



SURVIVORSHIP LIFE INSURANCE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
America General	Secure Survivor GUL	18 - 80	\$100,000	Accidental Death Benefit Children's Insurance Benefit Rider Spouse/Other Insured Rider Terminal Illness Rider Waiver of Monthly Deduction Rider Option to Extend Coverage
	Elite Global Survivor (Indexed)	18 - 80	\$100,000	Overloan Protection Rider Maturity Extension Option Four Year Term Rider
	Elite Survivor Index	20 - 90	\$250,000	Index Interest Rider with Cap Rate Index Interest Rider with Participation Rate Level Term Rider Four-Year Term Rider Overloan Protection Rider Maturity Extension Option
AXA	Athena Survivorship Universal Life III	20 - 90	\$200,000	Return of Premium Death Benefit Rider Cash Value Enhancement Rider Option to Split Upon Divorce Rider Estate Protector Rider Option to Split Upon Federal Tax Law Change Rider Living Benefits Rider
Aviva	Aviva Survivorship Builder	20 - 85	\$250,000	Accelerated Benefits Rider Death Benefit Return of Premium Rider Estate Protection Rider First Survivor Premium Rider Joint Term Rider No-Lapse Guarantee Rider Policy Split Option
Genworth	GenGuard SUL (SGUL)	15 - 94	\$100,000	Accelerated Death Benefit Rider Estate Tax Repeal Policy Protection Rider Policy Split for Married Couples
ING	ING Survivorship Universal Life - Guaranteed Death Benefit	35 - 90	\$250,000	Accelerated Benefit Rider Estate Preservation Rider
	ING Strategic Accum SUL	0 - 90	\$250,000	Accelerated Benefit Rider Adjustable Term Rider OverLoan Lapse Protection Rider Single Life Term Rider VUL Conversion Rider

John Hancock	SUL-G11 (SGUL)	20 - 90	\$250,000	Disability Payment of Specified Premium Estate Preservation Cash Value Enhancement Policy Split Option Return of Premium
	Protection SUL	20 - 90	\$250,000	Estate Preservation Disability Payment of Specified Premium Cash Value Enhancement Policy Split Option Return of Premium
	Survivorship Term	20 - 90	\$250,000	N/A
Life of the Southwest	LifeCycle Solutions SIUL	0 - 90	\$250,000	Accelerated Benefit Riders can be added after first death Survivor Protection Rider (First to Die) Additional Protection Benefit Rider Balance Sheet Benefit Rider Death Benefit Protection Rider Estate Preservation Rider Lifetime Income Benefit Rider Overloan Protection Rider Policy Split Option
Lincoln Benefit	Legacy Secure SL (SGUL)	30 - 90	\$250,000	Coverage Protection Rider Estate Liquidity Rider Policy Split Exchange Rider Four - Year Term Insurance Rider Full Surrender Charge Adjustment Rider
Lincoln Financial	Lincoln LifeGuarantee SUL (SGUL)	20 - 85	\$100,000	Minimum Death Benefit Estate Protection Policy Split Option Federal Split Option Federal Estate Tax Repeal Accelerated Death Benefit Disability Waiver
Met Life	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
Minnesota Life	Legacy Protector SUL (SGUL)	20 - 90	\$200,000	Death Benefit Guarantee Estate Preservation Premium Deposit Account Agreement

Minnesota Life	Eclipse Survivor Indexed Life	20 - 90	\$200,000	Estate Preservation Estate Preservation Choice Early Values Surrender Value Enhancement Overloan Protection Term Insurance Interest Accumulation Single Life Term First-to-Die Policy Split Premium Deposit Account Agreement
Mutual of Omaha	Guaranteed UL Survivor (SGUL)	18 - 85	\$250,000	Four Year Term Life Rider Estate Tax Repeal Provision Split Option Provision
Nationwide	YourLife No-Lapse Guarantee SUL II	35 - 85	\$250,000	Select Estate Protection Rider Estate Protection Rider Policy Split Option Rider
New York Life	New York Life Survivorship Universal Life	20 - 90	\$250,000 * \$20,000 minimum premium requirement per case	Alternative Cash Surrender Value Benefit Estate Protection First to Die Ten Year Level Term
	Survivorship Whole Life	20 - 90	\$100,000 * \$20,000 minimum premium requirement per case	Dividend Option Term Rider Level Term Rider Estate Protection Rider Level Term First-to-Die Rider Option to Purchase Paid-Up Additions Rider Living Benefits Rider
Phoenix Life	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	Survivorship Universal Life Protector (SGUL)	20 - 85	\$250,000	Single Life Term 4-Year Term Split Policy Option Provision Estate Tax Repeal Extended Coverage
Protective	Protective Centennial G Survivor UL (SGUL)	20 - 85	\$250,000	N/A
	Protective Survivorship Term	10-Year: 50 - 75 20-Year: 40 - 65 30-Year: 25 - 50	\$250,000	Terminal Illness Accelerated Death Benefit Split Option Endorsement
Prudential	PruLife SUL Protector (SGUL)	18 - 85	\$250,000	Waiver of Surrender Charge Edorsement for Estate Tax Repeal Guaranteed Policy Split Rider Estate Protection Rider
Transamerica	TransACE Survivor (SGUL)	16 - 85	\$250,000	No - Lapse Guarantee Endorsement Estate Protection Rider Accelerated Death Benefits Full Policy Surrender Penalty Waiver Enhanced Surrender Value Endorsement Guaranteed Policy Split Option Basic Policy Split Option Sunset Option Endorsement Surrender Penalty Deferral Endorsement Automatic Premium Loan
Union Central	Excel LifeValue SUL	18 - 85	\$100,000	Estate Protection Term Insurance (Individual Coverage) Policy Split Option Total Disability Benefit (Individual Coverage) Waiver of Monthly Deductions
Zurich	Survivor Index UL	20 - 85	\$500,000	Accelerated Benefit Rider for Terminal Illness Maturity Extension Rider Overloan Protection Rider Policy Split Option Rider Four-Year Level Term Insurance Rider Joint First to Die Insurance Rider Lapse Protection Period Extension Rider