

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



LIFE INSURANCE COMPANY

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Single Premium Universal Life	Sage Whole Life	SPIA - Single Premium Immediate Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Alabama	▲	▲	■	●	●	●
Arizona	▲	▲	■	●	●	●
Arkansas	▲	▲	■	●	●	●
California	■	■	■	●	●	●
Colorado	▲	▲	■	●	●	●
Delaware	▲	▲	■	●	●	●
District of Columbia	▲	▲	■	●	●	●
Florida	▲	▲	■	●	●	●
Georgia	▲	▲	■	●	●	●
Hawaii	▲	▲	■	●	●	●
Idaho	▲	▲	■	●	●	●
Illinois	▲	▲	■	●	●	●
Indiana	▲	▲	■	●	●	●
Iowa	▲	▲	■	●	●	●
Kansas	▲	▲	■	●	●	●
Kentucky	▲	▲	■	●	●	●
Louisiana	▲	▲	■	●	●	●
Maryland	▲	▲	■	●	●	●
Massachusetts	▲	▲	■	●	●	●
Michigan	▲	▲	■	●	●	●
Minnesota	▲	▲	■	●	●	●
Mississippi	▲	▲	■	●	●	●
Missouri	▲	▲	■	●	●	●
Nebraska	▲	▲	■	●	●	●
Nevada	▲	▲	■	●	●	●
New Hampshire	▲	▲	■	N/A	N/A	●
New Jersey	▲	▲	■	●	●	●
New Mexico	▲	▲	■	●	●	●
North Carolina	▲	▲	■	●	●	●
North Dakota	▲	▲	■	●	●	●
Ohio	▲	▲	■	●	●	●
Oklahoma	▲	▲	■	●	●	●
Oregon	▲	▲	■	●	●	●
Pennsylvania	▲	▲	■	●	●	●
Rhode Island	▲	▲	■	●	●	●
South Carolina	▲	▲	■	●	●	●
South Dakota	▲	▲	■	●	●	●
Tennessee	▲	▲	■	●	●	●
Texas	▲	▲	■	●	●	●
Utah	▲	▲	■	●	●	●
Virginia	▲	▲	■	●	●	●
Washington	▲	▲	■	●	●	●
West Virginia	▲	▲	■	●	●	●
Wisconsin	▲	▲	■	●	●	●
Wyoming	▲	▲	■	●	●	●

Our Sales Team is ready to help you with the Features and Benefits for each Product, Joint Recruiting or Client Calls, Sagicor Tools and Procedures and much more!

Please contact our Producer Resource Center for any questions concerning the illustration software.

Please call us at (888) 724-4267, Ext. 4680 for more details.

Product availability and features may vary by state

INSURANCE PROFESSIONAL ONLY. NO PUBLIC DISTRIBUTION.

- 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

Riders & Benefits Available by Product as of 06-01-2023



LIFE INSURANCE COMPANY

Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Universal Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity

Alabama

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Universal Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider						

- Approved Optional Riders
- Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

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Arizona

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Universal Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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Arkansas

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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California

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>						
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	
Terminal Illness Penalty Free Withdrawal Benefit						
Nursing Home Facility or Confined Care Facility Confinement Benefit					<input type="checkbox"/>	
One Time Withdrawal Rider					<input type="checkbox"/>	
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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Colorado

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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Delaware

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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District of Columbia

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Universal Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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Florida

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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Georgia

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Universal Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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Hawaii

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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Idaho

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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Illinois

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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Indiana

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>		✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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Iowa

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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Riders & Benefits Available by Product as of 06-01-2023



LIFE INSURANCE COMPANY

Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium
 Sage Choice SPDA - Single Premium Immediate Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Kansas

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

- Approved Optional Riders
- Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

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LIFE INSURANCE COMPANY

Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Universal Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity

Kentucky

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Universal Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

- Approved Optional Riders
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LIFE INSURANCE COMPANY

Sage IUL - Indexed Universal Life
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 Sage Choice SPDA - Single Premium Immediate Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Louisiana

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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Maryland

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

- Approved Optional Riders
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Sage IUL - Indexed Universal Life
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 Milestone MYGA - Multi-Year Guaranteed Annuity

Massachusetts

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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Michigan

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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Minnesota

