



NEW YORK CARRIERS

TERM LIFE				
Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Allstate (Lincoln Benefit)	True Term (10/15/20/30 Years)	10 Year: 18 - 68 15 Year: 18 - 65 20 Year: 18 - 60 30 Year: 18 - 50	\$50,000	Accelerated Death Benefit Rider - Terminal Illness Accidental Death Benefit Rider Additional Insured Rider Children's Level Term Rider Waiver of Premium Rider
	Term (ART/10/20/30 Years)	ART: 18 - 75 10 Year: 18 - 75 20 Year: 18 - 65 30 Year: 18 - 55	\$50,000	Waiver of Premium Accidental Death Benefit Children's Insurance Additional Insured (Spouse) Rider
Companion Life (United of Omaha)	Term Life Answers (10/15/20/30 Years)	10 Year: 18 - 65 15 Year: 18 - 55 20 Year: 18 - 50 30 Year: 18 - 50	\$100,000	Accidental Death Benefit Rider Dependent Children's Rider Other Insured Rider Waiver of Premium
	Term Life Complete (15/20/30 Years)	10 Year: 18 - 65 15 Year: 18 - 55 20 Year: 18 - 50 30 Year: 18 - 50	\$50,000	Accidental Death Benefit Rider Dependent Children's Rider Disability Waiver of Premium
Genworth	Colony Term UL (10/20/30 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
ING	Term Smart (10/15/20/25/30 Years)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 70 25 Year: 18 - 65 30 Year: 18 - 55	\$100,000	Accidental Death Benefit Rider Children's Term Insurance Rider Accelerated Benefit Rider Waiver of Premium Rider
	ROP Endowment Term NY (20/25/30 Years)	20 Year: 0 - 60 25 Year: 0 - 55 30 Year: 0 - 50	\$100,000	Accidental Death Benefit Rider Children's Term Insurance Rider Accelerated Benefit Rider Waiver of Premium Rider

John Hancock	Guaranteed Level Term (10/15/20 Years)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 65	\$100,000	Total Disability Waiver Accelerated Benefit Conversion Extension
Lincoln Financial	LifeElements Level Term (10/15/20/30 Years)	10 Year: 18 - 70 15 Year: 18 - 65 20 Year: 18 - 60 25 Year: 18 - 50	\$250,000	Accelerated Benefit Rider Children's Term Rider Waiver of Premium Rider
Met Life	Guaranteed Level Term (10/15/20/25 Years)	10 Year: 18 - 70 15 Year: 18 - 65 20 Year: 18 - 60 25 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
Protective	Empire Term Series (10/15/20/25 Years)	10 Year: 18 - 70 15 Year: 18 - 65 20 Year: 18 - 60 25 Year: 18 - 55	\$100,000	Accidental Death Benefit Waiver of Premium Children's Rider Accelerated Death Benefit Family 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 (10/15/20/30 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
	Return of Premium Term (15/20/30 Years)	15 Year: 18 - 65 20 Year: 18 - 60 30 Year: 18 - 50	\$100,000	Living Needs Benefit
Transamerica	Trendsetter Super Series (YRT/10/15/20/25/30 Years)	YRT: 19 - 80 10 Year: 18 - 80 15 Year: 18 - 78 20 Year: 18 - 70 25 Year: 18 - 65 30 Year: 18 - 58	\$100,000	Income Protection Option Waiver of Premium Accident Indemnity Rider Children's Insurance Rider

United States Life Insurance Company of New York (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
William Penn (Banner)	Penn Term (10/15/20/30 Years)	10 Year: 20 - 80 15 Year: 20 - 75 20 Year: 20 - 70	\$100,000	Waiver of Premium Accelerated Death Benefit
	Life Value Term (20/30 Years)	20 Year: 25 - 70 30 Year: 25 - 60	\$250,000	Waiver of Premium

