	\$100,000	Return of Premium Rider Accelerated Death Benefit Disability Waiver of Premium Rider
Aviva	ART	18 - 75	\$50,000	Additional Insured (Spouse) Rider Accelerated Death Benefit Waiver of Premium Rider Waiver of Premium Plus Rider Children's Insurance Rider
	10-, 20- & 30-Year Term	10 Year: 18 - 75 20 Year: 18 - 65 30 Year: 18 - 55	\$50,000	Additional Insured (Spouse) Rider Accelerated Death Benefit Waiver of Premium Rider Waiver of Premium Plus Rider Children's Insurance Rider
AXA	Term Series 151X (10/15/20 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 ART: 18 - 70	\$1,000,000	Living Benefit Rider Children's Term Insurance Rider Disability Premium Waiver Rider
	TermOne	1 Year: 20 - 99	\$25,000	N/A
Banner	OPTerm (10/15/20/30 Years)	10 Year: 20 - 80 15 Year: 20 - 75 20 Year: 20 - 70 30 Year: 20 - 55	\$100,000	Waiver of Preium
Columbus Life	Nautical Term (10/20/30 Years)	10 Year: 18 -75 15 Year: 18 - 65 20 Year: 18 - 50	\$150,000 10-Year Term \$100,000 20- and 30- Year Term	Return of Premium Rider Disability Waiver of Premium Rider Accelerated Death Benefit Rider Accidental Death Rider Accidental Death and Specific Loss Rider Children's Term Rider Other Insured Term Rider
Genworth	Colony Term UL (10/15/20/30 Years)	10 Year: 0 - 85 15 Year: 0 - 80 20 Year: 0 - 75 30 Year: 0 - 65	\$50,000	Waiver of Specified Premium Rider Children's Level Term Insurance Rider Accelerated Death Benefit

Hartford	Hartford Term (10/15/20/30 Years)	10 Year: 18 - 70 15 Year: 18 - 70 20 Year: 18-65 30 Year: 18 - 50	\$100,000	Child Insurance Rider Waiver of Premium Rider
ING	ING TermSmart (10/15/20/25/30 Year)	10 year: 18-80 15 year: 18-75 20 year: 18-70 25 year: 18 - 65 30 year: 18-55	\$100,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Children's Term Rider Waiver of Premium Rider
	ING ROP Endowment Term (20/25/30 Year)	20 year: 0 -60 25 year: 0-55 30 year: 0-50	\$100,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Children's Term Rider Waiver of Premium Rider
John Hancock	John Hancock Term (10/15/20 Years)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 65	\$750,000	Total Disability Waiver Accelerated Benefit Conversion Extension
	Survivorship Term	20 - 90	\$250,000	N/A
Lincoln Benefit	True Term (10/15/20/30 Years)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 65 30 Year: 18 - 50	\$50,000	Waiver of Premium Rider Children's Level Term Rider Accidental Death Benefit Rider Accelerated Death Benefit Rider Additional Insured Rider
Lincoln National	Lincoln LifeElements Level Term (10/15/20/30 Years)	10 Year: 18 - 75 15 Year: 18 - 60 20 Year: 18 - 60 30 Year: 18 - 50	\$250,000	Accelerated Benefit Rider Children's Level Term Insurance Rider Waiver of Premium Rider
Met Life	Guaranteed Level Term (10/15/20/30 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 30 Year: 18 - 50	\$100,000	Non-Convertible Disability Waiver of Premium Convertible Disability Waiver of Premium Long-Term Care Guaranteed Purchase Option Acceleration of Death Benefit Rider

Mutual of Omaha	Term Life Answers (10/15/20/30 Years)	10 Year: 18 - 80 15 Year: 18 - 74 20 Year: 18 - 68 30 Year: 18 - 55	\$100,000	Accelerated Benefit Rider Accidental Death Benefit Rider Dependent Children's Rider Other Insured Rider Waiver of Premium Rider
	Term Life Complete (15/20/30 Years)	15 Year: 18 - 65 20 Year: 18 - 60 30 Year: 18 - 50	\$100,000	Accelerated Death Benefit Residential Damage Waiver of Premium Provision Waiver of Premium for Unemployment Provision Common Carrier Death Benefit Provision Accidental Death Benefit Dependent Children's Rider Disability Income Disability Waiver of Premium
	Term Life Complete ROP (20/30 Years)	20 Year: 18 - 60 30 Year: 18 - 50	\$100,000	Accelerated Death Benefit Residential Damage Waiver of Premium Provision Waiver of Premium for Unemployment Provision Common Carrier Death Benefit Provision Accidental Death Benefit Dependent Children's Rider Disability Waiver of Premium
	Term Life Express (15/20/30 Years)	15 Year: 18 - 65 20 Year: 18 - 60 30 Year: 18 - 50	\$50,000 - \$400,000	Accelerated Death Benefit Residential Damage Waiver of Premium Provision Waiver of Premium for Unemployment Provision Common Carrier Death Benefit Provision Accidental Death Benefit Dependent Children's Rider Disability Income Disability Waiver of Premium
	Term Life Express ROP (20/30 Years)	20 Year: 18 - 60 30 Year: 18 - 50	\$50,000 - \$400,000	Accelerated Death Benefit Residential Damage Waiver of Premium Provision Waiver of Premium for Unemployment Provision Common Carrier Death Benefit Provision Accidental Death Benefit Dependent Children's Rider Disability Waiver of Premium
New York Life	Term Life (5/20 Years)	5 Year: 15 - 75 20 Year: 15 - 60	\$100,000	Accidental Death Benefit Living Benefits Rider Spouse's Paid - Up Insurance Purchase Option Waiver of Premium Upromise Rider

