

Life Product Riders and Features - Who Has What?

Last update September 13, 2019

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

| | Accidental Death Benefit | Charitable Benefit Rider | Child Rider | Chronic Illness Rider | Convertible Term Rider (Primary Insured) | Convertible to Survivorship | Credit card payments | Critical Illness Rider | Disability Income rider | Discounts - Prepaying term | Dollar Cost Averaging - IUL | Dollar Cost Averaging - VUL | Early Cash Value Rider | Exchange of Insured Rider |
|---------------------------------|--------------------------|--------------------------|-------------|-----------------------|--|-----------------------------|----------------------|------------------------|-------------------------|----------------------------|-----------------------------|-----------------------------|------------------------|---------------------------|
| Allianz | | | X | X | X | | | | | | | | X | |
| American General | X | | X | X | | X | X | | X | X | | | | |
| American National | | | X | X | X | | X | | | | | | | |
| Ameritas Life | X | | X | X | | | X | | | | | | X | X |
| Assurity Life | X | | X | X | | | X | X | | | | | | X |
| AXA (Equitable) | | X | X | | | | | | | X | X | X | X | |
| Brighthouse | | | X | | | | | | | | | | | |
| Foresters Financial | X | X | X | X | | | X | X | | | | | | |
| Global Atlantic | X | | X | X | | | X | | | | | | X | |
| Guardian | X | | | | | | | | | | | | X | X |
| John Hancock (USA) | | | | | | X | | | | | | | X | X |
| Legal & General (Banner) | | | X | | | | | | | | | | | |
| Legal & General (William Penn) | | | X | | | | | | | | | | | |
| Lincoln Life | | | X | X | X | X | X | | | X | X | X | X | |
| Mutual of Omaha/United of Omaha | X | | X | X | | X | X | X | | | | | | |
| National Life/Life of the SW | X | X | X | X | | | X | X | | | | | X | X |
| Nationwide | X | | X | | | | | | | X | X | X | X | |
| New York Life | X | | X | X | | | | | | | | | | X |
| North American | X | | X | X | | X | X | | | | | | X | |
| Pacific Life (Lynchburg) | | | X | X | | | X | | | | | | | |
| Penn Mutual | X | | X | X | | | | | | X | X | X | | |
| Principal | | | X | X | | X | | | | | X | X | X | |
| Protective | | | X | X | | | | | | | | | | |
| Prudential Financial | X | | X | X | | X | | | | | X | X | | |
| Securian/Minnesota Life | X | | X | X | | | | | | X | X | X | X | |
| Security Mutual | X | | | X | | | | | | | | | X | |
| Symetra | X | X | | X | | | | | | X | | | X | |
| Transamerica | | | X | X | | | X | X | X | X | | | | |
| United States Life of NY | X | | X | X | | X | | | | | | | | |

- 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

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| | First to die rider or product | Guaranteed Insurability Option | Income Stream Rider | Life Insurance Test: CVAT | Life Insurance Test: GPT | Lifetime Guarantees | Long Term Care Rider | Other Insured rider | Overloan Protection | Premium Deposit Account | Rolling Targets | Scheduled Increase Rider | Spouse Rider | Survivorship - Split Option |
|---------------------------------|-------------------------------|--------------------------------|---------------------|---------------------------|--------------------------|---------------------|----------------------|---------------------|---------------------|-------------------------|-----------------|--------------------------|--------------|-----------------------------|
| Allianz | X | | | X | X | | | X | X | X | | | | X |
| American General | | | X | X | X | X | | X | X | | X | | | X |
| American National | | | | X | X | | | X | X | | X | | | |
| Ameritas Life | | X | | X | X | | | X | X | | | X | | |
| Assurity Life | X | | | | | | | X | | X | | | | |
| AXA (Equitable) | | | | X | X | | X | | X | | X | | | X |
| Brighthouse | | | | | X | | | | | | | | | |
| Foresters Financial | | | | X | X | | | | | X | | | | |
| Global Atlantic | X | X | | X | X | | | X | X | | X | | | X |
| Guardian | | X | | X | X | X | X | | | X | | | | |
| John Hancock (USA) | | | | X | X | X | X | | X | X | X | | | X |
| Legal & General (Banner) | | | | | | X | | | | | | | | |
| Legal & General (William Penn) | | | | | | X | | X | | | | | | |
| Lincoln Life | | X | | X | X | X | X | | X | X | X | | X | X |
| Mutual of Omaha/United of Omaha | | X | | X | X | X | X | X | X | | | | | |
| National Life/Life of the SW | | X | X | X | X | | | X | X | X | | | | |
| Nationwide | | | | X | X | X | X | X | X | X | X | | X | X |
| New York Life | X | X | | X | X | X | | X | | X | | | | |
| North American | | X | | X | X | X | | X | | X | X | | | X |
| Pacific Life (Lynchburg) | | | | | X | X | | | | | X | | | |
| Penn Mutual | X | X | | X | X | X | | | X | X | X | | | |
| Principal | | | | X | X | X | | | X | | | X | | X |
| Protective | | | X | X | X | X | | X | | | X | | | X |
| Prudential Financial | | | | X | X | X | | | X | X | X | | | X |
| Securian/Minnesota Life | X | X | X | X | X | X | | X | X | X | X | | | |
| Security Mutual | X | X | | | | X | | | | X | | | | |
| Symetra | | X | | X | X | X | | | X | X | X | | | X |
| Transamerica | | X | X | X | | | X | | X | | X | | | X |
| United States Life of NY | | X | | | | X | | X | X | | | | | X |

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| | Term rider | Table Shave or Underwriting Credits Program | Waiver of Premium (UL) | Waiver of COI (UL) |
|---------------------------------|------------|---|------------------------|--------------------|
| Allianz | X | | X | |
| American General | X | X | X | X |
| American National | X | X | X | |
| Ameritas Life | X | | X | |
| Assurity Life | X | | | |
| AXA (Equitable) | | X | | X |
| Brighthouse | | | | |
| Foresters Financial | X | | | |
| Global Atlantic | X | X | X | X |
| Guardian | X | | | |
| John Hancock (USA) | X | X | | X |
| Legal & General (Banner) | | | X | |
| Legal & General (William Penn) | | | | X |
| Lincoln Life | X | X | | X |
| Mutual of Omaha/United of Omaha | | X | | X |
| National Life/Life of the SW | X | X | X | X |
| Nationwide | X | X | X | |
| New York Life | X | | | |
| North American | | X | | X |
| Pacific Life (Lynchburg) | | | | X |
| Penn Mutual | | X | | X |
| Principal | X | X | | X |
| Protective | | X | | |
| Prudential Financial | X | X | | X |
| Securian/Minnesota Life | X | | X | |
| Security Mutual | X | X | | |
| Symetra | X | X | | |
| Transamerica | X | X | X | |
| United States Life of NY | X | | | X |

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