

Carrier	GUL	SGUL	CAUL	CASUL	VUL	SVUL	IUL	SIUL	WL	SWL	LTC	LTC Rider	CI Rider	Premium Limit	Notes
Accordia/Global Atlantic							X						X	\$5M	NLG to A90: Foundation IUL Wellness Rider for Life
Allianz							X						X		
American General	X				X		X		X				X	GUL \$1.5M, IUL \$3M, VUL \$1M	ROP: GUL, VUL WL for conversion only
American National	X		X				X		X				X		ROP: GUL
Brighthouse									X						WL for conversion only
Cincinnati Life	X		X						X				X		
Equitable					X	X	X					X		IUL \$1M	
Guardian			X						X	X		X		Case by Case Basis	
John Hancock			X	X	X	X	X	X				X		20x target	Vitality Rider
Legal & General	X														
Lincoln Financial	X	X			X	X	X					X	X	VULOne/SVULOne: \$500K	NLG Lifetime: VUL/SVULone Life LTC Hybrid: MoneyGuard ROP: GUL, Accum IUL
Mass Mutual	X	X			X				X	X	X	X		Case by Case Basis	WL LTC Hybrid: CareChoice One
Nationwide	X				X		X	X	X			X		NLG Products \$1M	DB Cap: \$10M NLG & \$25M IUL NLG to A120: IUL & VUL Life LTC Hybrid: CareMatters ROP: GUL Survivorship LTC Rider
New York Life	X		X	X	X				X	X			X	\$20K MINIMUM Premium	DB Cap: \$2.5M on UL
Pacific Life (Lynchburg)	X												X		DB Cap: \$5M ROP: GUL

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Penn Mutual	X		X		X		X	X	X	X			X	\$1M	NLG: CAUL A100, SIUL A121
Principal			X		X		X						X	\$1M	NLG: VUL A100, CAUL lesser 35yrs/A95
Protective	X		X		X		X		X				X	\$500K – Advantage Choice UL \$1M – Indexed Choice UL, Custom Choice UL, ProClassic II UL \$5M – Strategic Objectives II VUL	NLG to A121: CAUL & IUL ROP: GUL
Prudential		X	X		X	X	X	X					X	\$500K Individual / \$1M Survivorship	NLG to A121: IUL, VUL, SVUL Survivorship LTC Rider
SBLI									X					\$1M – Flex Single Premium WL	DB Cap: \$50M
Securian					X		X	X					X	Greater of \$250K or 5x Target: Eclipse Protector II & Eclipse Survivor II w/NLG 21x Target: VUL Defender	NLG to A120: IUL & VUL Life LTC Hybrid: SecureCare
Symetra			X				X						X	\$1M	ROP: GUL
Transamerica							X		X		X	X	X		DB Cap: \$2M
United of Omaha			X				X		X		X	X	X	\$10M – Income Advantage UL & Life Protection IUL \$2M – Accum UL Answers	ROP: IUL WL Final Expense \$40K Max DB
Zurich							X	X					X	\$1M	NLG: IUL A100, SIUL based on younger issue age: to 65 greater 25yrs/A80; 66-84 greater 5yrs/A90