



TERM LIFE INSURANCE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
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 Select Income Rider Waiver of Premium
	AG ROP Select-a-Term	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
American National	ANICO Select Term <i>(10/15/20/30 Years)</i>	10 Year: 20 - 70 15 Year: 20 - 65 20 Year: 20 - 60 30 Year: 20 - 50	\$100,000	Return of Premium Rider (20/30 year only) Accelerated Death Benefit Disability Waiver of Premium Rider

Assurity	LifeScape Term 350 Plus	10 Year: 18 - 74 15 Year: 18 - 65 20 Year: 18 - 60 30 Year: 18 - 50	\$100,000	Critical Illness Benefit Accelerated Death Benefit Disability Waiver of Premium Rider Other Insured Term Children's Term Insurance Rider Monthly Disability Income Return of Premium Accident Only Disability Income
	ART	18 - 75	\$500,000	Additional Insured (Spouse) Rider Accelerated Death Benefit Waiver of Premium Rider Waiver of Premium Plus Rider Children's Insurance Rider
Aviva	10-, 20- & 30-Year Term	10 Year: 18 - 75 20 Year: 18 - 65 30 Year: 18 - 55	\$50,000	Additional Insured (Spouse) Rider Accelerated Death Benefit Waiver of Premium Rider Waiver of Premium Plus Rider Children's Insurance Rider
	Term Series 151X (10/15/20 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 ART: 18 - 70	\$1,000,000	Living Benefit Rider Children's Term Insurance Rider Disability Premium Waiver Rider
AXA	TermOne	1 Year: 20 - 99	\$25,000	N/A
Fidelity Life	Rapid Decision Term (5/10/15/20/30 Years)	16 - 45: \$50,000 - 300,000 45 - 55: \$50,000 - 200,000 56 - 65: \$25,000 - 100,000 66 - 75: \$10,000 - 25,000	\$25,000	Waiver of Premium Rider Dependent Child Rider Accelerated Death Benefit Return of Premium Rider (15, 20, 30 year only)
	Lifefirst Level Term	10 Year: 18 - 80 20 Year: 18 - 65 30 Year: 18 - 55	18 - 50 - \$250,001 51 - 55 - \$200,001 56+ - \$150,001	Common Carrier Accidental Death Rider Family Health Benefit Rider First Rewards Rider Critical Illness Rider (Accelerated Death Benefit) Disability Income Rider (Accident & Sickness) Disability Income Rider (Accident Only) Accidental Death Rider Children's Term Rider Waiver of Premium Rider

Genworth	Product Change Colony Term UL (10/20 Years)	10 Year: 0 - 85 20 Year: 0 - 75 30 Year: 0 - 65	\$50,000 Face amounts below \$100,000 must be submitted through Life Quick Request.	Waiver of Specified Premium Rider Children's Level Term Insurance Rider Accelerated Death Benefit
ING	ING TermSmart (10/15/20/25/30 Year)	10 year: 18-80 15 year: 18-75 20 year: 18-70 25 year: 18 - 65 30 year: 18-55	\$100,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Children's Term Rider Waiver of Premium Rider
	ING ROP Endowment Term (20/25/30 Year)	20 year: 0 -60 25 year: 0-55 30 year: 0-50	\$100,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Children's Term Rider Waiver of Premium Rider
John Hancock	John Hancock Term (10/15/20 Years)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 65	\$750,000	Total Disability Waiver Accelerated Benefit Conversion Extension
	Survivorship Term	20 - 90	\$250,000	N/A
Lafayette Life	Centennial Term Series (10/20/30 Years)	10 Year: 18 - 75 20 Year: 18 - 65 30 Year: 18 - 55	\$100,000	Waiver of Premium Children's Insurance Rider Accelerated Benefit Rider
Legal & General America (Banner)	OPTerm (10/15/20/30 Years)	10 Year: 20 - 80 15 Year: 20 - 75 20 Year: 20 - 70 30 Year: 20 - 55	\$100,000	Accelerated Death Benefit Waiver of Premium Term Rider MediGuide Free 2nd Medical Opinion Policy Benefit
Life of the Southwest	LSW Level Term (10/15/20/30 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 30 Year: 18 - 50	\$50,000	Accelerated Benefit Rider 1 - Terminal Accelerated Benefit Rider 1 - Chronic Accelerated Benefit Rider 1 - Critical Accidental Death Benefit Rider Children's Term Rider Disability Income Rider Unemployment Rider Waiver of Premium Rider
Lincoln Benefit	True Term (10/15/20/30 Years)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 65 30 Year: 18 - 50	\$50,000	Waiver of Premium Rider Children's Level Term Rider Accidental Death Benefit Rider Accelerated Death Benefit Rider Additional Insured Rider

