State Product Approvals as of 06-01-2023 Click on each State for Approved Optional Riders & Benefits



Product Approved

Product Approved with Unisex Rates

Product Approved - Accelerated Death Benefit is payable due to Terminal Condition or Chronic Illness

Product Approved - Accelerated Death Benefit is only payable due to Terminal Condition

N/A means that the Product is not available in that state at this time



Alabama		-00 (U)	South Case	Sp. When Inde University	S. J. Sing Life of Sing Life	Mil Choi Pro-	Mestone MrCa - Millin Initiessal Life MrCa - Multi: Ventum Deferred Annuity Deferred Annuity Unarring - Annuity Millin - Millin -
Accelerated Benefit Insurance Rider							
Due to Terminal Condition	 ✓ 	√	\checkmark				1
Due to Chronic Illness	 ✓ 	✓					1
Due to Nursing Home Confinement							1
Accidental Death Benefit Rider	•		•				1
Children's Term Rider	•		•				1
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							1
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							1
Nursing Home Facility or Confined Care Facility Confinement Benefit							1
One Time Withdrawal Rider							1
Over Loan Lapse Protection Rider							1
Return of Premium Rider							1
Waiver of Monthly Deductions Rider	•						1
Waiver of Premium Rider							l

Approved Optional Riders •

Inherent Rider or Benefit

✓ Included under Accelerated Benefit Rider

Return to State Product Approvals



Arizona		-00 / 1/1 M	Setth Car Value	Se Wind Inde University	S. Sing Life of Sing Life	Mil Choi Pro-	In the second se
Accelerated Benefit Insurance Rider							
Due to Terminal Condition	✓	✓	✓				
Due to Chronic Illness	✓	✓					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider			•				
Children's Term Rider	•		٠				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•						
Waiver of Premium Rider							

Approved Optional Riders •

Inherent Rider or Benefit

Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



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Accelerated Benefit Insurance Rider						Í	ſ
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Market Value Adjustment							1
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One Time Withdrawal Rider							
Over Loan Lapse Protection Rider]
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•						
Waiver of Premium Rider							

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



California	25	100 / 101	Salth Car Notes	So. What had Dine	Sa Sin Lie Col Sin Lie	We Choi Press Ole Press	Meston Son Immer Immun Universal Life MVCA - Multi: Veer Amulti Multi: Veer Guarentee Amulti Multi: Vee
Accelerated Benefit Insurance Rider							
Due to Terminal Condition	✓	✓	✓				
Due to Chronic Illness							
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•		•				
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							
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Nursing Home Facility or Confined Care Facility Confinement Benefit]
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider]
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•						
Waiver of Premium Rider							

- Approved Optional Riders .
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Colorado		IN 00111	Salth mder	So, Min, Inde, Univer	S. Sin Life Shall Life	Mil Choi Press Ole Press	In the second se
Accelerated Benefit Insurance Rider							
Due to Terminal Condition	 ✓ 	 ✓ 	✓				
Due to Chronic Illness	✓	✓					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•		•				
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Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
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One Time Withdrawal Rider							
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Waiver of Monthly Deductions Rider	•						1
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Approved Optional Riders •

Inherent Rider or Benefit

Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



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Accelerated Benefit Insurance Rider						Í	ſ
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Due to Chronic Illness	✓	✓					
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One Time Withdrawal Rider							
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Waiver of Premium Rider							

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



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Accelerated Benefit Insurance Rider							
Due to Terminal Condition	✓	✓	✓				
Due to Chronic Illness	✓	\checkmark					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•		•				
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- Approved Optional Riders •
- Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

Return to State Product Approvals



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Accelerated Benefit Insurance Rider				Í		Í	Í
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One Time Withdrawal Rider							
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- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Georgia	6	I 11-00-111	Salth Indeker	B. Mn. Inde. Inine.	Sa Sha Lie of Sha Lie	W. Choi Pres. Ole Pres.	Meston Soo Miun Inne Miun Universal Lie MrCd - Multi. Vear Annuit Demiun Deferred Annuity Uarantee of Annuity
Accelerated Benefit Insurance Rider						Í	ĺ
Due to Terminal Condition	✓	✓	\checkmark				
Due to Chronic Illness	✓	✓					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•						
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Nursing Home Facility or Confined Care Facility Confinement Benefit							
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- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



