

Carrier	Type of Rider	Products Available	Max Death Benefit	Max Lifetime Benefit	Max Monthly Benefit	Max Class	Max Issue Age	R / I ¹	Waiver of Premium While on Claim	Elimination Period	Requires Permanency	Underwritten	Initial Cost
Accordia/ Global Atlantic	Accelerated Access Rider (CI Rider)	All Perm products	None	Death Benefit	Lesser of 2% of the eligible amt. or IRS per diem limit.	TD/4	75	I	No	90 Consecutive Days	X	No	Cost at Claim
Allianz	Chronic Illness ABR	LifePro+ Advantage	\$1M	Lesser of 25% of the DB or \$250K	Min benefit amount at each acceleration election is the lesser of 5% of the basis or \$75k; the max is lesser of 25% of the basis or \$250k.		80	I		90 Consecutive Days		Yes	Cost at Claim
American General	Accelerated Access Solution (CI Rider)	Secure Lifetime GUL3 Value + Protector Max Accumulator Plus Platinum Choice VUL	\$3M	Lesser of 100% of DB or \$3M	Lesser of 2% or 4% of DB or HIPAA per Diem	TD/4	80	I	Yes*	90 Consecutive Days		Yes	Yes
American National	Accelerated Benefit Rider for Chronic Illness	Signature GUL Signature Performance IUL Signature Term Signature Plus IUL ANICO Executive WL Signature WL	None	\$2M (Issue age to 65) \$1M (Issue age 66+)	IRS Per Diem Rate	T4	Product Specific	I	No	90 Consecutive Days		No	Cost at Claim
Cincinnati Life	Chronic Illness Rider	Heritage UL Guaranteed WL Pivot UL	None	UL: lesser of \$1M and policy DB minus \$35k WL: lesser of \$1M and policy DB minus \$10K Min specified amount: \$100K	One payment allowed per calendar year	T2	Heritage UL: 18-85 GWL: duration Pivot UL: 0-17	I	No	Diagnosed by a licensed health care practitioner as being chronically ill within the preceding 12 months OR diagnosed by a physician with a terminal illness that is reasonably expected to result in death within 24 months.		Yes	Yes
Equitable	LTC Services Rider	All permanent, single life products	\$5M (1%) \$2.5M (2%) \$1.6M (3%)	Death Benefit	1%, 2%, or 3% of the benefit pool. Max Monthly Benefit will be lesser of Benefit Percentage x LTC Max Total Benefit and 200% of HIPAA limit x30. NOTE: anything over per diem amount will be considered taxable income.	TD/4	1% & 2% Benefit: 75 3% Benefit: 70	I	Yes*	60 Service Days		Yes	Yes
Guardian	LTC Rider	Whole Life CAUL	None	\$2.5M	Lesser of 2% of the Basic LTC Pool or 60x HIPAA Per Diem (s/t state variations)	Standard No Flat Extras	70 (45 on L65)	I	No	90 Service Days		Yes	Yes
	Enhanced Accelerated Benefit Rider (CI)	Permanent Products	None	Lump Sum for Terminal or Chronic Illness: Partial acceleration of the death benefit.	N/A	Standard No Flat Extras	75	I	No	90 Days	X	Yes	Cost at Claim
John Hancock	LTC Rider	All fully underwritten, individual perm products	\$5M (1%) \$2.5M (2%) \$1.25M (4%)	Death Benefit	\$50,000	TD/4 200%	75	R	No	100 Service Days		Yes	Yes

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Lincoln Financial	LifeAssure ABR (CI rider)	WealthPreverve IUL, Life Guarantee, WealthAccumulate IUL, VULONE, AssetEdge	Product Limit	\$1.5M (ages 20-69) \$1M (ages 70-80)	Lesser of IRS Per Diem or 25% of the original or remaining benefit amount	TD or Flat extra \$5	80	I	No	90 Service Days	X	Yes	Cost at Claim
	Life Enhance Accelerated Benefits Rider (CI Rider)	LifeGuarantee UL, Wealth Advantage IUL, LifeReserve IUL Accumulator, Asset Edge VUL, VUL One, Wealth Preserve SIUL, WealthAdvantage IUL	\$5M (ages 20-69) \$2M (ages 70+)	Death Benefit	Lesser of 2% of the original benefit amount or the IRS per diem limit.	TD or Flat extra \$5	80	I	Yes*	90 Service Days	X	Yes	Yes
	Care Coverage ABR (LTC Rider)	LifeGuarantee UL, Wealth Accumulate IUL, VUL One, Wealth Preserve IUL, Asset Edge VUL	None	Lifetime maximum based on monthly benefit percentage election (\$2.5 million for 2%, \$1.25 million for 4%, or \$50,000 per month)	\$50,000	TD or Flat extra \$5 to Age 65 Table 3 for Ages 66-69 Postpone Age 70+	80	R		90 Service Days within a rolling 730-day period		Yes	Yes
MassMutual	LTC Access Rider	WL Products	None	Death Benefit minus the Residual Face Amt (greater of \$25K or 10% of the base policy face)	\$30K	LTC Class: Standard NT/Tobacco	79	I	If policy has Waiver of Premium Rider	90 Days		Yes	Yes
Minnesota Life/Securian	Chronic Illness Agreement	Eclipse Accumulator IUL, Eclipse Protector II Premier VUL, Value Protection IUL, VUL Defender	\$5M	\$5M	Lesser of 2 or 4% of the CIA Amount or IRS per Diem	Pfd, Std, Std Plus for rider (Base policy has to be Table D or better)	80	I	Yes*	90 Service Days		Yes	Yes
	Chronic Illness Conversion Agreement (CICA)	Advantage Elite Select Term Policies	\$5M				60	I				No	Yes - This is not a Chronic Illness rider attached to the term product. This is a rider that if selected, allows you to add the Chronic Illness rider with no additional underwriting at the time of conversion to a perm. product.
Nationwide	LTC Rider-Individual	Current Assumption, GUL	None	Lesser of the LTC specified amount or base policy amount	Lesser of 2% of LTC DB or IRS Per Diem	TE/5	80	I	No	90 Service Days		Yes	Yes
	LTC Rider II - Individual	GUL II, Indexed UL, Accumulator IUL, Protector IUL, VUL Accumulation, VUL Protector	None	Lesser of the LTC specified amount or base policy amount	Lesser of 2%, 3%, or 4% of the LTC DB or Double the HIPPA per diem x30	TE/5	80	I	No	90 Service Days		Yes	Yes
	LTC Rider-SUL	No Lapse Guarantee SUL II	None	\$1.5MM max. amount per insured	Lesser of 2% of LTC specified amount for each insured or Double the IRS Per Diem Rate x30	TE/5	75	I	No	90 Service Days		Yes	Yes

