Guide to Linked Benefit Riders

Carrier	Rider Type	Max No Lapse Guarantee	Waiver of Premium	Elimination Period	Payout Amount	Payout Method	Increasing Benefit Option
AIG	Chronic Illness*	Lifetime	√	90 days	Lump sum or Percentage of face amount	Indemnity	√
AMERICAN NATIONAL	Chronic Illness	Lifetime		90 days	Discounted Death Benefit	Indemnity	
Ameritas tulfilling life.	Chronic Illness*	15 Years		90 days	Lein	Indemnity	\checkmark
AXA	LTC	15 Years	✓	90 days	Percentage of face amount	Indemnity	\checkmark
CINCINNATI INSURANCE COMPANIES	Chronic Illness	Lifetime		0 days	Percentage of face amount	Indemnity	√
Columbus Life Insurance Company	Chronic Illness	Lifetime	✓	90 days	Lump Sum 1-10 years	Indemnity	√
John Hancock Life insurance	LTC	Age 100		100 days	Percentage of face amount	Reimbursement	√
Financial Group®	Chronic Illness	Lifetime	√	0 days	Percentage of face amount or determined	Indemnity	
MINNESOTA LIFE A Securian Company	Chronic Illness*	Lifetime	√	90 days	Percentage of face amount or Discounted death	Indemnity	
Митиац У Отана	Chronic Illness	Lifetime		90 days	Discounted Death Benefit	Indemnity	\checkmark
North American Company for Life and Health Insurance Since 1886	Chronic Illness	Lifetime	✓	90 days	Discounted Death Benefit	Indemnity	\checkmark
ONEAMERI	LTC	Lifetime	✓	30/60 days	Percentage of face amount	Reimbursement	√
PACIFIC LIFE	Chronic Illness*	Lifetime	✓	90 days	Percentage of face amount	Indemnity	
Principal [®]	Chronic Illness	Age 95		0 days	Discounted Death Benefit	Indemnity	√
Protective.	Chronic Illness*	Lifetime	√	90 days	Specified Amount	Indemnity	
Prudential	Chronic Illness*	Lifetime	✓	0 days	Percentage of face amount	Indemnity	√
SYMETRA	Chronic Illness*	Lifetime	√	90 days	Lein or Percentage of face amount	Indemnity	√
TRANSAMERICA	LTC	15 Years	Rider Only	90 days	Percentage of face amount	Indemnity	√