



UNIVERSAL LIFE INSURANCE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
American General	Contin UL (GUL)	0 - 90	\$100,000	Accidental Death Benefit Children's Insurance Benefit Spouse/Other Insured Rider Terminal Illness Rider Waiver of Monthly Deduction
	Contin UL Extend Plus (GUL)	0 - 90	\$100,000	Accidental Death Benefit Children's Insurance Benefit Spouse/Other Insured Rider Terminal Illness Rider Waiver of Monthly Deduction
	Elite UL	0 - 90	\$100,000	Terminal Illness Rider Waiver of Monthly Guaranteed Premium Waiver of Monthly Deductions Rider Accidental Death Benefit Children's Insurance Benefit Spouse/Other Insured Maturity Extension Overloan Protection
American National	LTG Universal Life (GUL)	18 - 85	\$100,000	Disability Waiver of Premium Accelerated Death Benefit
	Executive UL	0 - 85	\$25,000	Overloan Protection Benefit Disability Waiver of Stipulated Premium Rider Coverage Continuation Rider Other Insured Rider Level Term Insurance Rider Spousal Level Term Rider Disability Waiver of Minimum Premium Children's Term Rider Accelerated Death Benefit Guaranteed Increase Option Rider
Aviva	Guarantee UL Solution II (GUL)	0 - 85	\$25,000	Accelerated Benefits Rider Primary Insured Rider Waiver of Specified Premium Rider Life Protector Rider Guaranteed Purchase Option Rider Children's Insurance Rider Wellness for Life Rider

Aviva	Patriot Solution II UL	0 - 85	\$25,000	Accelerated Benefits Rider Accidental Death Benefit Rider Additional Insured Rider Waiver of Surrender Charge Due to Confinement Rider Waiver of Monthly Deductions Rider Death Benefit Return of Premium Rider Primary Insured Rider Waiver of Specified Premium Rider Life Protector Rider Guaranteed Purchase Option Rider Children's Insurance Rider Wellness for Life Rider
AXA	Athena Universal Life	0 - 85	\$50,000	No Lapse Guarantee (NLG) Rider Charitable Legacy Rider Cash Value Plus Rider Children's Term Insurance Disability Waiver of Monthly Deduction Living Benefits Rider Long-Term Care Services Rider Loan Extension Endorsement Option to Purchase Additional Insurance Return of Premium Death Benefit Rider Substitution of Insured Rider
Banner	Life Choice UL (GUL)	20 - 85	\$100,000	N/A
Columbus Life	Voyager UL (GUL)	0 - 79	\$50,000	Enhanced Cash Value Rider Other Insured Term Rider Change of Insured Rider Children's Term Rider Disability Credit Rider Insured Insurability Rider Accidental Death Benefit Rider Accelerated Death Benefit
	Explorer Plus UL	0 - 85	\$25,000	Enhanced No - Lapse Guarantee Enhanced Cash Value Rider Extended No - Lapse Guarantee Other Insured Term Rider Overloan Protection Rider Children's Term Rider Disability Credit Rider Insured Insurability Rider Accidental Death Benefit Rider Supplemental Coverage Rider Change of Insured Rider Accelerated Death Benefit Rider Ten Year Minimum Premium No Lapse Guarantee Benefit
Genworth	GenGuard UL (GUL)	0 - 90	\$25,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Children's Insurance Rider Waiver of Specified Premium Rider

Genworth	Life Ready UL II	0 - 90	\$50,000	Additional Insured Rider Children's Insurance Rider Waiver of Monthly Deduction Rider Accelerated Death Benefit
Hartford	Hartford Bicentennial UL Freedom (GUL)	0 - 85	\$50,000	Deduction Amount Waiver Rider Waiver of Specified Amount Disability Rider Accidental Death Benefit Rider Child Rider Cost of Living Adjustment Rider Accelerated Death Benefit Rider Policy Continuation Rider Estate Tax Repeal Rider LifeAccess Accelerated Benefit Rider
	Hartford Bicentennial UL Founders II	0 - 85	\$50,000	Extended Value Option Deduction Amount Waiver Rider Waiver of Specified Amount Disability Rider Accidental Death Benefit Rider Other Covered Insured Rider Owner Designated Settlement Option Rider Disability Access Rider Child Rider Cost of Living Adjustment Rider LifeAccess Accelerated Death Benefit Rider Overloan Protection Rider Estate Tax Repeal Rider LifeAccess Accelerated Benefit Rider
ING	ING Guaranteed Death Benefit UL II (GUL)	0 - 90	\$50,000	Accelerated Death Benefit Rider Additional Insured Rider Adjustable Term Rider (UL II only) Waiver of Specified Premium Rider
	ING Protector UL	0 - 90	\$50,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Additional Insured Rider Children's Insurance Rider Waiver of Monthly Deduction Rider
	ING UL-CV	0 - 90	\$50,000	Additional Insured Rider Accelerated Benefit Rider Adjustable Term Rider Waiver of Cost of Insurance Rider Waiver of Surrender Charge Rider Waiver of Specified Premium Rider OverLoan Lapse Protection Rider
	ING Universal Life - ECV	16 - 90	\$100,000	Accelerated Benefit Rider Adjustable Term Rider Children's Insurance Rider Waiver of Cost of Insurance Rider Waiver of Specified Premium Rider OverLoan Lapse Protection Rider