UNIVERSAL LIFE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Allstate (Lincoln Benefit)	Legacy Secure II	18 - 85	\$50,000	Accelerated Death Benefit Rider - Terminal Illness Accidental Death Benefit Rider Children's Level Term Rider Disability Continuation of Benefit Rider
	Legacy Choice II	18 - 85	\$50,000	Accelerated Death Benefit Rider - Terminal Illness Accidental Death Benefit Rider Children's Level Term Rider Disability Continuation of Benefit Rider
	Ultra Plus	0 - 90	\$25,000	Accidental Death Benefit Rider Additional Insured Rider Children's Level Term Rider Disability Continuation of Benefit Rider Guaranteed Insurability Rider Overloan Protection Rider Prime Term Rider Cost of Insurance Bailout Provision
Aviva	LifeStage UL	0 - 85	\$50,000	Accidental Death Benefit Additional Insured Children's Insurance Rider Death Benefit Return of Premium Guaranteed Purchase Option Life Protector Primary Insured Waiver of Monthly Deductions Waiver of Specified Premiums Waiver of Surrender Charges Due to Confinement
	Life Builder III	0 - 85	\$25,000	Accidental Death Benefit Additional Insured Children's Insurance Rider Death Benefit Return of Premium Guaranteed Purchase Option Primary Insured Waiver of Monthly Deductions Waiver of Specified Premiums Waiver of Surrender Charges Due to Confinement Early Cash Value Rider Life Protector Rider

Aviva	Empire Solution III	0 - 85	\$100,000	Accidental Death Benefit Additional Insured Children's Insurance Rider Death Benefit Return of Premium Guaranteed Purchase Option Primary Insured Waiver of Monthly Deductions Waiver of Specified Premiums Waiver of Surrender Charges Due to Confinement No Lapse Guarantee Rider Life Protector Rider
	Guarantee UL Solution II	0 - 85	\$25,000	Life Protector Rider
	Empire Solution III with No-Lapse Guarantee Rider	0 - 85	\$100,000	Life Protector Rider
Companion Life (United of Omaha)	Guaranteed Universal Life	18 - 85	\$50,000	Accelerated Death Benefit for Terminal and Chronic Illness Rider Waiver of Surrender Charges for Partial Withdrawal Rider Accidental Death Benefit Rider Disability Rider Child Rider
	Guaranteed Universal Life Express	18 - 65	\$50,000	Accelerated Death Benefit for Terminal and Chronic Illness Rider Waiver of Surrender Charges for Partial Withdrawal Rider Accidental Death Benefit Rider Disability Rider Child Rider
	AccumUL Plus	0 - 85	\$25,000	Accidental Death Benefit Rider Disability Rider Additional Insured Term Rider
	Legacy SPL	20 - 85	\$5,000 Minimum Single Premium	Accidental Death Benefit Rider Disability Rider Additional Insured Term Rider
Genworth	GenGuard UL NY	0 - 90	\$25,000	Waiver of Specified Premium Accidental Death Benefit Children's Term Insurance

Genworth	Life Ready UL NY	0 - 90	\$50,000	Waiver of Specified Premium Accidental Death Benefit Children's Term Insurance
ING	Universal Life - CV NY	0 - 90	\$50,000	Accelerated Benefit Rider Adjustable Term Insurance Rider Additional Insured Rider Overloan Lapse Protection Rider Waiver of Cost of Insurance Rider Waiver of Specified Premium Rider Waiver of Surrender Charge Rider (traditional premium financing only)
	Guaranteed Death Benefit UL II NY	0 - 90	\$50,000	Accelerated Death Benefit Rider Additional Insured Rider Waiver of Specified Premium Rider
	Protector UL NY	0 - 90	\$50,000	Waiver of Monthly Deduction Rider Accelerated Death Benefit Rider Additional Insured Rider Accidental Death Benefit Rider
John Hancock	Accumulation UL	0 - 90	\$50,000	Waiver of Monthly Deductions Cash Value Enhancement Return of Premium Overloan Protection Accelerated Benefit
	Performance UL	0 - 90	\$100,000	Disability Payment of Specified Premium Cash Value Enhancement Return of Premium Accelerated Benefit
	Protection UL 12	0 - 90	\$50,000	Disability Payment of Specified Premium Accelerated Death Benefit Cash Value Enhancement Return of Premium Long-Term Care

