

## CHRONIC ILLNESS RIDERS

*All Chronic Illness Riders all eligible after certification of permanent inability to perform 2 of 6 ADLs and/or severe cognitive impairment. Must recertify annually.*

CARRIER	RIDER NAME	PRODUCTS	AGE	ELIMINATION PERIOD	BENEFIT AMOUNT	NOTES
American General	Accelerated Access Solution	Secure Lifetime GUL II	18-80	90 day elimination	Min: \$50,000	Indemnity. Must be purchased with Terminal Illness Rider.
		Elite Index II Value+ IUL			Max: \$1,500,000 3 options: IRS max per diem; 2% of AAS benefit per month; 4% of AAS benefit per month Accelerated Benefit Payment =	
American National	Accelerated Benefit Rider for Chronic Illness	Platinum Choice VUL Affinity 7 Whole Life	Product specific	90 day elimination	Eligible DB minus Actuarial Discount minus Admin Charge (not to exceed \$500) minus Pro-rata percentage of outstanding policy debt	Payments are a lump sum. Policy is treated as if insured has died, unless partial acceleration is available. If partial acceleration, policy treated as a face decrease.
		Signature IUL Executive UL Signature Term				
Accordia	Accelerated Access Rider	All permanent products	18-75	90 calendar days	Max monthly benefit is the lesser of 2% of the eligible amount or the IRS per diem limit. The eligible amount is CV plus a percentage of the net amount at risk. The percentage increases w/attained age at claim and is higher if the insured has complied with Wellness requirements from the Wellness for Life rider.	Indemnity. Payout options: annual lump sum or monthly payments
Lincoln Financial	LifeEnhance Accelerated Benefits Rider	AssetEdge VUL 2015 LifeGuarantee UL	20-80	No waiting period	Up to 100% of the gross DB at time of claim. Min: \$250	*Check rider fact sheet for specific details. Indemnity. Benefit may be received as lump sum, discounted for mortality and interest. This option terminates both the policy and rider.
		LifeReserve IUL Index UL Accumulator* VUL <sup>ONE*</sup>			Max monthly benefit is lesser of: - 2% of the gross DB Amount; - IRS per diem limit times number of days in month. Max: \$5,000,000	
MetLife	Enhanced Care Benefit Rider	All Promise WL products	18-70	90 calendar days	90% of eligible DB. Eligible DB includes base face amount, plus the Enricher DB, plus FTR DB, plus base policy Paid-Up Additions, minus any loan balance.	Indemnity No premium-based charge, \$150 to process and a present value discount taken against the remaining death benefit.
Mutual of Omaha	Accelerated DB Rider for Chronic Illness	AccumUL Answers AccumUL Plus GUL GUL Plus GUL Express	Product specific	90 consecutive days	Max benefit amount is lesser of \$1,000,000 or 80% of face amount at the time of the first accelerated DB payment request. Annual amount capped at IRS per diem limit.	Indemnity. 1 election every 12 months. Actuarial discount plus \$100 fee on each requested acceleration.
		UL Provider Edge UL Flex II UL Accumulation II Indexed UL Flex			Max Lifetime: Lesser of 75% of DB or \$1,000,000. Annual max benefit: Lesser of 25% of DB or annualized per diem as defined in the rider maximum divided by accelerated benefit reduction factor. Min annual benefit: 10% of DB or \$10,000.	
Principal	Chronic Illness DB Advance Rider	UL Flex II UL Accumulation II Indexed UL Flex	20-75	90 day elimination	Max Lifetime: Lesser of 75% of DB or \$1,000,000. Annual max benefit: Lesser of 25% of DB or annualized per diem as defined in the rider maximum divided by accelerated benefit reduction factor. Min annual benefit: 10% of DB or \$10,000.	Indemnity. Actuarial discount plus fee applied.
Protective	ExtendCare Rider	Advantage Choice UL Custom Choice UL Indexed Choice UL Investors Choice VUL	20-80	90 or 365 days*	Max monthly benefit is any amount between \$1,000 and \$9,900. Selected by insured at time of issue but not to exceed 5% of the base policy face amount.	*Selected at time of issue. Indemnity. Annual lump sum payment option also available
Prudential	Benefit Access Rider	Custom Premier II Founders Plus UL	20-80	No waiting period	Min: \$100,000 Max: \$5,000,000	Indemnity. Rider generally adds 5% to 20% to the life insurance premium.
		Index Advantage UL Universal Protector VUL Protector			Max Monthly Benefit is 2% of the DB at time of claim, not to exceed lesser of: - IRS per diem limit; or - IRS per diem limit compounded annually at 4%	
Symetra	Chronic Illness Plus Rider	CAUL UL-G	20-80	No waiting period	Monthly benefit is 2% of policy DB, capped at IRS per diem limit times 30.	Indemnity. Payment options: Lump sum or paid in monthly payments lasting up to 10 years. Charge for rider deducted each month.