

Guide to Linked Benefit Riders

Carrier	Rider Type	Max No Lapse Guarantee	Waiver of Premium	Elimination Period	Payout Amount	Payout Method	Increasing Benefit Option
	Chronic Illness*	Lifetime	✓	90 days	Lump sum or Percentage of face amount	Indemnity	✓
	Chronic Illness	Lifetime		90 days	Discounted Death Benefit	Indemnity	
	Chronic Illness*	15 Years		90 days	Lein	Indemnity	✓
	LTC	15 Years	✓	90 days	Percentage of face amount	Indemnity	✓
	Chronic Illness	Lifetime		0 days	Percentage of face amount	Indemnity	✓
	Chronic Illness	Lifetime	✓	90 days	Lump Sum 1-10 years	Indemnity	✓
	LTC	Age 100		100 days	Percentage of face amount	Reimbursement	✓
	Chronic Illness	Lifetime	✓	0 days	Percentage of face amount or determined	Indemnity	
	Chronic Illness*	Lifetime	✓	90 days	Percentage of face amount or Discounted death	Indemnity	
	Chronic Illness	Lifetime		90 days	Discounted Death Benefit	Indemnity	✓
	Chronic Illness	Lifetime	✓	90 days	Discounted Death Benefit	Indemnity	✓
	LTC	Lifetime	✓	30/60 days	Percentage of face amount	Reimbursement	✓
	Chronic Illness*	Lifetime	✓	90 days	Percentage of face amount	Indemnity	
	Chronic Illness	Age 95		0 days	Discounted Death Benefit	Indemnity	✓
	Chronic Illness*	Lifetime	✓	90 days	Specified Amount	Indemnity	
	Chronic Illness*	Lifetime	✓	0 days	Percentage of face amount	Indemnity	✓
	Chronic Illness*	Lifetime	✓	90 days	Lein or Percentage of face amount	Indemnity	✓
	LTC	15 Years	Rider Only	90 days	Percentage of face amount	Indemnity	✓

* no permanency requirement