

**Term**

Company	TYPE	ADB	AI	CT	DI	GI	ROP	TI	WP
AIG/American	TM	X	-	X	X	-	-	X	X
AIG/American	ROP	X	-	X	X	-	X	X	X
Allianz	TM	-	-	-	-	-	-	X	X
American	TM	-	-	-	-	-	-	X	X
American	ROP	-	-	-	-	-	X	X	X
Aviva	TM	X	X	X	-	-	-	X	X
AXA	TM	-	-	X	-	-	-	X	X
AXA	ROP	-	-	X	-	-	X	X	X
Banner	TM	-	-	-	-	-	-	-	X
Genworth	TM	-	-	X	-	-	-	X	X
Genworth	ROP	-	-	X	X	-	X	X	X
Hartford	TM	-	-	-	-	-	-	X	X
ING	TM	X	-	X	-	-	-	X	X
ING	ROP	X	-	X	-	-	X	X	X
John Hancock	TM	-	-	-	-	-	-	X	X
Lafayette Life	TM	-	-	X	-	-	-	X	X
Lincoln Benefit	TM	X	X	X	-	-	-	X	X
Lincoln Benefit	ROP	X	X	X	-	-	X	X	X
Lincoln/FPPL	TM	-	-	X	-	-	X	X	X
Met	TM	-	-	-	-	-	-	X	X
Nationwide	TM	-	X	X	-	-	-	-	X
North American	TM	-	X	X	-	X	-	X	X
Phoenix	TM	-	-	-	-	-	-	X	X
Principal	TM	-	-	-	-	-	-	X	X
Prudential	TM	X	-	X	-	-	-	X	X
Prudential	ROP	X	-	X	-	-	X	X	X
RBC/Liberty	TM	X	-	X	-	-	-	-	X
Transamerica	TM	X	-	X	-	-	-	X	X
United of Omaha	TM	X	-	X	X	-	-	X	X
US Financial	TM	-	-	X	-	-	-	-	X
West Coast	TM	X	-	X	-	-	-	X	X
Western Reserve	TM	X	X	X	X	-	-	-	X

**Product Type Abbreviation Codes:** TM – Term; ROP – Return of Premium Term

**Rider Abbreviation Codes:** ADB – Accidental Death Benefit; AI – Additional Insured; CT – Child’s Term; DI – Disability Income; GI – Guaranteed Insurability; ROP – Return of Premium; TI – Terminal Illness; (Accelerated Death Benefit); WP – Waiver of Premium

\*Please contact a marketing specialist to verify state availability of riders.

**Permanent**

Company	TYPE	ADB	AI	CT	GI	LTC	NLG	PUA	ROP	TI	TM	WP
<b>AIG/American General</b>	UL	X	X	X	X	-	X	-	-	X	X	X
<b>Allianz</b>	UL	-	X	X	-	X	X	-	-	X	X	X
<b>Aviva</b>	UL	X	X	X	X	-	X	-	X	X	X	X
<b>AXA</b>	UL	-	-	X	X	X	X	-	X	X	-	X
<b>Banner</b>	UL	-	-	-	-	-	X	-	-	-	-	X
<b>Genworth</b>	UL	X	-	X	-	-	X	-	-	X	-	X
<b>Hartford</b>	UL	X	-	X	-	-	X	-	-	X	-	X
<b>ING</b>	UL	X	X	X	-	-	X	-	-	X	X	X
<b>John Hancock</b>	UL	-	-	-	-	X	X	-	X	X	-	X
<b>John Hancock</b>	WL	-	-	-	-	-	-	-	-	X	X	X
<b>Lafayette Life</b>	UL	X	X	X	X	-	X	-	-	X	X	X
<b>Lincoln Benefit</b>	UL	X	-	X	-	-	X	-	-	X	-	X
<b>Lincoln Life</b>	UL	X	X	X	X	-	X	-	-	X	X	X
<b>Met</b>	UL	-	-	-	X	-	X	-	-	X	-	X
<b>Met</b>	WL	X	-	X	X	-	-	X	-	X	-	X
<b>Nationwide</b>	UL	X	X	X	-	-	X	-	-	X	-	X
<b>North American</b>	UL	X	X	X	X	-	X	-	-	-	-	X
<b>Phoenix</b>	UL	-	-	-	-	-	X	-	-	X	X	X
<b>Principal</b>	UL	-	-	X	-	-	X	-	-	X	-	X
<b>Protective</b>	UL	X	-	X	X	-	X	-	-	X	-	X
<b>Prudential</b>	UL	X	-	X	-	-	X	-	-	X	-	X
<b>Sun Life</b>	UL	-	-	-	-	X	X	-	-	X	X	X
<b>Transamerica</b>	UL	X	-	X	X	X	X	-	-	-	-	X
<b>United of Omaha</b>	UL	X	-	X	X	-	X	-	X	X	-	X
<b>West Coast</b>	UL	X	-	X	-	-	X	-	-	X	-	X

**Product Type Abbreviation Codes:** UL – Universal Life; WL – Whole Life

**Rider Abbreviation Codes:** ADB – Accidental Death Benefit; AI – Additional Insured; CT – Child’s Term; GI – Guaranteed Insurability; LTC – Long Term Care; NLG – No Lapse Guarantee; PUA – Paid Up Additions; ROP – Return of Premium; TI – Terminal Illness (Accelerated Death Benefit); TM- Term; WP – Waiver of Premium

\*Please contact a marketing specialist to verify state availability of riders.