

## Linked Benefits Features Comparison - Term Products

Carrier / Rider	Face Amount	Issue Age	Premium Payments	Rider Charges	Indemnity Payment Method vs. Reimbursement	Substandard Ratings	CE Requirement	Death Benefit
<b>AIG</b> Terminal Illness Endorsement As of 9/2018	50% of the death benefit or maximum benefit amount on policy schedule	ART: 20-85 10 year: 20-80 15 year: 20-75 20 year: 20-70 30 year: 20-55	All years of the term period selected	Rider available at no cost. Not available in all states.	Indemnity	Ages 70 or less, through Table H Ages 70+, through Table D	None	Any remaining death benefit will be payable on death to the beneficiary.
<b>American National</b> Accelerated Benefit Rider As of 12/2018	The qualified amount. Ability to accelerate up to \$2MM up to A65; \$1MM A66+	ART: 18-65 10 year: 18-70 15 year: 18-65 20 year: 18-60 30 year: 18-50	All years of the term period selected	Rider available at no cost. Not available in all states.	Indemnity is not offered.	<u>Chronic &amp; Critical:</u> through Table 4 or with FE no more than \$5/1,000	None	Any remaining death benefit will be payable on death to the beneficiary.
<b>John Hancock</b> Accelerated Benefit Rider As of 12/2018	50% of the death benefit up to \$1MM maximum	10 year: 18-80 15 year: 18-75 20 year: 18-65	All years of the term period selected	Rider available at no cost. Not available in all states.	Indemnity is not offered.	Up to Table 16	None	Any remaining death benefit will be payable on death to the beneficiary.
<b>Lincoln Financial</b> TermAccel Accelerated Benefit Rider As of 12/2018	50% of the death benefit subject to a maximum of \$250K on all policies per insured	10 year: 18-60 NT/T 15 year: 18-60 NT/T 20 year: 18-60 NT/T 30 year: 18-55 NT 30 year: 18-50 T	All years of the term period selected	There is a one-time charge at the time of acceleration.	Indemnity	Only to Table D FE max \$5/1,000 of face amount	None	Any remaining death benefit will be payable on death to the beneficiary.

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<b>North American</b> Accelerated Death Benefit Endorsement for Critical, Chronic & Terminal Illness As of 12/2018	<u>Critical:</u> Max per election: Lesser of 90% of face amount up to \$1MM <u>Chronic:</u> Max per election: The lesser of 24% of face amount or 480K <u>Terminal:</u> Lesser of 90% of face amount up to \$1MM	10 year: 18-75 15 year: 18-70 20 year: 18-65 30 year: 18-55 NT 30 year: 18-50 T	All years of the term period selected	Rider available at no cost. Not available in all states.	Indemnity	<u>Critical Illness:</u> Ages 0-75, table 2 or better, no FEs <u>Chronic Illness:</u> Ages 0-80, table 4 or better, no FEs <u>Terminal Illness:</u> Same criteria as the life policy issued up to Age 85	None	Any remaining death benefit will be payable on death to the beneficiary.
<b>Pacific Life</b> Accelerated Death Benefit As of 12/2018	The lesser of: 1) the max accelerated amount shown on the schedule page 2) 75% of the face amount	<u>Non Nicotine:</u> 10 year: 18-80 15 year: 18-75 20 year: 18-65 25 year: 18-60 30 year: 18-55 <u>Nicotine:</u> 10 year: 18-79 15 year: 18-70 20 year: 18-60 25 year: 18-55 30 year: 18-50	All years of the term period selected	Rider available at no cost. Not available in all states.	Not marked as LTC. When accessed and approved benefit is paid directly to the owner and funds can be used in any way.	All are available.	None other than state specific life insurance requirements.	It is treated as a lien, which accrues interest. Upon death, the death benefit payable is reduced by the total accelerate death benefit lien.

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<b>Prudential</b> Living Needs Benefit Rider As of 12/2018	The qualified amount	ART: 18-85 10 year: 18-75 15 year: 18-70 20 year: 18-65 30 year: 18-50	All years of the term period selected	Rider available at no cost. Not available in all states. When claim is paid, the death benefit is reduced for early payment and a \$150 processing fee is deducted.	Marketed as a settlement option to provide early payout of the death benefit under certain conditions. Indemnity - benefit payments are paid directly to the policy owner with no receipts required. With qualification, may use funds in any way. Terminal Illness Option: life expectancy of 6 months or less. Nursing Home Option: Confined to a nursing	All are available.	None other than state specific life insurance requirements.	Any remaining death benefit will be payable on death to the beneficiary.
<b>SBLI</b> Accelerated Death Benefit Rider As of 12/2018	Up to 50% of the death benefit with a maximum of \$250K	10 year: 18-74 15 year: 18-65 20 year: 18-60 25 year: 18-55 30 year: 18-50	All years of the term period selected	Rider available at no cost. Not available in all states.	Indemnity	All are available.	None	Any remaining death benefit will be payable on death to the beneficiary.

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<b>Transamerica</b> Trendsetter LB Product Guide As of 12/2018	\$25K minimum \$2,000,000 maximum Non-medical underwriting to \$249,999	10 year: 18-80 15 year: 18-75 20 year: 18-65 30 year: 18-50	Advanced Premium Option available.	<p>Chronic, Critical and Terminal Illness – are automatically included in the policy at no additional charge. Note that ADBs may vary by state and may not be available in all states.</p> <p>An administrative charge will be assessed for each accelerated death benefit request; may vary by state. The charge will be \$350 but will be subject to future increases based on increases in the Consumer Price Index (CPI) See product guide for complete details and examples.</p> <p>Premiums are not waived while on claim.</p>	<p>Not marketed as LTC.                      Chronic, Critical &amp; Terminal Illness- (101g) included automatically in policy; not a rider. (may vary by state)</p> <p>Indemnity - benefit payments are paid directly to the policy owner upon qualification. No receipts/bills are required. With qualification, may use funds in any way.</p> <p>Does not have to be a permanent illness to be covered under rider.</p>	Bands 1 & 2 through Table H  Bands 3 & 4 through Table P	No CE required other than state specific life insurance CE.	Any remaining death benefit will be payable on death to the beneficiary.

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