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Due to Terminal Condition	 ✓ 	✓	✓				
Due to Chronic Illness	✓	1					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider							
Children's Term Rider	•						
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Over Loan Lapse Protection Rider							
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Waiver of Monthly Deductions Rider	•						
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Approved Optional Riders •

Inherent Rider or Benefit

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Return to State Product Approvals



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Accelerated Benefit Insurance Rider				Í		Í	Í
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Due to Nursing Home Confinement							
Accidental Death Benefit Rider							
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- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Illinois		-000 ILI	Sath Carlow	Sp. What Inde. University	S. S. S. Life of S. S. Life	W. Cho: Pro. 1910 Pro.	mileston Sopanim emitm Universal Life MyCd - Multi, Veer Annuity eer Guarantee of Annuity Multi, Veer Guarantee of Annuity
Accelerated Benefit Insurance Rider					<u> </u>		1
Due to Terminal Condition	√		✓				1
Due to Chronic Illness	✓	\checkmark					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider			•				
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider							
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							1
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One Time Withdrawal Rider							1
Over Loan Lapse Protection Rider							1
Return of Premium Rider							1
Waiver of Monthly Deductions Rider	•]
Waiver of Premium Rider							1

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Indiana		100 LUI	Setth Car Var	So. When Inde Miles	14 - Sing Life of Sing Life	Mi Choi Press Ole Press	Illeston Sco Statium Initiality Illeston Scontinum Initiality Scontinuity Illeston Scontinuit
Accelerated Benefit Insurance Rider							1
Due to Terminal Condition	 ✓ 	✓	✓				
Due to Chronic Illness		\checkmark					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•		•				
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							1
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							1
Nursing Home Facility or Confined Care Facility Confinement Benefit							1
One Time Withdrawal Rider							1
Over Loan Lapse Protection Rider							1
Return of Premium Rider							1
Waiver of Monthly Deductions Rider	•						
Waiver of Premium Rider							

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Ibwa	6	a 10. 101	Salth Car Vac	So. When have Drive	Sa Sing Lie Sed Sing Lie	W. Choi Pres Ole Pres	Mestone Sontin Immediate Minum Universal Life MCG - Multi: Vear Cuntum Universal Life Cuarter Cuarter Cuarter Annuity Minum Cuarter Cuarter Annuity
Accelerated Benefit Insurance Rider							
Due to Terminal Condition	✓	✓	✓				
Due to Chronic Illness	✓	✓					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•		•				
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider							
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit							
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Approved Optional Riders •

Inherent Rider or Benefit

Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Kansas		I 10-101	South Concernent	So. Who. Inde University	S. Sin Life Sin Life	W. Choi. Pro. 1916 Pro.	Illeston Sopartim mium Universal Life MrCd - Multi. Vear Annuity Demium Deferred Annuity Udramie Cuarantee of Annuity
Accelerated Benefit Insurance Rider				Í		Í	[
Due to Terminal Condition	 ✓ 	✓	\checkmark				
Due to Chronic Illness	✓	✓					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•						
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							1
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit							1
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							1
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•						1
Waiver of Premium Rider							

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Kentucky			Setther how we have	So. Where Inde	S. Sh. Life of Sh. Life	W. Choi Pro. Ole Pro.	Meston Soo Miun Inne Miun Universal Lie MrCd - Multi. Vear Annuit Demiun Deferred Annuity Uarantee of Annuity
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One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							
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Waiver of Monthly Deductions Rider	•						
Waiver of Premium Rider							4

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



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Accelerated Benefit Insurance Rider							Ĩ
Due to Terminal Condition	1	\checkmark	\checkmark				
Due to Chronic Illness	1	\checkmark					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•						
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Guaranteed Insurability Option Rider	•						
Market Value Adjustment							1
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit							1
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							1
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•						
Waiver of Premium Rider							