North American	ADDvantage (10/15/20 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65	\$100,000	Accelerated Benefit Endorsement Additional Insurance Option Rider Monthly Income Endorsement Child Term Rider Waiver of Premium Rider Additional Insured Rider
	Term Life (10/15/20/30 Years)	10 Year: 20 - 75 15 Year: 20 - 70 20 Year: 20 - 65 30 Year: 20 - 55	\$200,000	Accelerated Benefits Rider Aviation Exclusion Children Term Insurance Rider Hazardous Sports Exclusion Waiver of Premium Rider
Protective	Secure T (10/15/20/25/30 Years)	10 Year: 18 - 85 15 Year: 18 - 77 20 Year: 18 - 68 25 Year: 18 - 60 30 Year: 18 - 55	\$100,000	Disability Benefit Rider Children's Term Life Insurance Rider Accidental Death Benefit Rider
	Term Income Provider (10/15/20/25/30 Years)	10 Year: 18 - 85 15 Year: 18 - 77 20 Year: 18 - 68 25 Year: 18 - 60 30 Year: 18 - 55	\$100,000	Term Life Insurance Rider Waiver of Premium Rider
Prudential	Term Essential (10/15/20/30 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 30 Year: 18 - 55	\$100,000	Waiver of Premium Living Needs Benefit Children's Protection Rider Accidental Death Benefit
	Term Elite (10/15/20 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65	\$100,000	Waiver of Premium Living Needs Benefit Children's Protection Rider Accidental Death Benefit
	PruLife Return of Premium Term (15/20/30 Years)	15 Year: 18 - 65 20 Year: 18 - 60 30 Year: 18 - 50	\$100,000	Waiver of Premium Living Needs Benefit Children's Protection Rider Accidental Death Benefit
SBLI	Yearly Renewable Term	20 - 65	\$25,000	Waiver of Premium Rider Children's Rider
	Level Term (10/15/20/25/30 Years)	10 Year: 20 - 74 15 Year: 20 - 65 20 Year: 20 - 60 25 Year: 20 - 55 30 Year: 20 - 50	\$100,000	Waiver of Premium Rider Children's Rider

Transamerica	Trendsetter Super YRT	18 - 80	\$100,000	Accelerated Death Benefit Waiver of Premium Rider Accident Indemnity Rider Children's Insurance Rider
	Trendsetter Super Series (10/15/20/25/30 Years)	10 Year: 18 - 80 15 Year: 18 - 78 20 Year: 18 - 70 25 Year: 18 - 65 30 Year: 18 - 58	\$100,000	Accelerated Death Benefit Waiver of Premium Rider Accident Indemnity Rider Children's Insurance Rider Return of Premium Rider (Available on Super 20 and 30 only)
Union Central	Keystone Term (1/10/15/20/30 Years)	1 Year: 18-80 10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 70 30 Year: 18 - 50	\$100,000	Accidental Death Children's Insurance Life Needs Option Waiver of Premiums for Total Disability
West Coast Life	Secure T (10/15/20/25/30 Years)	10 Year: 18 - 85 15 Year: 18 - 77 20 Year: 18 - 68 25 Year: 18 - 60 30 Year: 18 - 55	\$100,000	Disability Benefit Rider Children's Term Life Insurance Rider Accidental Death Benefit Rider
	Golden Legacy Term	10 Year: 50 - 75 20 Year: 40 - 65 30 Year: 25 - 50 (Based on Joint Equal Age)	\$250,000	Terminal Illness Accelerated Death Benefit Split Option Endorsement
	Income Replacement Term (10/15/20/25/30 Years)	10 Year: 18 - 85 15 Year: 18 - 77 20 Year: 18 - 68 25 Year: 18 - 60 30 Year: 18 - 55	\$100,000	Term Life Insurance Rider Waiver of Premium Rider
Western Reserve	WRL TermPlus (10/15/20/30 Year)	10 year: 18-80 15 year: 18-75 20 year: 18-65 30 year: 18-50	\$25,000	Terminal Illness Accelerated Benefit Provision Return of Premium Benefit Children's Benefit Rider Additional Insured Rider Disability Income Rider