



# WHOLE LIFE INSURANCE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
American General	American Elite Whole Life	0 - 70	\$5,000	7-Year Renewable Convertible Term Rider Premium Waiver Rider Child Rider Option to Purchase Additional Insurance Guaranteed Insurability Option Terminal Illness Accelerated Death Benefit
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
Foresters	Foresters Whole Life	0 - 85	\$25,000	Accidental Death Rider Children's Term Rider Guaranteed Insurability Rider Waiver of Premium Rider Disability Income Rider (Accident Only)

Lafayette Life	Heritage (Payable to age 100 or 20 years whichever is longer)	0 - 85	\$5,000 Non-Qualified \$1,000 Qualified (\$25,000 WA - NQ) (\$3,000 Qualified WA)	Waiver of Premium Single Premium Paid-Up Additions Rider Level Premium Paid-Up Additions Rider Long Term Care Rider Extended Care Benefit Accelerated Benefit Plus Rider (Select States) Extended Care Benefit Rider (TX Only) Accelerated Benefit Plus Rider (Select States)
	Contender 100 (Payable to age 95 or 20 years whichever is longer)	0 - 85	\$5,000 Non-Qualified \$1,000 Qualified (\$25,000 WA - NQ) (\$3,000 Qualified WA)	Accelerated Benefit Rider Survivor Purchase Option Guaranteed Purchase Option Payor Benefit Term Rider Spouse Insurance Rider Children's Insurance Rider Accidental Death
	Patriot 100 (Payable to age 75 or 30 years whichever is longer)	0 - 85	\$25,000	Waiver of Premium Single Premium Paid-Up Additions Rider Level Premium Paid-Up Additions Rider Long Term Care Rider Extended Care Benefit Accelerated Benefit Plus Rider (Select States) Extended Care Benefit Rider (TX Only)
	Sentinel (Payable to age 65 or 20 years whichever is longer)	0 - 85	\$25,000	Accelerated Benefit Plus Rider (Select States) Accelerated Benefit Rider Survivor Purchase Option Guaranteed Purchase Option Payor Benefit
	Liberty (Single Premium)	0 - 85	\$25,000	Term Rider Spouse Insurance Rider Children's Insurance Rider Accidental Death <b>On Liberty Single Premium, long-term care rider included (where state approved)</b>
Lincoln Benefit	Whole Life II	0 - 90	\$25,000 for ages 0 - 49 \$10,000 for ages 50+ (Max \$50,000)	Accelerated Death Benefit Accidental Death Benefit Children's Level Term Rider Waiver of Premium
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

<b>Met Life</b>	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 Guaranteed Purchase Option Accidental Death Benefit
<b>Minnesota Life</b>	Secure Whole Life	0 - 90	\$10,000	Waiver of Premium Accelerated Death Benefit Children's Term Accidental Death Benefit Guaranteed Insurability Option Guaranteed Insurability Option with Waiver Additional Insurance Agreement Single Premium Paid-up Additional Insurance
<b>Mutual of Omaha</b>	Whole Life - Express	26 - 80	\$5,000 to \$25,000	N/A
	Children's Whole Life	14 days - 25	\$5,000 to \$30,000	Guaranteed Insurability Provision
<b>Nationwide</b>	YourLife WL 100	0 - 80	\$5,000	20-Year Spouse Rider Accidental Death Benefit Rider Children's Term Insurance Rider Guaranteed Insurability Benefit Rider Waiver of Premium Rider Owner's Waiver of Premium Death Benefit Rider Owner's Waiver of Premium Death or Disability Benefit Rider
	YourLife 20-Pay WL	0 - 80	\$10,000	20-Year Spouse Rider Accidental Death Benefit Rider Children's Term Insurance Rider Guaranteed Insurability Benefit Rider Waiver of Premium Rider Owner's Waiver of Premium Death Benefit Rider Owner's Waiver of Premium Death or Disability Benefit Rider
<b>New York Life</b>	Custom Whole Life	0 - 70	\$25,000 (Ages 0 - 17) \$100,000 (Ages 18 - 70)  * \$20,000 minimum premium requirement per case	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

<b>New York Life</b>	Modified Premium Whole Life	30 - 85	\$250,000 * \$20,000 minimum premium requirement per case	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) * \$20,000 minimum premium requirement per case	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
<b>SBLI</b>	Straight Life	0 - 80	\$10,000	Waiver of Premium Children's Rider
<b>Transamerica</b>	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

<b>Union Central</b>	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