

Indexed Universal Life Quick Guide



Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Allianz	Life Accumulator IUL	0 - 80	\$100,000	Supplemental Term Rider Waiver of Specified Premium Rider Enhanced Liquidity Rider Waiver of New Charges Benefit Loan Protection Rider Terminal Illness Accelerated Death Benefit Rider Chronic Illness Accelerated Death Benefit Rider
Ameritas	FLX Living Benefits Index Universel Life	0 - 85	\$50,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Children's Insurance Early Cash Value Guaranteed Insurability Supplemental Coverage Waiver of Specified Premium Lifetime Income Rider
	Growth IUL	0 - 85	\$50,000	Accelerated Benefit Accidental Death Benefit Accounting Benefit Care4Life Acceleration Children's Insurance Guaranteed Insurability Insurance Exchange Paid-Up Life Insurance Benefit Scheduled Increase Supplemental Coverage Term Insurance Rider for Other Persons Total Disability Benefit Waiver of Monthly Deductions
	Value Plus IUL	0 - 85	\$50,000	Accelerated Benefit Accidental Death Benefit Accounting Benefit Care4Life Acceleration Children's Insurance Guaranteed Insurability Insurance Exchange Paid-Up Life Insurance Benefit Scheduled Increase Supplemental Coverage Term Insurance Rider for Other Persons Total Disability Benefit Waiver of Monthly Deductions
Columbus Life	Indexed Explorer Now	18 - 60	\$25,000 - \$1,000,000 (Ages 18 - 50) \$25,000 - \$250,000 (Ages 51 - 60)	Enhanced Cash Value Rider Overloan Protection Rider Life Plus Accelerated Death Benefit Rider Supplemental Coverage Rider Children's Term Rider Disability Credit Rider Accidental Death Benefit Rider Premium Deposit Account Rider

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Columbus Life	Indexed Explorer Plus UL	0 - 79	\$25,000	Enhanced Cash Value Rider Life Plus Accelerated Death Benefit Rider Overloan Protection Rider Change of Insured Rider 10-year Minimum Premium No-Lapse Guarantee Benefit Guaranteed Persistancy Bonus Dollar Cost Averaging Account Enhanced Cash Value Rider Other Insured Term Rider Children's Term Rider Disability Credit Rider Insured Insurability Rider Accidental Death Benefit Rider Supplemental Coverage Rider Premium Deposit Account Rider
Corebridge Financial	Max Accumulator +	0 - 80	\$50,000	Income for Life Rider Select Income Rider Accelerated Access Solution Accidental Death Benefit Rider Children's Insurance Benefit Rider Overloan Protection Rider Terminal Illness Accelerated Benefit Rider Waiver of Monthly Deduction Rider Waiver of Specified Premium Rider
	Value+ Protector	0 - 80	\$50,000	Accelerated Access Solution Lifestyle Income Solution Protected Premium Rider Select Income Rider Accidental Death Benefit Rider Children's Insurance Benefit Rider Overloan Protection Rider Terminal Illness Accelerated Benefit Rider Waiver of Monthly Deduction Rider
Corebridge Partners	QoL Value+ Protector	0 - 85	\$50,000	Accelerated Benefit Riders - Terminal, Chronic, Critical Illness Accelerated Access Soution Protected Premium Rider Select Income Rider Accidental Death Benefit Rider Children's Insurance Benefit Rider Overloan Protection Rider Waiver of Monthly Deduction Rider
	QoL Max Accumulator+	0 - 80	\$50,000	Accelerated Benefit Riders - Terminal, Chronic, Critical Illness Income for Life Rider Select Income Rider Accelerated Access Soution Accidental Death Benefit Rider Children's Insurance Benefit Rider Overloan Protection Rider Waiver of Monthly Deduction Rider Waiver of Specified Premium Rider