John Hancock	Protection UL-G (GUL)	0 - 90	\$100,000	Cash Value Enhancement Rider Change of Life Insured Rider Policy Protection Rider Policy Protection Rider Enhanced Policy Protection Rider Flex Policy Protection Rider Cash Value Advantage Policy Protection Rider Quick Long-Term Care Long-Term Care Continuation Disability Payment of Specified Premium Accelerated Death Benefit Return of Premium
	Performance UL	0 - 90	\$100,000	Waiver of Monthly Deductions Accelerated Death Benefit Cash Value Enhancement Return of Premium Long-Term Care Long-Term Care Continuation
	Accumulation UL	0 - 90	\$100,000	Waiver of Monthly Deductions Accelerated Death Benefit Cash Value Enhancement Return of Premium Overloan Protection Long-Term Care Long-Term Care Continuation
Lincoln Benefit	Legacy Secure UL (GUL)	18 - 85	\$50,000	Accelerated Death Benefit Rider - Terminal Illness Accelerated Death Benefit Rider - Permanent Confinement Accidental Death Benefit Rider Children's Level Term Rider Continuation of Premium Rider Coverage Protection Rider Full Surrender Charge Adjustment Rider Liquidity Guarantee Rider
	Ultra Plus	18 - 90	\$25,000	Accelerated Death Benefit Rider - Terminal Illness Accelerated Death Benefit Rider - Permanent Confinement Accidental Death Benefit Rider Additional Insured Rider Children's Level Term Rider Guaranteed Insurability Rider Full Surrender Charge Adjustment Rider Prime Term Rider Overloan Protection
	Legacy Choice (GUL)	18 - 85	\$50,000	Accelerated Death Benefit Rider - Terminal Illness Accelerated Death Benefit Rider - Permanent Confinement Accidental Death Benefit Rider Children's Level Term Rider Continuation of Premium Rider Coverage Protection Rider Full Surrender Charge Adjustment Rider

Lincoln Financial	Lincoln LifeGuarantee UL (GUL)	20 - 85	\$100,000	Minimum Death Benefit Endorsement Accidental Death Children's Term Guaranteed Insurability Spousal Term Rider Disability Waiver Accelerated Benefits Rider
	Lincoln LifeGuarantee UL Plus	20 - 85	\$100,000	Minimum Death Benefit Endorsement Accidental Death Children's Term Guaranteed Insurability Spousal Term Rider Disability Waiver of Specified Premium Disability Waiver of Monthly Deduction Accelerated Benefits Rider
	Lincoln LifeCurrent UL	15 - 85	\$100,000	Accidental Death Benefit Rider Children's Term Rider Guaranteed Insurability Rider Spouse Term Rider Disability Waiver of Specified Premium Disability Waiver of Monthly Deduction Accelerated Benefits Rider
	Lincoln LifeReserve UL	0 - 85	\$25,000	Overloan Protection Endorsement Assured Distribution Endorsement Supplemental Coverage Rider Accidental Death Benefit Rider Exec Rider Children's Term Rider Guaranteed Insurability Rider Spouse Term Rider Disability Waiver of Specified Premium Disability Waiver of Monthly Deduction Accelerated Benefits Rider Change of Insured
Met Life	Guarantee Advantage UL (GUL)	0 - 85	\$50,000 - Std. NS/S, Sub Std., Juv \$100,000 - Prf. NS/S \$250,000 - Elite NS	Coverage Continuation Rider Guaranteed Survivor Income Benefit Guaranteed Survivor Plus Purchase Option Waiver of Specified Premium Long - Term Care Guaranteed Purchase Option Acceleration of Death Benefit Rider
	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 Express (GUL)	18 - 65	\$50,000 to \$250,000	Disability Rider Accidental Death Benefit Dependent Children's Rider
	Guaranteed UL Complete (GUL)	18 - 85	\$100,000	Disability Rider Accidental Death Benefit Dependent Children's Rider
	AccumUL Plus	0-85	\$25,000	Disability Rider Accidental Death Benefit Rider Dependent Children's Rider Accelerated Death Benefit Rider Lapse Guard Rider Guaranteed Insurability Rider Additional Insured Term Rider Association Group Disability Rider
Nationwide	YourLife No-Lapse Guarantee UL (GUL)	18 - 85	\$100,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Children's Term Insurance Rider Long-Term Care Rider Spouse Rider Waiver of Monthly Deduction Rider
	YourLife Current Assumption UL	0 - 85	\$25,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Children's Term Insurance Rider Long-Term Care Rider Overloan Lapse Protection Rider Premium Waiver Rider Spouse Rider Surrender Value Enhancement Rider Waiver of Monthly Deductions Rider
	Your Life Ultimate	18 - 85	\$100,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Children's Term Insurance Rider Long-Term Care Rider Maturity Extension Provision Spouse Rider Automated Premium Monitor Waiver of Monthly Deductions Rider
	YourLife Single Premium UL	35 - 80	\$10,000 Min. Single Premium \$20,000 Min. Single Premium with LTC Rider	Accelerated Death Benefit Rider Long-Term Care Rider
New York Life	New York Life Universal Life	0 - 90	\$1,000,000	Spouse's Paid - Up Insurance Purchase Option Rider Guaranteed Insurability Rider Monthly Deduction Waiver Rider Other Covered Insured Rider Insurance Exchange Rider Children's Insurance Rider Accidental Death Benefit

