

## GRACE PERIOD PROTECTION

CARRIER	PRODUCTS AVAILABLE	MODAL PREMIUMS	1035 EXCHANGE	NOTES
American General	Secure Lifetime GUL III	31 days	12 months	--
	Secure Lifetime GUL II Secure Survivor Choice Index	28 days	12 months	--
American National	All permanent products	61 days	60 days	--
Accordia	--	--	--	--
AXA	BrightLife Protect Athena UL	61 days	61 days	--
Genworth	--	--	--	--
John Hancock	ULG SULG	Policy month	Policy month	--
Legal and General	Life Step	61 days	180 days	--
Lincoln Financial	LGUL/LGSUL 2013 VUL <sup>ONE</sup> 2014	30 days*	12 months**	*Based on days in the month (i.e. February only 28 days) **Does not include VUL <sup>ONE</sup>
MetLife	Provider UL Secure Flex UL	62 days	12 months	If CCB goes to zero and no premiums are paid, the 62 day grace notice is sent. Payment due is lesser of amount necessary to restore the CCB or amount needed to restore a positive cash surrender value.
Minnesota Life	Eclipse Protector IUL Eclipse Survivor Pro IUL VUL Defender	0 days	90 days*	*90 days assumes 1035 is in addition to premium. If 1035 is the only premium, then 0 days.
Mutual of Omaha	GUL GUL Plus GUL Survivor	30 days	30 days	--
Nationwide	YourLife: Indexed UL; SUL II; NLG UL; SPUL; Protection VUL; SVUL	30 days*	30 days	*Waive up to 23 days early. See details for Automated Premium Monitoring.
Principal	UL Protector IV SUL Protector II	27 days	12 months	--
Protective	CCUL (Term) CCUL (GUL) ACUL (GUL) ICUL (Index GUL)	61 days*	12 months	*30 days with coverage, 31 days without
Prudential	UL Protector* SUL Protector VUL Protector*	30 days	30 days	*Payment delays within the 1st year only, will not impact length of the guarantee.
SBLI	--	--	--	--
Symetra	SUL-G/UL-G w/Lapse Protection Benefit Rider (02/14 Version)	30 days	11 months	--
Transamerica	TransACE CV*	31 days	--	*Only available for conversions

*Information received is to reflect the grace period protection on NLG products where as long as the premium is received within the defined period of time following the due date, the premium is treated as if received on the due date for the purpose of maintaining the guaranteed death benefit.*