

# New York State Quick Guide



## TERM LIFE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
<b>Ameritas NY</b>	Value Plus Term (10/15/20/30 Years)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 70 30 Year: 18 - 50	\$100,000	Accidental Death Benefit Children's Insurance Waiver of Premiums for Total Disability
<b>John Hancock</b>	Protection Term (10/15/20 Years)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 65	\$750,000	Vitality PLUS Rider Total Disability Waiver Accelerated Benefit
<b>Mass Mutual</b>	Term (10/15/20/25/30)	10 Year: 18 - 75 15 Year: 18 - 70 15 Year ECP: 18 - 54 20 Year: 18 - 65 20 Year ECP: 18 - 54 25 Year: 18 - 60 25 Year ECP: 18 - 54 30 Year: 18 - 55 30 Year ECP: 18 - 54	\$100,000	Waiver of Premium Rider Accelerated Death Benefit Rider
<b>National Life</b>	National Life Term (10/15/20/30 Years)	10 Year: 18 - 75 15 Year: 18 - 75 20 Year: 18 - 70 30 Year: 18 - 55	\$100,000	Waiver of Premium Terminal Illness Chronic Illness Critical Illness
	National Life Term (ART)	ART: 20 - 85	\$100,000	Waiver of Premium Terminal Illness Chronic Illness
<b>Nationwide</b>	YourLife GLT (10/15/20/30 Years)	10 Year: 18 - 70 15 Year: 18 - 64 20 Year: 18 - 64 30 Year: 18 - 50 (Males) 30 Year: 18 - 55 (Females)	\$100,000	Waiver of Premium Disability Rider
<b>Principal</b>	Term Life (10/15/20/30 Years)	10 Year: 20 - 65 15 Year: 20 - 65 20 Year: 20 - 65 30 Year: 20 - 55	\$200,000	Accelerated Benefits Rider Conversion Extension Waiver of Premium Rider
<b>Protective</b>	Classic Choice Term (10/15/20/25/30/35/40 Years)	10 Year: 18 - 69 15 Year: 18 - 69 20 Year: 18 - 67 25 Year: 18 - 57 30 Year: 18 - 56 35 Year: 18 - 50 40 Year: 18 - 45	\$250,001	Children's Term Life Insurance Rider Income Provider Option Endorsement

<b>Prudential</b>	Term Essential (10/15/20/30 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 30 Year: 18 - 55	\$100,000	Waiver of Premium Living Needs Benefit Children's Protection Rider Accidental Death Benefit
<b>Securian (Minnesota Life)</b>	Advantage Elite Select (5/10/15/20/30 Years)	5 Year: 16 - 80 10 Year: 16 - 80 15 Year: 16 - 70 20 Year: 16 - 65 30 Year: 16 - 50	\$50,000 - 10- and 20-year  \$100,000 - 5-, 15- and 30-year	Accelerated Death Benefit Agreement Benefit Distribution Agreement Children's Term Agreement Extended Conversion Agreement Waiver of Premium Agreement
<b>Symetra</b>	First Symetra Level Term (10/15/20/30 Years)	10 Year: 15 - 70 15 Year: 15 - 65 20 Year: 15 - 60 30 Year: 15 - 50	\$250,000	Accelerated Benefit Rider for Terminal Illness Insured Children's Benefit Waiver of Premium Benefit for Total Disability Accidental Death Benefit Guaranteed Insurability Option Additional Term Rider
<b>United States Life Insurance Company of New York (Corebridge)</b>	Select-a-Term	10 Year: 20 - 70 15 Year: 20 - 70 16 Year: 20 - 70 17 Year: 20 - 70 18 Year: 20 - 70 19 Year: 20 - 70 20 Year: 20 - 70 21 Year: 20 - 68 22 Year: 20 - 67 23 Year: 20 - 66 24 Year: 20 - 64 25 Year: 20 - 63 26 Year: 20 - 62 27 Year: 20 - 60 28 Year: 20 - 59 29 Year: 20 - 58 30 Year: 20 - 55 35 Year: 20 - 45	\$50,000	Accidental Death Benefit Child Rider Terminal Illness Rider Waiver of Premium
<b>William Penn (Legal &amp; General America)</b>	OPTerm (10/15/20/25/30/35/40 Years)	10 Year: 20 - 75 15 Year: 20 - 71 20 Year: 20 - 65 25 Year: 20 - 58 30 Year: 20 - 51 35 Year: 20 - 50 40 Year: 20 - 45	\$100,000	Accelerated Death Benefit Waiver of Premium Term Rider

