

Whole Life Quick Guide



Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Ameritas	Access 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
	Growth 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
	Value Plus 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
Assurity	Participating Whole Life	0 - 85	\$10,000	Accelerated Death Benefit Rider Accidental Death Benefit Rider Children's Term Rider Critical Illness Rider Disability Waiver of Premium Rider Guaranteed Insurability Rider Level Term Rider Paid-Up Additions Rider Periodic Premium Paid-Up Additions Rider Single Premium Payor Benefit Rider
	Single-Premium Whole Life	0 - 85	\$5,000 minimum (Ages 55 - 85) \$10,000 minimum (Ages 0 - 54)	Accelerated Death Benefit Single Premium Insurance Rider
Cincinnati Life	Guaranteed Whole Life	Level Pay - 0 - 85 10-Pay - 0 - 80 Single-Pay - 0 - 85 Paid Up at 65 - 0 - 54	\$10,000	Accelerated Benefit Rider Chronic Illness and Terminal Illness Accelerated Benefit Rider Children's Term Life Insurance Rider Paid-Up Life Insurance Rider Accidental Death Benefit Rider Insured Insurability Rider Disability Waiver of Premium Rider

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Corebridge	Simplified Issue Whole Life	50 - 80	\$5,000 - \$35,000	Accelerated Death Benefit for Terminal Illness Rider Accelerated Death Benefit for Nursing Home Confinement Rider Accidental Death Benefit Rider
	Guaranteed Issue Whole Life	50 - 80	\$5,000 - \$25,000	Chronic Illness Acceleration Benefit Terminal Illness Benefit
Lafayette Life	Heritage 2022 (Payable to age 100 or 20 years whichever is longer)	0 - 85	All ages: \$5,000; Preferred \$100,000 and up	Accelerated Death Benefit Rider Accelerated Death Benefit PLUS Rider Single Premium Paid-Up Additions Rider Fixed Premium Paid-Up Additions Rider Level Premium Paid-Up Additions Rider Children's Insurance Rider Waiver of Premium Disability Rider Premium Deposit Fund Rider Premium Deposit Fund Max Rider Term Life Insurance Rider (10, 20, 30-year) Accidental Death Benefit Rider Option to Purchase Additional Insurance Rider
	Contender 2022 Payable to age 95 or 20 years whichever is longer)	0 - 85	All ages: \$5,000; Preferred \$100,000 and up	Accelerated Death Benefit Rider Accelerated Death Benefit PLUS Rider Single Premium Paid-Up Additions Rider Fixed Premium Paid-Up Additions Rider Level Premium Paid-Up Additions Rider Children's Insurance Rider Waiver of Premium Disability Rider Premium Deposit Fund Rider Premium Deposit Fund Max Rider Term Life Insurance Rider (10, 20, 30-year) Accidental Death Benefit Rider Option to Purchase Additional Insurance Rider
	Patriot Now Rapid Issue Payable to age 75 or 30 years, whichever is longer	18 - 60	18 - 50: Max \$1,000,000 51 - 60: Max \$250,000	Accelerated Death Benefit Rider Accelerated Death Benefit PLUS Rider Single Premium Paid-Up Additions Rider Fixed Premium Paid-Up Additions Rider Level Premium Paid-Up Additions Rider Waiver of Premium Disability Rider Premium Deposit Fund Rider Premium Deposit Fund Max Rider Term Life Rider 2025 (7, 10, 15, 20, 30-year) Accidental Death Benefit Rider
	Patriot 2022 (Payable to age 75 or 30 years whichever is longer)	0 - 85	All ages: \$25,000; Preferred \$100,000 and up	Accelerated Death Benefit Rider Accelerated Death Benefit PLUS Rider Single Premium Paid-Up Additions Rider Fixed Premium Paid-Up Additions Rider Level Premium Paid-Up Additions Rider Children's Insurance Rider Waiver of Premium Disability Rider Premium Deposit Fund Rider Premium Deposit Fund Max Rider Term Life Insurance Rider (10, 20, 30-year) Accidental Death Benefit Rider Option to Purchase Additional Insurance Rider
	Sentinel 2022 (Payable to age 65 or 20 years whichever is longer)	0 - 85	All ages: \$25,000; Preferred \$100,000 and up	Accelerated Death Benefit Rider Accelerated Death Benefit PLUS Rider Single Premium Paid-Up Additions Rider Fixed Premium Paid-Up Additions Rider Level Premium Paid-Up Additions Rider Children's Insurance Rider Waiver of Premium Disability Rider Premium Deposit Fund Rider Premium Deposit Fund Max Rider Term Life Insurance Rider (10, 20, 30-year) Accidental Death Benefit Rider Option to Purchase Additional Insurance Rider

