



## LEGACY PRODUCTS

(Primarily designed as wealth transfer vehicles for inheritance and estate planning purposes.)

Carrier	Name of Product	Issue Ages	Premium and Face Amount Guidelines	Underwriting Class	Riders
<b>Allianz</b>	Legacy Planner	50 - 85	\$25,000 - \$250,000	(Preferred through Standard)	Enhanced Cash Value Accelerated Benefits
<b>Aviva</b>	Multi Choice Single Premium Life	50 - 85	Greater of \$10,000 annual premium or amount required for a \$25,000 face amount	Simplified Issue (Standard through Table 4)	Nursing Home Rider Accelerated Death Benefit Rider Life Protector Rider
	Multi Choice Indexed Single Premium Life	50 - 85	Greater of \$10,000 annual premium or amount required for a \$25,000 face amount	Simplified Issue (Standard through Table 4)	Nursing Home Rider Accelerated Death Benefit Rider Life Protector Rider
<b>Columbian Life</b>	EnsurEstate	0 - 85	\$2,500 - \$700,000	Simplified Issue	Travel Accidental Death Benefit Accidental Death Benefit Accelerated Benefit - Terminal Condition Accelerated Benefit - Nursing Home and Extended Card
<b>Mutual of Omaha</b>	Legacy SPL	20 - 85	\$5,000 minimum single premium amount	Simplified Issue (Standard)	Accelerated Death Benefit Rider Chronic Illness Benefit Terminal Illness Benefit Living Benefit Liquidity Feature Guaranteed Return of Premium
<b>Nationwide</b>	YourLife Single Premium UL	35 - 80	\$10,000 - \$250,000	Simplified Issue (Standard through Table H)	Accelerated Death Benefit Rider Long-Term Care Rider
<b>New York Life</b>	Instant Legacy	21 - 85	\$10,000 Single Premium	Simplified Issue	Accelerated Death Benefit for Terminal Illness Spouse's Paid-Up Insurance Purchase Option
<b>Transamerica</b>	TransProtector	30 - 80	\$25,000 Single Premium	Simplified Issue (Standard through Table 4)	Accelerated Death Benefit Scheduled Required Premium Endorsement Income Protection Option No-Lapse Guarantee Endorsement Full Death Benefit Return of Premium at Surrender Rider