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Maryland	6	100 111 100 111	Setth Car Value	Sp. What have the	S. Sin Lie Sed Sin Lie	W. Choi Provide Providence	Mestion Spanium Comium University of the Amium University of the Amium Officer of Amium University of Amiu
Accelerated Benefit Insurance Rider							
Due to Terminal Condition	✓	✓	✓				
Due to Chronic Illness	 ✓ 	✓					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•		•				
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One Time Withdrawal Rider							
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- Approved Optional Riders .
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Massachusetts	6	a 10, 101	Salth Car ho	So. When Inde University	Sa Sin Lie do Sin Lie	Wie Choil Press Old Press	In the second se
Accelerated Benefit Insurance Rider							
Due to Terminal Condition	✓	\checkmark	\checkmark				
Due to Chronic Illness	 ✓ 	\checkmark					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•		•				
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider							
Market Value Adjustment							
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One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							
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- Approved Optional Riders •
- Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

Return to State Product Approvals



Michigan		I 10. 101	Salth Car Vac	So, What had Dine	S. Sin Lie Sed Sin Life	We Choi Press Ole Press	Illeston Sco Stantin mitim University I Life Multi: Veer Grantin University I Life Multi: Veer Guarentee Annuity Multi: Veer Guarentee Annuity Multi: Veer Guarentee Annuity
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Due to Chronic Illness	✓	✓					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•		•				
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							
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Waiver of Premium Rider					_		

Approved Optional Riders •

Inherent Rider or Benefit

Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



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Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•						
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Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							
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Waiver of Monthly Deductions Rider	•						
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- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Mississippi		100 111 100 111	Sath maero	Sp. What had Univer	2. Sin Life Sin Life	Will Choi Pro-	Mestion Son Immer Communities Stronger Communities Stronger Stronger Communities Stronger Communitity Stronger Communities Stronger Communities Stronger Com
Accelerated Benefit Insurance Rider							I
Due to Terminal Condition	 ✓ 	✓	✓				
Due to Chronic Illness	 ✓ 	\checkmark					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•						1
Children's Term Rider	•		•				
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One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•						
Waiver of Premium Rider							

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



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Accelerated Benefit Insurance Rider				Í	Í	ĺ	Í
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Due to Nursing Home Confinement							
Accidental Death Benefit Rider							
Children's Term Rider	•						
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- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Kebraska		I 10-101	Salth Car Volume	So. When have a University	14 - Sing Life of Sing Life	W. Choi Pres Ole Pres	Illeston Scomium Mium Universal Life MUCA - Multi, Veer Amultin Deen Cuerentee of Amulti Multi, Veer Cuerentee of Amulti, Veer Cuerentee of Amulti, Multi, Mul
Accelerated Benefit Insurance Rider							
Due to Terminal Condition	1	✓	✓				
Due to Chronic Illness	✓	✓					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•		•				
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•						
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Approved Optional Riders •

Inherent Rider or Benefit

Included under Accelerated Benefit Rider \checkmark

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r Signed Life insurance company			Seatth Care Key	So. Who. Inde. University	S. Sh. Life Sh. Sh. Life	M. Choi Pro. Ole Pro.	Illeston Son Ilm Millin Universal Life MrCd - Multi. Vear Amuin Definition Deferred Amuin Universe Cuaramice of Amuin Milling
Accelerated Benefit Insurance Rider							ĺ
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Due to Chronic Illness	1	\checkmark					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•						
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Guaranteed Insurability Option Rider	•						
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•						
Waiver of Premium Rider							

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



LIFE INSURANCE COMPANY		86 (L)	ath, how	00 Mr 01 - Main Miles	estone Life Single Diemium Universal Life
New Hampshire	/ 03	<u> 2</u>	/ 9	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	
Accelerated Benefit Insurance Rider					
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	v	v			
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Children's Term Rider	•				
Guaranteed Insurability Option Rider			•		
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Nursing Home Facility or Confined Care Facility Confinement Benefit					
One Time Withdrawal Rider					
Over Loan Lapse Protection Rider					
Return of Premium Rider					
Waiver of Monthly Deductions Rider	•				
Waiver of Premium Rider					

