



WHOLE LIFE INSURANCE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
American National	Affinity 7	0 - 85	\$15,000 \$100,000 Pref. Nicotine NS	Accelerated Death Benefit Disability Premium Waiver Paid Up Additions Rider Additional Insurance Option Spouse Term Rider Children's Term Rider Affinity Term Rider (10/15/20/30 Years)
	Affinity 7 NQ	0 - 85	\$15,000 \$100,000 Pref. Nicotine NS	Accelerated Death Benefit Disability Premium Waiver Additional Insurance Option Children's Term Rider
	Affinity 7 Q/457	18 - 70	\$15,000 \$100,000 Pref. Nicotine NS	Accelerated Death Benefit Disability Premium Waiver
Assurity	LifeScape Whole Life	0 - 85	\$10,000	Accident Only Disability Income Rider Disability Waiver of Premium Accidental Death Benefit Rider Children's Term Insurance Rider Critical Illness Benefit Rider Level Term Insurance Benefit Rider Monthly Disability Income Rider Protected Insurability Benefit Rider Payor Benefit Rider Value Enhancement Rider Rider
John Hancock	Protection Whole Life	0 - 90	\$50,000	Accelerated Death Benefit Total Disability Waiver Life Care Benefit Rider
Lincoln Benefit	Whole Life II	0 - 90	\$25,000 for ages 0 - 49 \$10,000 for ages 50+	Accelerated Death Benefit Accidental Death Benefit Children's Level Term Rider Waiver of Premium

Met Life	Whole Life	0 - 85	Elite (NS) - \$250,000 Preferred - \$100,000 All others - \$10,000	Childrens Term Insurance Rider Enricher Option Disability Waiver of Premium Benefit Applicant's Waiver of Premium Acceleration of Death Benefits Rider Guaranteed Issue Rider Long Term Care uaranteed Purchase Option Accidental Death Benefit
Mutual of Omaha	Whole Life - Express	0 - 85	\$5,000 to \$25,000	N/A
New York Life	Custom Whole Life	0 - 70	\$25,000 (Ages 0 - 17) \$100,000 (Ages 18 - 70)	Accidental Death Benefit Dividend Option Term Insurance Exchange Living Benefits Rider Option to Purchase Paid- UP Additions Spouse's Paid- Up Insurance Purchase Option Upromise Rider Waiver of Premium
	Modified Premium Whole Life	30 - 85	\$250,000	Accidental Death Benefit Children's Insurance Waiver of Premium Dividend Option Term Increasing Premium Term 5 Year Term Living Benefits Rider Insurance Exchange Option to Purchase Paid-up Policy Purchase Option Spouse & Children's Insurance Spouse Paid-up Insurance Purchase Option Survivor's Purchase Option
	Whole Life	0 - 90	\$10,000 for ages 0 - 17 \$25,000 for ages 18 -90 (can go below \$25,000 minimum as long as annual premium is at least \$480)	Option to Purchase paid-up Additions Policy Purchase Option Spouse and Children's Insurance Spouse's Paid-up Purchase Option Unemployment Rider 5 Year Term Increasing Premium Term Accidental Death Benefit Insurance Exchange Child's Protection Benefit Children's Insurance Dividend Option Term Option to Purchase Paid-up Additions Policy Purchase Option Spouse & children's Insurance Spouse Paid-up Insurance Purchase Option

Pacific Life	FLEX XV	20 - 75	\$50,000	Accelerated Living Benefit IRC Maturity Extension Qualified Retirement Plan
	FLEX Protector II	20 - 75	\$50,000 Standard NonSmoker and Standard Smoker \$100,000 all other risk classes	Accelerated Living Benefit IRC Maturity Extension Qualified Retirement Plan
SBLI	Straight Life	0 - 80	\$10,000	Waiver of Premium Children's Rider
Transamerica	Transecure II	20 - 80	\$25,000 Qualified \$100,000 Nonqualified	Built- in Full Death Benefit After Age 100 \$10 MM Face Amount Band Preferred "Zero Net Cost" Loans Accelerated Death Benefit Option Automatic Premium Payment Provisions Premium Loan Provision Coverage Continuation Option Settlement Options
	Guaranteed Whole Life	0 - 80	\$50,001 to \$3,000,000	Waiver of Premium Children's Insurance Rider
	Guaranteed Whole Life Final Expense	0 - 80	\$2,000 to \$50,000	N/A
Union Central	Keystone Whole Life	0 - 85	\$25,000 NT, T \$100,000 P+, P, SNT, PT	Accelerated Benefit rider for Terminal Illness Accidental Death Benefit Children's Insurance Guaranteed Insurability Rider One Year Term Rider One Year Term and Paid up Insurance Rider Paid-up Single Premium Total Disability Rider Paid-up Continuous Premium
	Keystone Foundation Whole Life	0 - 85	\$25,000 NT, T \$100,000 P+, P, SNT, PT	Accelerated Benefit rider for Terminal Illness Accidental Death Benefit Children's Insurance Guaranteed Insurability Rider One Year Term Rider One Year Term and Paid up Insurance Rider Paid-up Single Premium Total Disability Rider Waiver of Premium Paid-up Continuous Premium