Lincoln Financial	LifeGuarantee UL 2011	20 - 85	\$100,000	Accelerated Benefits Rider Accelerated Benefits Rider with Critical Illness Accidental Death Benefit Rider Children's Term Rider Coverage Protection Guarantee Disability Waiver of Monthly Deductions Benefit Rider Disability Waiver of Specified Premium Rider Guaranteed Insurability Rider Minimum Death Benefit Endorsement Spouse Term Rider
	LifeGuarantee Plus UL	20 - 85	\$100,000	Accelerated Benefits Rider Accelerated Benefits Rider with Critical Illness Accidental Death Benefit Rider Children's Term Rider Coverage Protection Guarantee Disability Waiver of Monthly Deductions Benefit Rider Disability Waiver of Specified Premium Rider Guaranteed Insurability Rider Minimum Death Benefit Endorsement Spouse Term Rider
	LifeCurrent UL	15 - 85	\$100,000	Accelerated Benefits Rider Accelerated Benefits Rider with Critical Illness Accidental Death Benefit Rider Children's Term Rider Disability Waiver of Monthly Deductions Benefit Rider Disability Waiver of Specified Premium Rider Guaranteed Insurability Rider Spouse Term Rider
	LifeReserve UL	15 - 85	\$25,000	Accelerated Benefits Rider Accelerated Benefits Rider with Critical Illness Accidental Death Benefit Rider Children's Term Rider Disability Waiver of Monthly Deductions Benefit Rider Disability Waiver of Specified Premium Rider Guaranteed Insurability Rider Spouse Term Rider Supplemental Coverage Rider Assured Distribution Endorsement Overloan Protection Endorsement Change of Insured Rider

Met Life	Guarantee Advantage Universal Life	0 - 85	\$50,000	Coverage Continuation Rider Waiver of Specified Premium Rider Acceleration of Death Benefit Long-Term Care Guaranteed Purchase Option Guaranteed Survivor Plus Purchase Option Guaranteed Survivor Income Benefit
Protective	ProClassic NY UL	0 - 85	\$25,000	Accidental Death Benefit Rider Children's Term Rider Covered Insured Rider Death Benefit Plus Rider Disability Benefit Rider Guaranteed Insurability Rider Protected Insurability Rider
Prudential	PruLife Universal Protector	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 Overloan Protection Rider MyNeeds Benefit
Transamerica	TransACE CV NY	0 - 75	\$25,000	Accident Indemnity Rider Children's Insurance Rider Waiver Provision Rider Guaranteed Insurability Rider
	TransUltra SP NY	16 - 89	\$25,000	Accident Indemnity Rider Children's Insurance Rider Waiver Provision Rider
	TransSecure II NY	20 - 80	\$25,000	Waiver of Policy Fee Option Income Protection Option Option for Additional Insurance
United States Life Insurance Company of New York (American General)	ContinUL	0 - 80	\$100,000	Accidental Death Benefit Rider Children's Insurance Benefit Rider Spouse/Other Insured Rider Terminal Illness Rider Waiver of Monthly Deductions Rider

United States Life Insurance Company of New York (American General)	ContinUL Extend Plus	0 - 90	\$100,000	Accidental Death Benefit Rider Children's Insurance Benefit Rider Spouse/Other Insured Rider Terminal Illness Rider Waiver of Monthly Deductions Rider
	Elite UL	0 - 90	\$100,000	Accidental Death Benefit Rider Children's Insurance Benefit Rider Spouse/Other Insured Rider Terminal Illness Rider Waiver of Monthly Deductions Rider Waiver of Monthly Guaranteed Premium Rider Maturity Extension Rider Overloan Protection Rider
William Penn (Banner)	Life Choice UL	20 - 85	\$100,000	Accelerated Death Benefit MediGuide
	Life Step UL	20 - 85	\$100,000	Accelerated Death Benefit MediGuide
	Life Change UL	20 - 85	\$100,000	Accelerated Death Benefit MediGuide

WHOLE LIFE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Allstate (Lincoln Benefit)	Whole Life II	46 - 90	\$10,000	Accelerated Death Benefit Rider - Terminal Illness Accidental Death Benefit Rider Children's Level Term Rider Waiver of Premium Rider
John Hancock	LifeCare	30 - 75	\$50,000	Acceleration Rider Continuation Rider Accelerated Benefit
Met Life	Promise Whole Life	0 - 85	\$10,000 \$5,000 (Ages 60 - 85)	Children's Term Insurance Rider Enricher Option Disability Waiver of Premium Benefit Applicant's Waiver of Premium Guaranteed Issue Rider Long Term Care uaranteed Purchase Option Accidental Death Benefit
Met Life	Promise Whole Life 120	0 - 85	\$250,000	Children's Term Insurance Rider Enricher Option Disability Waiver of Premium Benefit Applicant's Waiver of Premium Guaranteed Issue Rider Long Term Care uaranteed Purchase Option Accidental Death Benefit
Transamerica	Guaranteed Whole Life	0 - 80	\$50,000	Waiver of Premium Children's Insurance Rider
Transamerica	Final Expense NY	0 - 80	\$2,000 - \$50,000	Waiver of Premium Children's Insurance Rider