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F&G	Everlast	0 - 80	\$150,000 Ages 0 - 45 \$100,000 Ages 46 - 80	Accelerated Benefit for Terminal Illness Accelerated Benefit for Critical Illness Accelerated Benefit for Chronic Illness Waiver of Monthly Deductions Accidental Death Benefit Rider Overloan Protection Rider Primary Insured Term Life Insurance Rider Spouse Term Life Insurance Rider Children's Level Term Insurance Rider
	ExecuDex	18 - 60	\$150,000 - \$1,000,000	Accelerated Benefit for Terminal Illness Accelerated Benefit for Chronic Illness Accidental Death Benefit Rider Account Value Enhancement Rider Overloan Protection Rider Funding Bonus Rider
	Pathsetter	0 - 80	\$50,000	Accelerated Benefit for Terminal Illness Accelerated Benefit for Critical Illness Accelerated Benefit for Chronic Illness Waiver of Monthly Deductions Waiver of Specified Premium Accidental Death Benefit Rider Overloan Protection Rider Primary Insured Term Life Insurance Rider Spouse Term Life Insurance Rider Children's Level Term Insurance Rider
John Hancock	Accumulation IUL	3 months - 90	\$50,000	Long-Term Care Disability Payment of Specified Premium Cash Value Enhancement Preliminary Funding Account Accelerated Death Benefit Return of Premium Overloan Protection Healthy Engagement (Vitality PLUS) Critical Illness Benefit Accelerated Death Benefit for Chronic Illness Rider
	Protection IUL	3 months - 90	\$50,000	Long-Term Care Disability Payment of Specified Premium Cash Value Enhancement Accelerated Death Benefit Return of Premium Healthy Engagement (Vitality PLUS) Critical Illness Benefit Accelerated Death Benefit for Chronic Illness Rider Chronic Illness Rider
Lincoln Financial	WealthAccelerate IUL	20 - 55	\$100,000 - \$1,500,000	LifeAssure Accelerated Benefits Rider II Critical Illness Rider

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Lincoln Financial	WealthPreserve IUL	0 - 80	\$100,000	Extended No-Lapse Minimum Premium Rider Accelerated Benefits Rider for Chronic or Long-Term Care Protection Accelerated Benefits Rider Accelerated Benefits Rider with Critical Illness Change of Insured Rider Children's Term Rider Disability Waiver of Monthly Deductions Benefit Rider Overloan Protection Rider Supplemental Term Insurance Rider on Primary Insured Supplemental Term Insurance Rider on Other Insured
	WealthAccumulate 2 IUL	0 - 80	\$100,000	Accelerated Benefits Rider for Chronic or Long-Term Care Protection Accelerated Benefits Rider Change of Insured Rider Children's Term Insurance Rider Disability Waiver of Monthly Deductions Benefit Rider Overloan Protection Rider Supplemental Term Insurance Rider on Other Insured Supplemental Term Insurance Rider on Primary Insured Surrender Value Enhancement Endorsement Lincoln Enhanced Value Rider
	WealthBuilder ECV IUL New Product	20 - 70	\$100,000	LifeAssure Accelerated Benefits Rider II Change of Insured Rider Early Cash Value Endorsement Enhanced Overloan Protection Endorsement Performance Multiplier Rider
Mutual of Omaha	Income Advantage Indexed Universal Life	0 - 85	\$100,000	Long-Term Care Accelerated Death Benefit for Terminal and Chronic Illness Rider Guaranteed Refund Option Lapse Guard Rider Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Waiver of Policy Charges Rider Disability Continuation of Planned Premium Rider Dependent Children's Rider Additional Insured Term Rider
	Life Protection Advantage Indexed Universal Life	0 - 85	\$100,000	Accelerated Death Benefit for Terminal and Chronic Illness Riders Guaranteed Refund Option Lapse Guard Rider Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Waiver of Policy Charges Rider Disability Continuation of Planned Premium Rider Dependent Children's Rider Additional Insured Term Rider Long-Term Care Rider
	Indexed UL Express	18 - 70	\$25,000	Living Benefit Riders (Terminal, Chronic & Critical Illness) Waiver of Surrender Charges for Partial Withdrawals Rider Guaranteed Insurability Rider Lapse Guard Rider Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Rider Dependent Children's Rider