# UNIVERSAL LIFE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Ameritas NY	Excel LifeValue UL	0 - 85	\$50,000	Accelerated Benefit for Terminal Illness Accidental Death Care4Life Accelerated Death Benefit Children's Insurance Early Cash Value Guaranteed Insurability Insurance Exchange Lifetime Income Overloan Protection Benefit Supplemental Coverage Term for Other Insured Waiver of Monthly Deductions Waiver of Specified Premium
	Excel Essential UL	0 - 85	\$50,000	Accelerated Benefit Accidental Death Benefit Care4Life Acceleration Children's Insurance Insurance Exchange Scheduled Increase Term Insurance for Other Persons Terminal Illness Acceleration Total Disability Benefit Waiver of Monthly Deductions
Mass Mutual	Universal Life Guard (UL Guard)	18 - 85	\$50,000	Waiver of Specified Premium Accelerated Death Benefit for Chronic Illness Rider Accelerated Death Benefit for Terminal Illness Rider Substitute of Insured
National Life	BasicSecure NL	0 - 85	\$50,000	Accidental Death Benefit Waiver of Premium Terminal Illness Chronic Illness
Nationwide	YourLife No-Lapse Guarantee UL II (GUL)	18 - 85	\$100,000	Accidental Death Benefit Rider Return of Premium Rider Long-Term Care Rider Waiver of Monthly Deduction Rider
Principal	Universal Life Flex III	0 - 80	\$50,000	Extended No Lapse Guarantee Life Paid-Up (Overloan Protection) Salary Increase Rider Waiver of Monthly Policy Charge Aviation Exclusion Chronic Illness Death Benefit Advance Rider Cost of Living Increase

<b>Protective</b>	ProClassic II UL NY	0 - 75	\$25,000	Accidental Death Benefit Rider Children's Term Life Insurance Rider ExtendCare Rider Income Provider Option Waiver of Specified Premium Rider Terminal Illness Accelerated Death Benefit
<b>Prudential</b>	Essential UL	0 - 85 86-90 for conversions only	\$25,000	Accidental Death Benefit Children's Level Term Rider Overloan Protection Rider BenefitAccess Rider Disability Benefit Rider Living Needs Benefit
<b>United States Life Insurance Company of New York (Corebridge)</b>	Secure Lifetime GUL 3	18 - 80	\$50,000	Accidental Death Benefit Children's Insurance Benefit Rider Enhanced Surrender Value Rider Accelerated Access Solution Lifestyle Income Solution Terminal Illness Rider Waiver of Monthly Deduction Rider

# WHOLE LIFE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Ameritas NY	Keystone Whole Life	0 - 85	\$25,000 NT, T \$100,000 P+, P, SNT, PT	Accelerated Benefit rider for Terminal Illness Accidental Death Benefit Care4Life Acceleration Children's Insurance Guaranteed Insurability Rider Level Term Rider One Year Term Rider Paid-up Rider Total Disability Benefit Waiver of Premium
	Keystone Foundation Whole Life	0 - 85	\$25,000 NT, T \$100,000 P+, P, SNT, PT	Accelerated Benefit rider for Terminal Illness Accidental Death Benefit Care4Life Acceleration Children's Insurance Rider Guaranteed Insurability Rider One Year Term Rider One Year Term and Paid up Insurance Rider Paid-up Premium Total Disability Benefit Waiver of Premium Paid-up Continuous Premium
Mass Mutual	Whole Life Legacy 100	0 - 90	\$25,000	Waiver of Premium Rider Additional Life Insurance Rider Planned Additional Life Insurance Rider Life Insurance Supplement Rider LTCAccess Rider Renewable Term Rider Guaranteed Insurability Rider Transfer of Insureds Rider Accelerated Death Benefit Rider Yearly Term Purchase Rider
	Whole Life Legacy 65	0 - 60	\$25,000	
	Whole Life Legacy 8/10/12/15/20 Pay	0 - 75	\$25,000	
	Whole Life Legacy High Early Cash Value	0 - 75	\$100,000	
National Life	TotalSecure NL	0 - 85	\$50,000	Accidental Death Benefit Term Rider Waiver of Premium Terminal Illness Chronic Illness Critical Illness Annual/Single Premium Additions Rider
Nationwide	YourLife WL 100	0 - 80	\$10,000	Accidental Death Benefit Rider Guaranteed Insurability Benefit Rider Waiver of Premium Rider Owner's Waiver of Premium Death Benefit Rider Owner's Waiver of Premium Death or Disability Benefit Rider

Nationwide	YourLife 20-Pay WL	0 - 80	\$10,000	Accidental Death Benefit Rider Guaranteed Insurability Benefit Rider Waiver of Premium Rider Owner's Waiver of Premium Death Benefit Rider Owner's Waiver of Premium Death or Disability Benefit Rider
Protective	Non-Participating Whole Life	0 - 90	\$1,000	Waiver of Premium Rider Terminal Illness Accelerated Death Benefit
Transamerica	Immediate Solution	0 - 85	\$1,000	Accelerated Death Benefit Rider with Nursing Home Benefit Accidental Death Benefit Rider Children's and Grandchildren's Benefit Rider
	10-Pay Solution	0 - 85	\$1,000	Accelerated Death Benefit Rider with Nursing Home Benefit
	Easy Solution	50 - 75	\$1,000 - \$25,000	N/A