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Lafayette Life	10 Pay Life 2022	0 - 85	All ages: \$25,000; Preferred \$100,000 and up	Accelerated Death Benefit Rider Accelerated Death Benefit PLUS Rider Single Premium Paid-Up Additions Rider Fixed Premium Paid-Up Additions Rider Level Premium Paid-Up Additions Rider Children's Insurance Rider Waiver of Premium Disability Rider Premium Deposit Fund Rider Premium Deposit Fund Max Rider Term Life Insurance Rider (10, 20, 30-year)
	Liberty 2022 (Single Premium)	0 - 85	All ages: \$25,000; Preferred \$100,000 and up	Accelerated Death Benefit Rider Accelerated Death Benefit PLUS Rider Single Premium Paid-Up Additions Rider Fixed Premium Paid-Up Additions Rider
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 Enhanced Surrender Value 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	
Mutual of Omaha	Living Promise Whole Life Level Benefit Plan	45 - 85	\$2,000 - \$50,000	Accelerated Death Benefit for Terminal Illness or Nursing Home Confidence Rider Accidental Death Benefit Rider
	Living Promise Whole Life Graded Benefit Plan	45 - 80	\$2,000 - \$20,000	None
	Children's Whole Life	14 days - 17	\$5,000 - \$50,000	Guaranteed Insurability Rider Waiver of Premium due to Death of Owner
National Life Group	TotalSecure	0 - 85	\$50,000	Accelerated Benefits Riders Guaranteed Insurability Rider Additional Paid-Up Life Insurance Rider Beneficiary Insurance Option Children's Term Rider Exchange to New Insured FlexTerm Dividend Option Qualified Plans Exchange Privilege Term Riders Waiver of Premium Rider Flex Term Permanent Coverage Option Excess Premium Option Model Premium Additions Rider Single Premium Additions Rider External Paid-Up Option
Nationwide	Heritage Single-Premium WL	40 - 80	Minimum Premium Amount \$10,000	Chronic Illness Benefit Terminal Illness Benefit Owner-directed Settlement Options

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Nationwide	Whole Life 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 Deah or Disability Benefit Rider Living Access Benefits (Chronic, Critical & Terminal Illness Riders)
	20-Pay Whole Life	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 Deah or Disability Benefit Rider Living Access Benefits (Chronic, Critical & Terminal Illness Riders)
Protective	Non-Participating Whole Life	0 - 80	\$10,000 / \$100,000 for preferred or better rates	Waiver of Premium Rider Terminal Illness Accelerated Death Benefit
SBLI	Continuous Pay Whole Life	15 days - 80	\$25,000	Accelerated Death Benefit Children's Level Term Guaranteed Purchase Option Single-Premium Paid Up Additions Flex-Pay Paid Up Additions Waiver of Premium Accidental Death Benefit Guaranteed Level Premium Term
	Limited Pay Whole Life	15 days - 80	\$25,000	Accelerated Death Benefit Children's Level Term Guaranteed Purchase Option Single-Premium Paid Up Additions Flex-Pay Paid Up Additions Waiver of Premium Accidental Death Benefit Guaranteed Level Premium Term
	Single Premium Whole Life	15 days - 80	\$25,000	Accelerate Death Benefit
Security Mutual Life	Security Designer WL4U3 LP121	18 - 80	\$100,000	Enhanced Paid-Up Additions Rider Combo Rider Level Term Rider Chronic Illness Accelerated Death Benefit Rider Terminal Illness Options Accelerated Benefit Rider Disability Waiver of Premium Premium Service Agreement Accidental Death Benefit
	Security Designer WL4U3 LP100	0 - 85	\$25,000	Enhanced Paid-Up Additions Rider Combo Rider Level Term Rider Chronic Illness Accelerated Death Benefit Rider Terminal Illness Options Accelerated Benefit Rider Disability Waiver of Premium Premium Service Agreement Accidental Death Benefit Custom Term Rider Enhanced Guaranteed Insurability Option Rider
	Security Designer WL4U3 LP65	18 - 54	\$100,000	Enhanced Paid-Up Additions Rider Combo Rider Level Term Rider Chronic Illness Accelerated Death Benefit Rider Terminal Illness Options Accelerated Benefit Rider Disability Waiver of Premium Premium Service Agreement Accidental Death Benefit

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Security Mutual Life	Security Designer WL4U3 10Pay	0 - 80	\$100,000	Enhanced Paid-Up Additions Rider Combo Rider Level Term Rider Chronic Illness Accelerated Death Benefit Rider Terminal Illness Options Accelerated Benefit Rider Disability Waiver of Premium Premium Service Agreement
	Legacy SPx	50 - 80	Minimum - \$10,000 Maximum - \$500,000	Guaranteed paid-up death benefit with guaranteed cash value Accelerated death benefit riders for Terminal, Chronic and Critical Illness
Transamerica	Immediate Solution	0 - 85	Minimum - \$1,000 Maximum Ages 0 - 55 - \$50,000 Ages 56 - 65 - \$40,000 Ages 66 - 75 - \$30,000 Ages 76 - 85 - \$25,000	Accelerated Death Benefit Riders Accidental Death Benefit Rider Children's and Grandchildren's Benefit Rider
	10-Pay Solution	0 - 85	Minimum - \$1,000 Maximum Ages 0 - 55 - \$50,000 Ages 56 - 65 - \$40,000 Ages 66 - 75 - \$30,000 Ages 76 - 85 - \$25,000	Accelerated Death Benefit Riders Accidental Death Benefit Rider Children's and Grandchildren's Benefit Rider
	Easy Solution (graded death benefit)	18 - 80	\$1,000 - \$25,000	Accelerated Death Benefit Riders Accidental Death Benefit Rider Children's and Grandchildren's Benefit Rider
	Lifetime Whole Life	0 - 80	\$25,000 - \$2,000,000	Accidental Death Benefit Rider Children's Benefit Rider Chronic Illness Rider Critical Illness Rider Terminal Illness Rider Disability Waiver of Premium Guaranteed Insurability Rider Income Protection Option Term Insurance Rider

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