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
National Life Group	FlexLife IUL	0 - 85	\$50,000	Accelerated Benefit Riders - Terminal, Chronic, Critical Illness, Critical Injury, Premium Chronic Care, Alzheimer's Disease Additional Protection Benefit Rider Balance Sheet Benefit Rider Benefit Distribution Option Rider Charitable Matching Gift Death Benefit Rider Children's Term Rider Death Benefit Protection Rider Fertility Journey Rider Guaranteed Insurability Rider Lifetime Income Benefit Rider Other Insured Rider Overloan Protection Rider Qualified Plan Exchange Privilege Rider Systematic Allocation Rider Value Added Services Rider Waiver of Monthly Deductions Rider Waiver of Specified Premium Rider
	Summit Life	0 - 85	\$1,000,000	Accelerated Benefits Rider - terminal, chronic, critical illness, critical injury Additional Protection Benefit Rider Balance Sheet Benefit Rider Benefit Distribution Option Rider Death Benefit Protection Rider Lifetime Income Benefit Rider Overloan Protection Rider Qualified Plan Exchange Privilege Rider Systematic Allocation Rider Waiver of Monthly Deductions Rider Waiver of Specific Premium Rider
Nationwide	YourLife Indexed UL Accumulator II	0 - 85	\$100,000	Acceleraged Death Benefit for Terminal Illness Accidental Death Benefit Rider Conditional Return of Premium Rider Long-Term Care Rider II Overloan Lapse Protection Rider Waiver of Monthly Deductions Rider Waiver of Premium Rider Surrender Value Enhancement Benefit Living Access Benefits (Chronic, Critical & Terminal Illness Riders)
	YourLife Indexed UL Protector II	0 - 85	\$100,000	Acceleraged Death Benefit for Terminal Illness Accidental Death Benefit Rider Extended No-Lapse Guarantee Rider Long-Term Care Rider II Overloan Lapse Protection Rider Waiver of Monthly Deductions Rider Waiver of Premium Rider Living Access Benefits (Chronic, Critical & Terminal Illness Riders)
North American	Smart Builder IUL 3	15 days - 79 (Age Last)	\$100,000	Accelerated Death Benefit Endorsement for critical, chronic and terminal illness Accidental Death Benefit Rider Waiver of Surrender Charge Option Children's Term Life Insurance Rider Guaranteed Insurability Rider Waiver of Monthly Deductions Rider Flexible Benefit Rider Overloan Protection Protected Death Benefit

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Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
North American	Builder Plus IUL 4	15 days - 75 (age last)	\$50,000 Ages 15 days-70 \$100,000 Ages 71-75	Accelerated Death Benefit Endorsement for critical, chronic and terminal illness Accidental Death Benefit Rider Waiver of Surrender Charge Option Rider Children's Term Life Insurance Rider Guaranteed Insurability Rider Waiver of Monthly Deductions Rider Overloan Protection Protected Death Benefit Flexible Benefit Rider
	Protection Builder IUL 2	15 days - 79 (Age Nearest)	\$50,000 ages 15 days - 70 \$100,000 ages 71 - 79	Premium Recovery Endorsement (ROP Rider) Accidental Death Benefit Rider Accelerated Death Benefit Endorsement for critical, chronic and terminal illness Children's Term Life Insurance Rider Premium Guarantee Rider Waiver of Monthly Deduction Rider Guaranteed Insurability Rider Overloan Protection Protected Death Benefit Flexible Benefit Rider
Principal	Indexed UL Accumulation II	20 - 85	\$50,000	Cost of Living Increase Salary Increase (business use only) Terminal Illness Death Benefit Advance Chronic Illness Death Benefit Advance Life Paid-Up Alternate Surrender Value (business use only) Waiver of Monthly Policy Charges
	Indexed Universal Life Flex II	20 - 85	\$100,000	Chronic Illness Death Benefit Advance Cost of Living Increase Extended No-Lapse Guarantee Life Paid-Up Salary Increase Terminal Illness Death Benefit Advance Waiver of Monthly Policy Charges
Prudential	New Product Momentum IUL	0 - 85	\$100,000	Accidental Death Benefit Children Level Term Rider Enhanced Disability Benefit Overloan Protection Rider Other Goods and Services Rider BenefitAccess Rider Enhanced Cash Value Rider Living Needs Benefit Premium Deposit Account
	PruLife Founders Plus Indexed UL	0 - 85	\$100,000 (Ages 0 - 80) \$250,000 (Ages 81-85)	Accidental Death Benefit BenefitAccess Rider Children Level Term Rider Enhanced Cash Value Rider Living Needs Benefit Overloan Protection Rider Waiver of Monthly Deductions Premium Deposit Account