## SECOND TO DIE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Mass Mutual	Survivorship Universal Life Guard (SUL Guard)	18 - 85	\$100,000	Estate Protection Rider Accelerated Death Benefit for Terminal Illness Policy Split Option Substitute of Insured
	Survivorship Whole Life 100	18 - 85	\$100,000	Accelerated Death Benefit for Terminal Illness of Surviving Insured Rider Estate Protection Rider Policy Split Option Rider Survivorship Additional Life Insurance Rider Survivorship Life Insurance Supplement Rider Waiver of Premium upon Death of Specified Insured Rider Waiver of Premium Rider
	Survivorship Whole Life 12 Pay	25 - 75		
Principal	SUL Provider	20 - 80	\$250,000	Four-Year Term Insurance Rider Extended No Lapse Guarantee Rider
Prudential	PruLife SUL Protector	18 - 85	\$250,000	Waiver of Surrender Charge Endorsement for Estate Tax Repeal Guaranteed Policy Split Rider Estate Protection Rider

# INDEX LIFE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Ameritas NY	Excel Index UL	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
	Excel Plus Index UL	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
John Hancock	Accumulation IUL	3 months - 90	\$50,000	Cash Value Enhancement Rider Disability of Specified Premium Return of Premium Death Benefit Long-Term Care Rider
National Life	FlexLife NL	0 - 85	\$50,000	Accelerated Benefit Riders - Terminal, Chronic, Critical Illness, Critical Injury Accidental Death Benefit Rider Guaranteed Insurability Option Rider Additional Protection Benefit Rider Lifetime Income Benefit Rider Balance Sheet Benefit Rider Other Insured Rider Benefit Distribution Option Rider Overloan Protection Rider Charitable Matching Gift Death Benefit Rider Systematic Allocation Rider Children's Term Rider Qualified Plan Exchange Privilege Rider Death Benefit Protection Rider Waiver of Monthly Deductions Rider Waiver of Specified Premium Rider



<b>National Life</b>	PeakLife NL	18 - 85	\$1,000,000	Accelerated Benefit Riders - Terminal, Chronic, Critical Illness, Critical Injury Accidental Death Benefit Rider Guaranteed Insurability Option Rider Additional Protection Benefit Rider Lifetime Income Benefit Rider Balance Sheet Benefit Rider Other Insured Rider Benefit Distribution Option Rider Overloan Protection Rider Charitable Matching Gift Death Benefit Rider Systematic Allocation Rider Children's Term Rider Qualified Plan Exchange Privilege Rider Death Benefit Protection Rider Waiver of Monthly Deductions Rider Waiver of Specified Premium Rider
<b>Nationwide</b>	YourLife Indexed UL Accumulator	0 - 85	\$100,000	Accidental Death Benefit Rider Long-Term Care Rider Overloan Lapse Protection Rider Waiver of Monthly Deductions Rider Waiver of Premium Rider Conditional Return of Premium
	YourLife Indexed UL Protector	0 - 85	\$100,000	Accidental Death Benefit Rider Extended No-Lapse Guarantee Rider Long-Term Care Rider Overloan Lapse Protection Rider Waiver of Monthly Deductions Rider Waiver of Premium Rider
<b>Protective</b>	NY Indexed Choice UL	0 - 75	\$100,000	Accidental Death Benefit Rider Children's Term Rider Chronic Illness Accelerated Death Benefit Rider Disability Benefit Rider Income Provider Option Endorsement Overloan Protection Benefit Terminal Illness Accelerated Death Benefit Endorsement Lapse Protection Endorsement
<b>Securian (Minnesota Life)</b>	Eclipse Indexed Universal Life	0 - 80	\$100,000	Accelerated Benefit Agreement Guaranteed Insurability Option Inflation Agreement Long Term Care Agreement Overloan Protection Agreement Premium Deposit Account Agreement Term Insurance Agreement Waiver of Charges Agreement Waiver of Premium Agreement Early Values Agreement Indexed Loan Agreement Interest Accumulation Agreement Surrender Value Enhancement Agreement No Lapse Guarantee Agreement

<b>United States Life Insurance Company of New York (Corebridge)</b>	NY Value+III	18 - 85	\$500,000	Enhance Surrender Value Rider Terminal Illness Accelerated Benefit Rider Overloan Protection Rider Dollar Cost Averaging Rider Accelerated Access Solution Chronic Illness Rider Protected Premium Rider Accidental Death Benefit Rider Children's Insurance Benefit Rider Waiver of Monthly Deduction Rider
	NY Max Accumulator+II	18 - 80	\$50,000	Income for Life Rider Dollar Cost Averaging Rider Accelerated Access Solution Chronic Illness Rider Accidental Death Benefit Rider Children's Insurance Benefit Rider Overloan Protection Rider Terminal Illness Accelerated Benefit Rider Waiver of Monthly Deduction Rider

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