

Permanent Products and Riders*



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