

Universal Life Quick Guide



Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
AIG Partners	QoL Guarantee Plus GUL II	18 - 80	\$50,000	Accelerated Benefit Riders - Terminal, Chronic, Critical Illness Accidental Death Benefit Children's Insurance Benefit Rider Enhanced Surrender Value Rider Accelerated Access Solution CustomerChoice Lifestyle Income Solution Spouse/Other Insured Term Rider Waiver of Monthly Deduction Rider
Ameritas	Value Plus 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
Assurity	Universal Life	0 - 85	\$25,000	Accelerated Death Benefit Accidental Death Benefit Rider Children's Term Rider Critical Illness Rider Disability Waiver Rider Guaranteed Insurability Rider Level Term Rider
Cincinnati Life	LifeSetter Flex Universal Life	18 - 75	\$50,000	Accelerated Benefit Rider Children's Term Life Insurance Rider
	Heritage UL	0 - 80	\$35,000	Accelerated Benefit Rider Chronic Illness and Terminal Illness Accelerated Benefit Rider Accidental Death Benefit Rider Children's Term Life Insurance Rider Disability Waiver of Monthly Deductions Rider Insured Insurability Rider
	Luxe Legacy GUL (Available via LIBRA)	35 - 75	\$250,000 - \$20 million	N/A

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Columbus Life	Voyager UL	0 - 79	\$50,000	LifePlus Accelerated Death Benefit Rider Lifetime No-Lapse Guaranteed Benefit Change of Insured Rider Enhanced Cash Value Rider Other Insured Term Rider Children's Term Rider Disability Credit Rider Insured Insurability Rider Accidental Death Benefit Rider
	Explorer Plus UL	0 - 79	\$25,000	LifePlus Accelerated Death Benefit Rider Overloan Protection Rider Change of Insured Rider 10-year Base No-Lapse Guarantee Benefit Enhanced No-Lapse Guarantee Enhanced Cash Value Rider Extended No-Lapse Guarantee Income Rider Other Insured Term Rider Children's Term Rider Disability Credit Rider Insured Insurability Rider Accidental Death Benefit Rider Supplemental Coverage Rider
Corebridge Financial	AG Secure Lifetime GUL 3	18 - 80	\$100,000	Accelerated Access Solution (Chronic Illness Rider) Lifestyle Income Solution Enhanced Surrender Value Rider Accidental Death Benefit Children's Insurance Benefit Spouse/Other Insured Term Rider Terminal Illness Rider Waiver of Monthly Deduction Rider
John Hancock	Protection UL	3 months - 90	\$50,000	Long-Term Care Disability Payment of Specified Premium Accelerated Death Benefit Return of Premium Healthy Engagement (Vitality PLUS) Critical Illness Benefit Chronic Illness Rider Accelerated Death Benefit for Chronic Illness Rider Cash Value Enhancement Rider
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
Mutual of Omaha	AccumUL Answers	0-85	\$25,000	Accelerated Death Benefit for Terminal and Chronic Illness Rider 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

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Life of the Southwest	BasicSecure	0 - 85	\$50,000	Accelerated Benefit Riders Additional Protection Benefit Rider Charitable Matching Gift Rider Children's Term Rider Death Benefit Protection Rider Guaranteed Insurability Rider Overloan Protection Rider Premium Deposit Account Qualified Plan Exchange Privilege Waiver of Monthly Deduction Waiver of Specified Premium
Nationwide	No-Lapse Guarantee UL (GUL)	18 - 85	\$100,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Long-Term Care Rider II Waiver of Monthly Deduction Rider Periodic Access Minimum Surrender Value Rider (ROP) Living Access Benefits (Chronic, Critical & Terminal Illness Riders)
	YourLife CareMatters II	30 - 75	\$36,000	LTC Acceleration Rider LTC Extension of Benefits Rider Inflation Protection Rider Accelerated Death Benefit Rider (Terminal Illness) Caregiver Support Waiver of LTC Charges when on Pay to A100 Premium Critical Illness Rider
Pacific Life Broad Markets	PL Promise GUL	0 - 80	\$25,000	Accelerated Death Benefit Children's Level Term Insurance Enhanced Surrender Value Waiver of Monthly Deduction Chronic Illness Care
Principal	UL Flex III	0 - 80	\$25,000 (Ages 0 - 19) \$50,000 (Ages 20 - 85)	Chronic Illness Death Benefit Advance Cost of Living Increase ENLG Life Paid-Up Salary Increase Terminal Illness Death Benefit Advance Waiver of Monthly Policy Charge
Protective	Protective Lifetime Assurance UL	18 - 80	\$50,000 (NT,TB only) \$100,000 (All Other Risk Classes)	Accidental Death Benefit Rider Children's Term Life Insurance Rider ExtendCare Rider Income Provider Option Endorsement Return of Premium Endorsement Terminal Illness/Accelerated Death Benefit Endorsement Waiver of Specified Premium Rider Lapse Protection Endorsement
	Protective Advantage Choice UL	18 - 80	\$50,000 (NT,TB only) \$100,000 (All Other Risk Classes)	Accidental Death Benefit Rider Children's Term Rider Disability Benefit Rider ExtendCare Rider Income Provider Option Terminal Illness/Accelerated Death Benefit

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Protective	Protective ProClassic UL	0 - 85	\$25,000 (NT, TB only) \$100,000 (All Other Risk Classes)	Accidental Death Benefit Rider Children's Term Rider Covered Insured Rider Death Benefit Plus Rider Disability Benefit Rider Enhanced Cash Surrender Value Rider Guaranteed Insurability Rider Protected Insurability Rider Chronic Illness Accelerated Death Benefit Rider Return of Substandard Charges Option (ROSCO) Rider
	ProClassic II UL	0 - 85	\$50,000 (Ages 50+) \$100,000 (Ages 0 - 85)	Accidental Death Benefit Rider Children's Term Life Insurance Rider ExtendCare Rider Income Provider Option Terminal Illness Accelerated Death Benefit
Prudential	PruLife Essential UL	0 - 85	\$25,000 (Ages 0 - 75) \$100,000 (Ages 76 - 80) \$250,000 (Ages 81 - 85)	Accidental Death Benefit Children Level Term Rider Enhanced Cash Value Rider Overloan Protection Rider BenefitAccess Rider Waiver of Monthly Deductions Living Needs Benefit
Security Mutual Life	Customized FlexUL2	18 - 85	\$25,000	Chronic Illness Accelerated Death Benefit Rider Overloan Protection Rider Guaranteed Purchase Offer Rider Terminal Illness Options Accelerated Benefit Rider Waiver of Monthly Deduction Amount Accidental Death Benefit
Symetra	CAUL	15 days - 85	\$100,000	Chronic Illness Rider Terminal Illness Rider Chronic Illness Plus Rider Accidental Death Benefit Additional Term Rider Charitable Giving Benefit

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