- Approved Optional Riders .
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

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Kew Jersey		a 10, 101	Salth Though	So, What had Dine	S. Sin Life Shall Life	Mil Choi Press Ole Press	Meston Sop Min
Accelerated Benefit Insurance Rider							
Due to Terminal Condition	✓	\checkmark	\checkmark				
Due to Chronic Illness	✓	\checkmark					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•		•				
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit							1
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							1
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•	1	1				1
Waiver of Premium Rider		-	-		_		

Approved Optional Riders •

Inherent Rider or Benefit

Included under Accelerated Benefit Rider \checkmark

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New Mexico		100 101	Salth Car Car	Son Mon Inder University	Sa Sin Lie Sin Life	M. Christer Per	Illeston Scomium Mium Universal Life MyCA - Sinole Dremium Universal Life Multi: Veer Guite Defered Annuity University of Annuity
Accelerated Benefit Insurance Rider							I
Due to Terminal Condition	 ✓ 	\checkmark	\checkmark				
Due to Chronic Illness	✓	\checkmark					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•						
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit							1
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							1
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•						
Waiver of Premium Rider							

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

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IFE INSURANCE COMPANY		I 10 101	Salther Independence	So. Who. Inde University	S Sir Life of Sir Life	M. Choi Pros. 1910 Pros.	Meston Son Immeria Comium Universal Life MrCd - Multi, Vear Annuity Comium Deferred Annuity Multi Vear Cuarantee of Annuity
Accelerated Benefit Insurance Rider				Í	Í	Í	Í
Due to Terminal Condition	 ✓ 	✓	✓				
Due to Chronic Illness	✓	1					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•						
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit							1
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							1
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•						

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

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Korth Dakota	0	I 10-101	Satther Indexe	So. Wr. Ind. Inin.	14 - Sing Life of Sing Life	W. Choi Pres Ole Pres	Meston Soo Millin Millin Millin Millin Si Coo Soo Millin Millin Millin Si Coo Soo Millin Mill
Accelerated Benefit Insurance Rider							1
Due to Terminal Condition	✓	✓	 ✓ 				
Due to Chronic Illness	 ✓ 	✓					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider							
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							1
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit							1
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							1
Return of Premium Rider							1
Waiver of Monthly Deductions Rider	•						1
Waiver of Premium Rider							

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Ohio			Seatther Independence	Sp. What had Univer	Sa Sho lie o Sho Lie	W. Chail Proc. Ole Proc.	mleston Son in non emit Universal Life MyCA - Multi, Vear Annuit Beer Guarantee Premium Deferred Annuit
Accelerated Benefit Insurance Rider				Í		Í	í
Due to Terminal Condition	- √	 ✓ 	✓				
Due to Chronic Illness	✓	✓					
Due to Nursing Home Confinement							1
Accidental Death Benefit Rider	•						
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider	•						1
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							1
Nursing Home Facility or Confined Care Facility Confinement Benefit]
One Time Withdrawal Rider							1
Over Loan Lapse Protection Rider]
Return of Premium Rider							1
Waiver of Monthly Deductions Rider	•						
Waiver of Premium Rider			•				4

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Oklahoma	6	100 / 101 / 101 / 101 / 101 / 101 / 101 / 101 / 101 / 101 / 101 / 101 / 101 / 101 / 101 / 101 / 101 / 101 / 101	Setth Car Car	Sp. What had Dille	S. Sing Life of Sing Life	W. Choi Provide Providence	Meston Son Immediate Minimultiniessel Life MrCd - Multi. Veer Annuiti Defension Defension Minimulti. Veer Guint Defension Minimulti.
Accelerated Benefit Insurance Rider							1
Due to Terminal Condition	 ✓ 	✓	 ✓ 				
Due to Chronic Illness	1	✓					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider			•				
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•						
Waiver of Premium Rider							4