North American	Custom Guarantee (GUL)	15 Days - 85	\$25,000	Accidental Death Benefit Rider Accelerated Benefit Endorsement Children's Term Rider Chronic Illness Accelerated Benefit Rider Guaranteed Insurability Rider Waiver of Monthly Deductions
	Custom TermGUL (GUL)	15 Days - 85	\$25,000	Accidental Death Benefit Rider Accelerated Benefit Endorsement Children's Term Rider Chronic Illness Accelerated Benefit Rider Premium Guarantee Rider Guaranteed Insurability Rider Waiver of Monthly Deductions
	Custom Accumlator III	15 Days - 75	\$50,000	Accidental Death Benefit Rider Accelerated Benefit Endorsement Additional Insured Rider Children's Term Rider Chronic Illness Accelerated Benefit Rider Guaranteed Insurability Rider Waiver of Monthly Deductions
	Custom GrowthCV	15 Days - 75	\$25,000	Accidental Death Benefit Rider Accelerated Benefit Endorsement Children's Term Rider Chronic Illness Accelerated Benefit Rider Guaranteed Insurability Rider Waiver of Monthly Deductions
Pacific Life	Versa - Flex NLG (GUL)	20 - 80	\$50,000	Accelerated Living Benefit Accidental Death Benefit Annual Renewable Term Rider Annual Renewable Term Rider - Additional Insured Children's Term Disability Benefit Guaranteed Insurability Owner Waiver of Charges Surrender Value of Enchanement Rider Waiver of Charges
	Versa - Flex PRO	20 - 90	\$50,000	Accelerated Living Benefit Accidental Death Benefit Annual Renewable Term Rider Annual Renewable Term Rider - Additional Insured Children's Term Conversion Rider Disability Benefit Guaranteed Insurability Owner Waiver of Charges Payor Waiver of Charges Waiver of Charges

Phoenix	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	Universal Life Protector III (GUL)	0 - 85	\$25,000	Children Term Cost of Living Increase Waiver of Monthly Policy Charge Extended Coverage Accelerated Benefits
	Universal Life Flex	0 - 85	\$25,000	Children Term Cost of Living Waiver of Monthly Deduction Extended Coverage Accelerated Benefits Surrender Change Flex
Protective	Protective Centennial G II UL (GUL)	18 - 85	\$50,000 (NT, TB only) \$100,000 (All Other Risk Classes)	Accidental Death Benefit Rider Children's Term Rider Disability Benefit Rider Protected Insurability Rider
	Protective Centennial G II Plus UL (GUL)	18 - 85	\$50,000 (NT, TB only) \$100,000 (All Other Risk Classes)	Accidental Death Benefit Rider Children's Term Rider Disability Benefit Rider Protected Insurability Rider
	Protective ModLife (GUL)	18 - 70	\$50,000 (NT, TB only) \$100,000 (All Other Risk Classes)	Accelerated Death Benefit Children's Term Rider Disability Benefit Rider
	Protective ProClassic UL	0 - 85	\$25,000 (NT, TB only) \$100,000 (All Other Risk Classes)	Accidental Death Benefit Rider Children's Term Rider Covered Insured Rider Death Benefit Plus Rider Disability Benefit Rider Enhanced Cash Surrender Value Rider Guaranteed Insurability Rider Protected Insurability Rider Chronic Illness Accelerated Death Benefit Rider Return of Substandard Charges Option (ROSCO) Rider