Lincoln Financial	Lincoln LifeElements Level Term (10/15/20/30 Years)	10 Year: 18 - 75 15 Year: 18 - 65 20 Year: 18 - 60 30 Year non tobacco: 18 - 50 30 Year tobacco: 18 - 45	\$250,000	Accelerated Benefit Rider Children's Level Term Insurance Rider Waiver of Premium Rider
Met Life	Guaranteed Level Term (10/15/20/30 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 30 Year: 18 - 50	\$100,000	Acceleration of Death Benefit Disability Waiver of Premium Convertible Disability Waiver
Minnesota Life	Advantage Elite Term (5/10/15/20/30 Years)	5 Year: 16 - 80 10 Year: 16 - 80 15 Year: 16 - 70 20 Year: 16 - 65 30 Year: 16 - 50	\$100,000	Accelerated Death Benefit Family Term-Children Waiver of Premium
Mutual of Omaha	Term Life Answers (10/15/20/30 Years)	10 Year: 18 - 80 15 Year: 18 - 74 20 Year: 18 - 68 30 Year: 18 - 55	\$100,000	Accelerated Benefit Rider Accidental Death Benefit Rider Dependent Children's Rider Other Insured Rider Waiver of Premium Rider
	Term Life Complete (15/20/30 Years)	15 Year: 18 - 65 20 Year: 18 - 60 30 Year: 18 - 50	\$100,000	Accelerated Death Benefit Residential Damage Waiver of Premium Provision Waiver of Premium for Unemployment Provision Common Carrier Death Benefit Provision Accidental Death Benefit Dependent Children's Rider Disability Income Disability Waiver of Premium
	Term Life Complete ROP (20/30 Years)	20 Year: 18 - 60 30 Year: 18 - 50	\$100,000	Accelerated Death Benefit Residential Damage Waiver of Premium Provision Waiver of Premium for Unemployment Provision Common Carrier Death Benefit Provision Accidental Death Benefit Dependent Children's Rider Disability Waiver of Premium
	Term Life Express (15/20/30 Years)	15 Year: 18 - 65 20 Year: 18 - 60 30 Year: 18 - 50	\$50,000 - \$400,000	Accelerated Death Benefit Residential Damage Waiver of Premium Provision Waiver of Premium for Unemployment Provision Common Carrier Death Benefit Provision Accidental Death Benefit Dependent Children's Rider Disability Income Disability Waiver of Premium

Mutual of Omaha	Term Life Express ROP (20/30 Years)	20 Year: 18 - 60 30 Year: 18 - 50	\$50,000 - \$400,000	Accelerated Death Benefit Residential Damage Waiver of Premium Provision Waiver of Premium for Unemployment Provision Common Carrier Death Benefit Provision Accidental Death Benefit Dependent Children's Rider Disability Waiver of Premium
Nationwide	YourLife Term II	10 Year: 18 - 70 15 Year: 18 - 65 20 Year: 18 - 65 30 Year: 18 - 50 (Males) 30 Year: 19 - 55 (Females)	\$125,000	Children's Term Insurance Spouse Rider Waiver of Premium Disability
New York Life	Term Life (5/20 Years)	5 Year: 15 - 75 20 Year: 15 - 60	\$100,000 * \$20,000 minimum premium requirement per case	Accidental Death Benefit Living Benefits Rider Spouse's Paid - Up Insurance Purchase Option Waiver of Premium Upromise Rider
Principal	Term Life (10/15/20/30 Years)	10 Year: 20 - 75 15 Year: 20 - 70 20 Year: 20 - 65 30 Year: 20 - 55	\$200,000	Accelerated Benefits Rider Aviation Exclusion Children Term Insurance Rider Hazardous Sports Exclusion Waiver of Premium Rider
Protective	Protective Secure-T (10/15/20/25/30 Years)	10 Year: 18 - 85 15 Year: 18 - 77 20 Year: 18 - 68 25 Year: 18 - 60 30 Year: 18 - 55	\$100,000	Disability Benefit Rider Children's Term Life Insurance Rider Accidental Death Benefit Rider Income Provider Option
	Survivorship Term (10/20/30 Years)	(Based on Joint Equal Age) 10 Year: 50 - 75 20 Year: 40 - 65 30 Year: 25 - 50	\$250,000	N/A
Prudential	PruTerm WorkLife 65 (To Age 65)	25 - 55	\$100,000	Waiver of Premium for Disability Waiver of Premium for Unemployment Living Needs Benefit Children's Protection Rider Accidental Death Benefit
	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

Prudential	Term Elite (10/15/20/30 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 30 Year: 18 - 50	\$100,000	Waiver of Premium Living Needs Benefit Children's Protection Rider Accidental Death Benefit
	PruLife Return of Premium Term (15/20/30 Years)	15 Year: 18 - 65 20 Year: 18 - 60 30 Year: 18 - 50	\$100,000	N/A
SBLI	Yearly Renewable Term	20 - 65	\$25,000	Waiver of Premium Rider Children's Rider
	Level Term (10/15/20/25/30 Years)	10 Year: 20 - 74 15 Year: 20 - 65 20 Year: 20 - 60 25 Year: 20 - 55 30 Year: 20 - 50	\$100,000	Waiver of Premium Rider Children's Rider
Transamerica	Trendsetter Super YRT	18 - 80	\$100,000	Accelerated Death Benefit Waiver of Premium Rider Accident Indemnity Rider Children's Insurance Rider
	TransTerm (10/15/20/25/30 Years)	10 Year: 18 - 85 15 Year: 18 - 80 20 Year: 18 - 75 25 Year: 18 - 70 30 Year: 18 - 65	\$25,000	Accident Indemnity Rider Accelerated Death Benefit Endorsement Children's Insurance Rider Income Protection Option (IPO) No-Lapse Guarantee Endorsement Waiver Provision Rider
Union Central	Keystone Term (1/10/15/20/30 Years)	1 Year: 18-80 10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 70 30 Year: 18 - 50	\$100,000	Accidental Death Children's Insurance Life Needs Option Waiver of Premiums for Total Disability