Approved Optional Riders •

Inherent Rider or Benefit

Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Oregon		IN 900 101	Salth Car Vac	So. When have Drive	S. Sin Lie Con Sin Lie	W. Choi Pres 100 Pres	Illeston Scomium Mium Universal Life MUCA - Multi: Veer Annuity Deer Guerentee of Annuity Multi: Veer Guerentee of Annuity
Accelerated Benefit Insurance Rider							
Due to Terminal Condition	 ✓ 	✓	✓				
Due to Chronic Illness	 ✓ 	✓					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•		•				
Children's Term Rider	•		٠				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•						
Waiver of Premium Rider							

Approved Optional Riders •

Inherent Rider or Benefit

Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Fennsylvania		IV 001	Satth Car Volume	So. When Inde Miles	14 - Sin Lie Col Sin Lie	Mi Choi Pres 100 Pres	Illeston Soo Millin Mil
Accelerated Benefit Insurance Rider							
Due to Terminal Condition	✓	✓	✓]
Due to Chronic Illness	 ✓ 	 ✓ 					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•		•				
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefi	t						
Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•						
Waiver of Premium Rider							

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Rhode Island		100 LUI	South Carl	Sp. What Inde. University	14 - Sing Life of Sing Life	M. Cher Pro. Ole Pro.	Mestonoce Spatim month in this sector of the
Accelerated Benefit Insurance Rider							
Due to Terminal Condition	✓	✓	✓				
Due to Chronic Illness	 ✓ 	✓					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•		•				
Children's Term Rider	•		٠				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit]
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider]
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•						
Waiver of Premium Rider							1

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



South Carolina		I 10 101	South Carl	30. Which had hille	S. Sing Lie and Sing Life	Mi Choi Press 100 Press	Illeston Scomium Mium Universal Life MVCA - Sindle Premium Universal Life MUII: Veer Guiter Deferred Annuity University of Annuity
Accelerated Benefit Insurance Rider							
Due to Terminal Condition	✓	✓	✓				
Due to Chronic Illness	✓	✓					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•		•				
Children's Term Rider	•		٠				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							
Return of Premium Rider							
Waiver of Monthly Deductions Rider							
	•						

Approved Optional Riders •

Inherent Rider or Benefit

Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



South Dakota		100 101	Setth Car deter	Sp. What have Drives	S. Sin Lie Con Sin Lie	W. Choi Prov. Ole Prov.	mestoro Sontin Inne omiun Universal Life MyCA - Mutti, Veer Annuity Beer Guarantee Annuity Mutiti Veer Guarantee Annuity
Accelerated Benefit Insurance Rider							1
Due to Terminal Condition	 ✓ 	✓	✓				
Due to Chronic Illness	 ✓ 	 ✓ 					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•						
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							-
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							1
Nursing Home Facility or Confined Care Facility Confinement Benefit]
One Time Withdrawal Rider							1
Over Loan Lapse Protection Rider]
Return of Premium Rider							1
Waiver of Monthly Deductions Rider	-						
	•						

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Tennessee		I 10 101	Satth mderes	So. When had Drive	14. Sin Lie and Sin Life	Min Choi Prov. 1016 Prov.	Illeston Soo Millin Mil
Accelerated Benefit Insurance Rider							
Due to Terminal Condition	 ✓ 	✓	✓				
Due to Chronic Illness	 ✓ 	1					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•		•				
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit							1
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•						1
Waiver of Premium Rider							l

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

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Texas		900 [U]	Same indexe	30. Which that hills	14. Jie Lie Col 51, 11, 11, 11, 11, 11, 11, 11, 11, 11,	M. Cher Pro. 1916 Pro.	mileston Sontin Inne emit Iniversal Life MyCA - Multi, Veer Annuit eer Guarantee of Annuit
Accelerated Benefit Insurance Rider				ĺ	Í	Í	1
Due to Terminal Condition	 ✓ 	✓	✓				
Due to Chronic Illness	1	\checkmark					1
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•		•				1
Children's Term Rider	•		•				1
Guaranteed Insurability Option Rider							
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							1
Nursing Home Facility or Confined Care Facility Confinement Benefit]
One Time Withdrawal Rider							1
Over Loan Lapse Protection Rider]
Return of Premium Rider							1
Waiver of Monthly Deductions Rider	•]
Waiver of Premium Rider							1

