

High Early Cash Value Riders and Products

Last update September 26, 2019

All carriers shown may not be available. Please check your approved carrier list before proceeding.

Carrier/Rider	Products Available On	Description
Allianz Life/Enhanced Liquidity Rider	Life Pro+ Advantage IUL Life Pro+ IUL	Waives 50%-100% of surrender charges in years 1-6
Ameritas/Early Cash Value Rider	Ameritas Growth IUL	Waives surrender charges during surrender charge period
AXA Equitable/Cash Value Plus Rider	BrightLife Grow IUL Protect Survivorship IncentiveLife Legacy VUL	Surrender charges decreased in years 1-8; net cash surrender value increased by percentage of premium load refund in years 1-3
AXA Equitable/Liquidity Rider	VUL Optimizer	Surrender charges waived first 10 years; net cash surrender value increased by percentage of premium load refund in years 1-2; net cash surrender value increased by percentage of monthly admin charges years 1-6
Global Atlantic/Early Cash Value Rider	Lifetime Builder Elite IUL	Upon full surrender for cash policyowner receives in years 1-2 the greater of: 1) Account Value + Refund of the first Year Premium Load, or 2) Cumulative Premiums times a factor based on issue age. In years 3-5 the greater of: 1) Account Value, or 2) Cumulative Premiums times a factor based on issue age In years 6+: 1) Account Value
Guardian/Cash Value Enhancement Rider	Current Assumption IUL	Waives surrender charges in years 1-7
John Hancock (USA)/Cash Value Enhancement Rider	Accumulation IUL Accumulation VUL Accumulation SVUL	Waives portion of surrender charges in years 1-5
Lincoln Life/Enhanced Surrender Value Rider	AssetEdge VUL VULOne SVULOne	Enhances cash surrender values in years 1-5
Lincoln Life/Exec Enhanced Surrender Value Rider	AssetEdge Exec VUL (included) AssetEdge VUL	Option 1: surrender charges waived during initial surrender charge period. Option 2: surrender charges waived during initial surrender charge period and replaces a portion of admin charges taken out in the first five years
Lincoln Life/Exec Rider	WealthAccumulate IUL	Waives surrender charges in years 1-10
Lincoln Life/Surrender Value Enhancement Endorsement	WealthAccumulate IUL	Waives surrender charges in years 1-10
Nationwide/Surrender Value Enhancement Rider	IUL Accumulator II IUL Protector II YourLife Current Assumption UL VUL Accumulator VUL Protector YourLife Survivorship VUL	Waives portion of surrender charges in years 1-4

Changes since last publication

- Features subject to current contract terms at time of sale.
 - Carriers and products offered through Crump Life Insurance Services may not be approved for use in all states.
 - For informational use only-- Subject to change without notice. Survey based on information from various sources. Prepared for agent use only
- Access to products and carriers available through Crump Life Insurance Services

High Early Cash Value Riders and Products

Last update September 26, 2019

All carriers shown may not be available. Please check your approved carrier list before proceeding.

Carrier	Product	Comments
North American/Waiver of Surrender Charge Option	Rapid Builder IUL	Waives surrender charges during surrender charge period
Penn Mutual/Surrender Benefit Enhancement Rider	Accumulation Builder Select IUL Survivorship Plus Select IUL	Guarantees a cash surrender value in in the first 6 policy years (less partial withdrawals). In policy years 1-3, the surrender value is guaranteed to equal the premium paid. In years 4-6, there is a declining percentage of return of premium that is guaranteed based on the year of surrender.
Penn Mutual/Surrender Value Enhancement Rider	Versatile Choice Whole Life	Guarantees a cash surrender value equal to the premium paid, less a cost of insurance, if the policy is cancelled in the first 5 years
Principal/Surrender Value Enhancement Rider	UL Accumulation II Indexed UL Accumulation II VUL Income III	Waives a portion of the surrender charges if the policy is fully surrendered within the first 7 policy years, enhancing cash surrender values
Principal/Modified Cash Surrender Value Rider	VUL-Business	Pays the Net Policy Value plus an additional amount if the policy is surrendered in full within the first 5 years
Prudential/Enhanced Cash Value Rider	Essential UL Index Advantage UL Founders Plus UL Custom Premier II VUL VUL Protector Survivorship IUL SVUL Protector	Waives surrender charges in years 1-7
Securian-Minnesota Life/Business Value Enhancement Agreement	Accumulator UL	Must be owned by a business; waives surrender charges during surrender charge period, spreads charges
Securian-Minnesota Life/Corporate Enhanced Values Agreement	Eclipse IUL Omega Builder IUL Orion IUL	Exclusive to multi-life program; waives surrender charges during surrender charge period
Securian-Minnesota Life/Early Values Agreement	Accumulator UL Eclipse Protector IUL Orion IUL Premier VUL Eclipse Survivor IUL Eclipse Survivor Pro IUL	Waives surrender charges during surrender charge period
Securian-Minnesota Life/Surrender Value Enhancement Agreement	Accumulator UL Eclipse Protector IUL Orion IUL Eclipse Survivor IUL	Requires use of Early Values Agreement; guarantees surrender values will be no less than 100% of cumulative premiums paid during the first 3 years
Security Mutual Life	Capital UL Max	No surrender charges
Security Mutual Life	Unisex Capital UL Max	For qualified pension, profit sharing, NQDC plans; no surrender charges
Symetra/Surrender Value Enhancement Rider	Symetra Accumulator IUL	Waives surrender charges in years 1-5

Changes since last publication

- Features subject to current contract terms at time of sale.
 - Carriers and products offered through Crump Life Insurance Services may not be approved for use in all states.
 - For informational use only-- Subject to change without notice. Survey based on information from various sources. Prepared for agent use only
- Access to products and carriers available through Crump Life Insurance Services