Prudential	PruLife Universal Protector (GUL)	0 - 90	\$50,000	Enhanced Disability Benefit Living Needs Benefit Children Level Term Rider Accidental Death Benefit
	PruLife Universal Plus	0 - 90	\$25,000	Enhanced Disability Benefit Living Needs Benefit Children Level Term Rider Accidental Death Benefit Enhanced Cash Value Rider Overloan Protection Rider MyNeeds Benefit
Sun Life	Sun AccumULator	18 - 80	\$100,000	Accelerated Benefits Rider Account Value Enhancement Rider Charitable Giving Benefit Rider Emergency Travel Assistance Benefit Waiver of Monthly Deductions Rider Loan Lapse Protection Rider Payment of Stipulated Amount Rider Supplemental Insurance Rider
	Sun Universal Protector Plus	18 - 85	\$100,000	Accelerated Death Benefit Rider Charitable Giving Benefit Rider Assist America Surrender Charge Modification Endorsement Supplemental Insurance Rider Lapse Guard Protection Return of Premium "Wash Loan" Provision
	Sun Executive UL	20 - 80	\$100,000	Loan Lapse Protection Rider Charitable Giving Benefit Rider Payment of Stipulated Amount Rider Assist America Waiver of Monthly Deductions
Transamerica	TransACE (GUL)	16 - 89	\$25,000 \$100,000 Select NS	No-Lapse Guarantee Endorsement Premium Qualification Credit Waiver Provisions Rider Accident Indemnity Rider Children's Insurance Rider Guaranteed Insurability Rider Accelerated Death Benefits Full Policy Surrender Penalty Waiver Insured Exchange Option Premium Security Option Surrender Penalty Deferral Endorsement Level Death Benefit and Plus-Premium Death Benefit Options

Transamerica	TransAce CV (GUL)	0 - 70	\$25,000 \$100,000 Preferred Plus	Accelerated Death Benefits Accident Indemnity Rider Automatic Premium Loan Children's Insurance Rider Free-Look Endorsement Full Policy Surrender Penalty Waiver Guaranteed Insurability Rider Insured Exchange Option No-Lapse Guarantee Endorsement No Maturity Date Premium Qualification Credit Premium Security Option Surrender Penalty Deferral Endorsement Waiver Provision Rider
	TransULTRA SP 2006	16 - 89	\$25,000 \$100,000 Select NS	Accelerated Death Benefit Option Automatic Premium Loan Full Policy Surrender Penalty Waiver Insured Exchange Option Option for Additional Insurance Premium Security Option Surrender Annuity Option Surrender Penalty Deferral Endorsement Current Interest Rate Banding
Union Central	Excel LifeValue UL	0 - 85	\$50,000	Accelerated Benefit Accidental Death Accounting Benefit Children's Insurance Guaranteed Insurability Scheduled Increase Supplemental Coverage Term for Other Insured Total Disability Waiver of Monthly Deductions Insurance Exchange Rider Paid Up Life Insurance Endorsement
West Coast	LifeTime Platinum III UL (GUL)	18 - 85	\$50,000 (NT,TB only) \$100,000 (All Other Risk Classes)	Accidental Death Benefit Rider Children's Term Rider Disability Benefit Rider Protected Insurability Rider
	LifeTime Platinum III Plus UL (GUL)	18 - 85	\$50,000 (NT,TB only) \$100,000 (All Other Risk Classes)	Accidental Death Benefit Rider Children's Term Rider Disability Benefit Rider Protected Insurability Rider
	WCL ModLife (GUL)	18 - 70	\$50,000 (NT,TB only) \$100,000 (All Other Risk Classes)	Accelerated Death Benefit Children's Term Rider Disability Benefit Rider

West Coast	LifeTime Advantage Plus UL	0 - 85	\$25,000 (NT, TB only) \$100,000 (All Other Risk Classes)	Accidental Death Benefit Rider Children's Term Rider Covered Insured Rider Death Benefit Plus Rider Disability Benefit Rider Enhanced Cash Surrender Value Rider Guaranteed Insurability Rider Protected Insurability Rider Chronic Illness Accelerated Death Benefit Rider Return of Substandard Charges Option (ROSCO) Rider
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