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

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Accelerated Benefit Insurance Rider							1
Due to Terminal Condition	 ✓ 	✓	✓				
Due to Chronic Illness	1	✓					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•						
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit							1
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							1
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•						1
Waiver of Premium Rider							1

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

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Virginia	6	100 101	South Carl	Sp. What Inde. University	14 - Sing Life of Sing Life	M. Cher Pro. Ole Pro.	Mestonoco Soniun Inne omiun Universal Life MrCd. Multi. Veer Annuit Multi. Veer Guinn Deferred Annuit
Accelerated Benefit Insurance Rider							T
Due to Terminal Condition	 ✓ 	✓	✓				
Due to Chronic Illness	 ✓ 	 ✓ 					
Due to Nursing Home Confinement							-
Accidental Death Benefit Rider	•		•				
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							1
Nursing Home Facility or Confined Care Facility Confinement Benefit]
One Time Withdrawal Rider							1
Over Loan Lapse Protection Rider]
Return of Premium Rider							1
Waiver of Monthly Deductions Rider	•]
Waiver of Premium Rider							1

Approved Optional Riders •

Inherent Rider or Benefit

Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Washington		I 10-101	Salth Car deve	Southor Inde	S. Sin Lie Col Sin Lie	W. Choi Prov. Ole Prov.	mestoro Sontin Inne omiun Universal Life MyCA - Multi, Vear Grint Officersal Life Multi, Vear Guarantee Annuity Defenee Annuity Multi, Vear Guarantee Annuity
Accelerated Benefit Insurance Rider							T
Due to Terminal Condition	✓	✓	\checkmark				-
Due to Chronic Illness	✓	✓					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•						
Children's Term Rider	•		•				-
Guaranteed Insurability Option Rider							
Market Value Adjustment							-
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							1
Nursing Home Facility or Confined Care Facility Confinement Benefit]
One Time Withdrawal Rider							1
Over Loan Lapse Protection Rider							
Return of Premium Rider							1
Waiver of Monthly Deductions Rider	•						
Waiver of Premium Rider							

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Vest Virginia		a h , h	Sallin Carlow	So. Who, Inde, University	S. Sin Lie Col Sin Lie	W. Choi Pres. Ole Pres.	Illeston Son Illin millin Millin Signal Single Son Illine Son Illine Single Sin
Accelerated Benefit Insurance Rider							
Due to Terminal Condition	 ✓ 	✓	✓				
Due to Chronic Illness	 ✓ 	✓					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider			•				
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider	•						
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•						
Waiver of Premium Rider							1

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

Return to State Product Approvals



Visconsin		a 10. 101	Salth Thousand	So. Who, Ind. Inite	S. Sin Lie Sed Sin Lie	M. Cher Pro. Ole Pro.	milosione MyCa - Sinum universa Life MyCa - Multi, Vear Guintun Universa Life Multi, Vear Guarantee Cannun
Accelerated Benefit Insurance Rider							1
Due to Terminal Condition	1	✓	\checkmark				-
Due to Chronic Illness	1	\checkmark					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider			•				1
Children's Term Rider	•		•				
Guaranteed Insurability Option Rider							1
Market Value Adjustment							
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit]
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider]
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•]
Waiver of Premium Rider	1						

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

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Wyoming	69	a 10. 101	Satth Car Volume	Sp. What had Univer	S. Sin Lie Col Sin Lie	W. Choi Pres 1916 Pres	Illeston Soo Millin Mil
Accelerated Benefit Insurance Rider							Ī
Due to Terminal Condition	 ✓ 	✓	✓				
Due to Chronic Illness	✓	\checkmark					
Due to Nursing Home Confinement							
Accidental Death Benefit Rider	•						
Children's Term Rider	•		٠				
Guaranteed Insurability Option Rider							
Market Value Adjustment							1
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit							
Nursing Home Facility or Confined Care Facility Confinement Benefit							1
One Time Withdrawal Rider							
Over Loan Lapse Protection Rider							1
Return of Premium Rider							
Waiver of Monthly Deductions Rider	•						
Waiver of Premium Rider							

- Approved Optional Riders •
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider \checkmark

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