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Sagicor	WealthCare Indexed Single Premium UL	18 - 85	N/A	Return of Premium Rider (no cost rider) Accelerated Benefit Insurance Rider for terminal condition or chronic illness (no cost rider)
Securian	Eclipse Accumulator II IUL	0 - 80	\$100,000	Accelerated Death Benefit for Chronic Illness Agreement Accelerated Death Benefit for Terminal Illness Agreement Chronic Illness Access Agreement Early Values Agreement Exchange of Insureds Agreement Guaranteed Insurability Option Agreement Income Protection Flex Agreement Inflation Agreement Overloan Protection Agreement Premium Deposit Account Agreement Surrender Value Enhancement Agreement Term Insurance Agreement Waiver of Premium Agreement
	Eclipse Protector II IUL	0 - 80	\$100,000	Accelerated Death Benefit Death Benefit Guarantee Overloan Protection Term Insurance Accidental Death Benefit Guaranteed Insurability Option Waiver of Charges Waiver of Premium Children's Term Inflation Agreement Premium Deposit Account Agreement
Symetra	Accumulator Ascent IUL	20 - 85	\$100,000	No-Lapse Guarantee Accelerated Death Benefit for Chronic Illness Rider Accelerated Death Benefit for Terminal Illness Rider Overloan Lapse Protection Rider Accelerated Death Benefit for Chronic Illness Plus Rider Charitable Giving Benefit Rider Supplemental Protection Rider Surrender Value Enhancement Rider
	New Product Symetra SwiftProtector	20 - 60	\$100,000 - \$3 million	Lapse Protection Benefit Lapse Protection Benefit Period Overloan Lapse Protection Rider Accelerated Death Benefit for Terminal Illness Rider Accelerated Death Benefit for Chronic Illness Rider Accelerated Death Benefit for Chronic Care Advantage Rider
	Symetra Protector IUL	20 - 85	\$100,000	Lapse Protection Benefit Accelerated Death Benefit for Chronic Illness Rider Accelerated Death Benefit for Terminal Illness Rider Overloan Lapse Protection Rider Accelerated Death Benefit for Chronic Illness Plus Rider Charitable Giving Benefit Rider Surrender Value Enhancement Rider

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Transamerica	Financial Foundation IUL Express	0 - 70	\$50,000	Chronic Illness Accelerated Death Benefit Rider Critical Illness Accelerated Death Benefit Rider Overloan Protection Rider Terminal Illness Accelerated Death Benefit Rider Additional Services Rider/Benefit
	Financial Foundation IUL	0 - 85	\$25,000	Base Insured Rider Additional Insured Rider Children's Benefit Rider Guaranteed Insurability Benefit Rider Disability Waiver of Monthly Deductions Rider Disability Waiver of Premium Rider Accidental Death Benefit Rider Overloan Protection Rider Long Term Care Rider Terminal Illness Accelerated Death Benefit Rider Critical Illness Rider Chronic Illness Rider
	Financial Choice IUL	0 - 85	\$250,000	Accidental Death Benefit Rider Additional Insured Rider Base Insured Rider Children's Benefit Rider Chronic Illness Accelerated Death Benefit Rider Critical Illness Accelerated Death Benefit Rider Disability Waiver of Monthly Deductions Rider Disability Waiver of Premium Rider Overloan Protection Rider Terminal Illness Accelerated Death Benefit Rider

3 Mark Financial has made every reasonable effort to assure the accuracy of this information. All agents are responsible for verifying this information.