

RETURN OF PREMIUM RIDER DETAILS

Carrier	Available Products	Number of Windows	Issue Ages	Window of Time Available	ROP Percentage	States Not Available	Risk Class Limitations and Exclusions	Maximum Refund Amount Available	Included in Base Product?
ANICO	Guaranteed UL	3 (15, 20, & 25th policy yrs)	18-70	61 days after last enhancement period (25th policy yr)	50%	N/A	Clients rated tables 1-4 or with a flat extra of \$1 - \$5/\$1,000 will only receive the 15th year option.	Face Amounts 25K-\$249,999 in yr 15 = 50%. 20/25yr = 100% OR up to 45% of DB, whichever is less.	Automatically included, unless age or rating prohibit.
					100%		Clients rated table 5 or higher or with a flat extra of more than \$5/\$1,000 will not receive the rider.		
Corebridge Financial	Secure Lifetime GUL 3 Value+ Protector III	2	Same as product	60 days following the policy anniversary in:		N/A	Only available Table 3 or better	100% of premiums paid up to 40% of lowest specified face amount	Yes
				Year 20:	50%				
				Year 25:	100%				
MassMutual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Mutual of Omaha	Life Protection Advantage Income Advantage	7	Same as product	60 days following the policy anniversary in:		NY	Life Protection Advantage: Not available: Age > 50: T5 - T16, Tobacco Users Age > 60: Substandard Income Advantage: Not available: Age < 50: Substandard, Tobacco Users Age 50 & Up: T5 - T16	100% of premiums paid up to 80% of initial death benefit	Yes
				Year 15:	50%				
				Year 20 - 25:	100%				
Nationwide	No-Lapse GUL II	2	Same as product	60 days following the policy anniversary in:		CA, D.C., MA, MT, NY	Rider is not available if designed with an age 70 guarantee	The lesser of 40% of the specified amount or a percentage of adjusted premiums paid	No
				Year 15:	50%				
				Year 20:	100%				
New York Life	Custom UL Guarantee	2	Age 18 - 70	60 days following the policy anniversary in:		N/A	Only available at Table 4 or Better. The MBO-required monthly premium is equal to the level annual premium, including any rider charges, required to keep the policy in force to attained age 100, divided by 12.	Widow 1 = up to 50% of premiums paid Window 2 = 100% of premiums paid Subject to a 40% face amount cap	Yes
				Later of Year 20 or age 65	50%				
				Later of Year 20 or age 70	100%				
North American	CustomGuarantee UL Protection Builder IUL	3	Same as product	60 days following the policy anniversary in:		NY	For both the CGUL & PBIUL products - the policy must guarantee to at least age 95 and meet minimum premium requirements - see software to run exact scenarios for clients	100% of premiums paid up to 50% of death benefit	Yes
				Year 15:	50%				
				Year 20:	100%				
				Year 25:	100%				
Protective	Advantage Choice UL	2	Age 18 - 70	60 days following the policy anniversary in:		NY	Table 4 or \$5 Flat Extra; Not available on Tobacco Classes	Limited to 50% of the lowest face amount	Yes
				Year 20:	50%				
				Year 25:	100%				
	Lifetime Assurance UL	Unlimited	Same as product	Available on or after the 10th policy anniversary	25%	NY	Table 4 or \$5 Flat Extra; Not available on Tobacco Classes	Limited to 50% of the lowest face amount	Yes
Sagicor	WealthCare Single Premium IUL	Unlimited	Same as product	Available first day policy is in force	100%	AK, CT, ME, NY, VT	None	100% of Premiums Paid	Yes