INDEX LIFE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Aviva	MultiChoice Indexed Single Premium Life	50 - 85	Greater of \$10,000 or the amount required for a \$25,000 face amount.	
Allstate (Lincoln Benefit)	Ultra Index	0 - 90	\$100,000	Accelerated Death Benefit Rider - Terminal Illness Accidental Death Benefit Rider Additional Insured Rider Children's Level Term Rider Disability Continuation of Benefit Rider Guaranteed Insurability Rider Prime Term Rider Cost of Insurance Bailout Provision
ING	IUL - GDB NY	0 - 70	\$50,000	Accelerated Benefit Rider Additional Insured Rider Overloan Lapse Protection Rider Waiver of Specified Premium Rider
John Hancock	Indexed Life	0 - 90	\$50,000	Long-Term Care Long-Term Care Continuation Cash Value Enhancement Return of Premium Overloan Protection Disability Payment of Specified Premium Accelerated Benefit
United States Life Insurance Company of New York (American General)	Elite Global Plus	18 - 80	\$100,000	Terminal Illness Accelerated Benefit Rider Waiver of Monthly Deductions Rider Lifetime Death Benefit Guarantee Rider Overloan Protection Rider Maturity Extension Option Term Life Insurance Benefit Rider Level Term Rider

<p>United States Life Insurance Company of New York (American General)</p>	<p>Elite Index</p>	<p>18 - 90</p>	<p>\$100,000</p>	<p>Index Interest Rider with Cap Rate Index Interest Rider with Participation Rate Accidental Death Benefit Rider Children's Insurance Benefit Rider Spouse/Other Insured Term Rider Overloan Protection Rider Terminal Illness Accelerated Benefit Rider Waiver Of Monthly Deduction Rider Level Term Rider Monthly Guarantee Premium to Age 121 Rider Maturity Extension Option</p>
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SECOND TO DIE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Allstate (Lincoln Benefit)	Legacy Secure SL	30 - 90	\$250,000	Estate Liquidity Rider Last Survivor Four-Year Term Rider Policy Split and Exchange Rider
Aviva	Indexed Survivor Universal Life	20 - 85	\$250,000	No-Lapse Guarantee Rider Life Protector Rider
Companion Life (United of Omaha)	Guaranteed Universal Life Survivor	18 - 85	\$250,000	Four Year Level Term Insurance Rider
Genworth	GenGuard SUL NY	15 - 94	\$100,000	Policy Split Estate Tax Repeal
ING	Survivorship Universal Life - GDB NY	35 - 90	\$250,000	Policy Split Option Accelerated Benefit Rider Estate Preservation Rider
John Hancock	Performance SUL	20 - 90	\$250,000	Cash Value Enhancement Return of Premium Estate Preservation Policy Split Option Disability Payment of Specified Premium
Met Life	Legacy Advantage Survivorship Universal Life	18 - 90	\$250,000	Joint Coverage Continuation Rider Estate Preservation Term Rider Waiver of Specified Premium Rider Scheduled Face Increase Option Policy Split Option Guaranteed Survivor Income Benefit Return of Premium Rider Modified Surrender Rider
Prudential	PruLife SUL Protector	18 - 90	\$250,000	Waiver of Surrender Charge Endorsement for Estate Tax Repeal Guaranteed Policy Split Rider Estate Protection Rider
United States Life Insurance Company of New York (American General)	Elite Global Survivor	18 - 80	\$100,000	Overloan Protection Rider Four Year Term Rider Maturity Extension Option

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United States Life Insurance Company of New York (American General)	Elite Survivor Index	20 - 90	\$250,000	Index Interest Rider with Cap Rate Index Interest Rider with Participation Rate Four-Year Term Rider OverloanProtection Rider Maturity Extension Rider
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