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New York Life	Chronic Care Rider	Custom UL Guarantee WL Series	\$1.5M	Death Benefit	IRS Per Diem Rate	T4 or Flat Extra \$3.60	70	I		90 Days		Yes	Yes
PacLife	ADBR for Chronic Illness	Promise GUL	None	Max Lifetime = \$3M 2% = \$3M max 4% = \$1.5 max (ages 18-64)	IRS Per Diem Rate	T4	75	I		90 Days		Yes	Yes
Penn Mutual	Chronic Illness Accelerated Benefit	Accum Builder Select IUL, Guaranteed Protection UL, Guaranteed Choice	\$10M DB with up to \$5M available for acceleration	Death Benefit minus \$50K	Lesser of 24% of the DB or IRS Per Diem Rate	TD/4	85	I	No	90 Days	X	No	Cost at Claim
Principal	Chronic Illness Rider	IUL Provider Edge, UL Flex III, Accumulation II, IUL Flex II, IUL Accum	None	Lesser of \$2M or 75% of DB	Lesser of 25% (annually) or HIPAA per diem limit	TC/3	75	I	No	90 Consecutive Days	X	No	Cost at Claim
Protective	ExtendCare Rider (CI)	All UL Products Exceptions: NY/Custom Choice UL/Conversion	\$5M	Death Benefit	Current per diem amount, limited to 5% of base policy amount.	TD/4	80	I	Yes*	90 Days		Yes	Yes

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Prudential	BenefitAccess Rider (CI Rider)	Custom Premier II Essential UL Founders Plus UL Index Advantage UL UL Protector VUL Protector	\$5M	Death Benefit	Lesser of 2% or 4% (4%-max DB is 500K) of DB per month or IRS Per Diem	TD/4	80	I	Yes*	90 Consecutive Days**		Yes	Yes
Symetra	Chronic Illness Rider (May be used with CI Plus Rider)	Accumulator IUL Protector IUL UL-G CAUL	None	Lesser of 50% of the DB or \$500,000	Lump sum or annual benefits only. Amounts greater than the annual IRS per diem may be accelerated, but could cause tax implications.	STD	85	I	No	90 Days		No	Cost at Claim
	Chronic Illness Plus Rider	Accumulator IUL Protector IUL UL-G CAUL	None	Lesser of 50% of DB or \$500,000	2% of the remaining available DB, capped at the IRS per diem	TD/4	80	I	Yes*	90 Days		Yes	Yes
Transamerica	Chronic Illness Rider	Financial Foundation IUL Trendsetter LB Lifetime WL	None	Lesser of 90% of the DB at time of claim or \$1.5M	24% a year of the eligible DB or limitation set by the IRS.	TD/4	FFIUL 70 Trendsetter 80	I	No	90 Consecutive Days		Yes	Cost at Claim
	LTC Rider	Financial Foundation IUL	None	100% of eligible DB up to \$2M	Lesser of 2% of LTC DB or HIPAA per diem	TD/4	75	I	Yes*	90 Service Days		Yes	Yes
United of Omaha	Accelerated DB Rider for Chronic Illness	AccumUL Answers Life Protection IUL Income Advantage IUL	None	Lesser of \$1M or 80% of DB	HIPAA per diem	No Limit	85	I	No	90 Consecutive Days		No	Cost at Claim One election per year
	LTC Rider	Income Advantage IUL, Life Protection Advantage IUL	None	\$2M for 1% and 2%; \$1.25M for 4%	Equals the monthly acceleration % (1%, 2%, 4%) multiplied by the LTC Rider benefit.	TD/4	79	R	No	90 Calendar Days		Yes	Yes
Zurich	Accelerated DB Rider for Chronic Illness	All individual perm products EXCEPT for NLG	None	100% of eligible DB up to \$2M	Lesser of 25% of DB or \$500k - annual max benefit	TD/4	75	I	No	90 Consecutive Days	X	No	Cost at Claim

¹ R/I = Reimbursement or Indemnity

*The ramifications of waiving premium while on claim differ greatly amongst carriers. Please see rider spec page for full details

**Prudential's Elimination Period- For individual's Expected to recover-If the insured is certified as chronically ill with an expectation that they will recover from the condition, a 90 day elimination period will apply. The elimination period is 90 consecutive calendar days. For Individual Unlikely to Recover-If the insured is certified as chronically ill and not likely to recover from their chronic illness condition, benefit payments will begin promptly-no elimination period will apply.