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment						<input checked="" type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input checked="" type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit				<input checked="" type="checkbox"/>		
One Time Withdrawal Rider				<input checked="" type="checkbox"/>		
Over Loan Lapse Protection Rider	<input checked="" type="checkbox"/>					
Return of Premium Rider		<input checked="" type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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Mississippi

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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Missouri

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment						<input checked="" type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input checked="" type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit				<input checked="" type="checkbox"/>		
One Time Withdrawal Rider				<input checked="" type="checkbox"/>		
Over Loan Lapse Protection Rider	<input checked="" type="checkbox"/>					
Return of Premium Rider		<input checked="" type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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LIFE INSURANCE COMPANY

Sage IUL - Indexed Universal Life
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 Sage Whole Life
 SPIA - Single Premium Universal Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity

Nebraska

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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LIFE INSURANCE COMPANY

Sage IUL - Indexed Universal Life
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Nevada

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

- Approved Optional Riders
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LIFE INSURANCE COMPANY

Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 Milestone MYGA - Multi-Year Guaranteed Annuity

New Hampshire

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
<i>Due to Terminal Condition</i>	✓	✓	✓	
<i>Due to Chronic Illness</i>	✓	✓		
<i>Due to Nursing Home Confinement</i>				
Accidental Death Benefit Rider	●		●	
Children's Term Rider	●		●	
Guaranteed Insurability Option Rider	●			
Market Value Adjustment				<input type="checkbox"/>
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	<input type="checkbox"/>			
Return of Premium Rider		<input type="checkbox"/>		
Waiver of Monthly Deductions Rider	●			
Waiver of Premium Rider			●	

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 Milestone MYGA - Multi-Year Guaranteed Annuity

New Jersey

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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 SPIA - Single Premium
 Sage Choice SPDA - Single Premium Immediate Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

New Mexico

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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 Sage Choice SPDA - Single Premium Immediate Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

North Carolina

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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 Sage Choice SPDA - Single Premium Immediate Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

North Dakota

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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 Sage Whole Life
 SPIA - Single Premium Universal Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity

Ohio

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Universal Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

- Approved Optional Riders
- Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

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LIFE INSURANCE COMPANY

Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium
 Sage Choice SPDA - Single Premium Immediate Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Oklahoma

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

- Approved Optional Riders
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LIFE INSURANCE COMPANY

Sage IUL - Indexed Universal Life
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 Sage Choice SPDA - Single Premium Immediate Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Oregon

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

- Approved Optional Riders
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Sage IUL - Indexed Universal Life
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 Sage Whole Life
 SPIA - Single Premium Universal Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity

Pennsylvania

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Universal Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment						<input checked="" type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input checked="" type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit				<input checked="" type="checkbox"/>		
One Time Withdrawal Rider				<input checked="" type="checkbox"/>		
Over Loan Lapse Protection Rider	<input checked="" type="checkbox"/>					
Return of Premium Rider		<input checked="" type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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Sage IUL - Indexed Universal Life
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 Milestone MYGA - Multi-Year Guaranteed Annuity

Rhode Island

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity

South Carolina

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Universal Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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South Dakota

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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 Milestone MYGA - Multi-Year Guaranteed Annuity

Tennessee

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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 Milestone MYGA - Multi-Year Guaranteed Annuity

Texas

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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 Milestone MYGA - Multi-Year Guaranteed Annuity

Utah

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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LIFE INSURANCE COMPANY

Sage IUL - Indexed Universal Life
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 Sage Choice SPDA - Single Premium Immediate Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Virginia

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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 Milestone MYGA - Multi-Year Guaranteed Annuity

Washington

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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 Sage Choice SPDA - Single Premium Immediate Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

West Virginia

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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 SPIA - Single Premium
 Sage Choice SPDA - Single Premium Immediate Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Wisconsin

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Universal Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity

Wyoming

	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Universal Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓			
<i>Due to Chronic Illness</i>	✓	✓				
<i>Due to Nursing Home Confinement</i>						
Accidental Death Benefit Rider	●		●			
Children's Term Rider	●		●			
Guaranteed Insurability Option Rider	●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider	<input type="checkbox"/>					
Return of Premium Rider		<input type="checkbox"/>				
Waiver of Monthly Deductions Rider	●					
Waiver of Premium Rider			●			

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