

TERMINAL ILLNESS RIDER DETAILS

Carrier	Definition of Terminal Illness	Percentage of Death Benefit Accelerated	Cost to Use Rider	Notes
ANICO	An illness or chronic condition expected to result in death within 24 months (12 months for FL, CT, & NY)	Max \$2M for issue ages 0-65, and max \$1M for issue ages 66+	None - \$500 admin fee when exercised	There is no minimum partial acceleration request; however, the partial acceleration will not be allowed if the policy's face amount would be reduced below the minimum required for the product. The accelerated benefit may be paid in a lump sum or applied to any settlement option under the contract that does not involve life contingent payments.
Banner Life	12 Months	Lesser of \$500,000 or 75% of Death Benefit	\$250	Not available in MT
Corebridge Financial	24 Months	Lesser of \$250,000 or 50% of the Specified Amount	\$250	12 Months in NY for Terminal Illness Definition
Equitable	12 Months	Lesser of \$250,000 or 75% of Death Benefit	\$250	Definition of terminal illness (i.e. # of months) as well as minimum accelerated death benefit amount may vary by state
F&G Life	24 Months	Lesser of \$1,000,000 or 100% of the Death Benefit	\$500	
Foresters	12 Months	95% - Max \$500,000	None	
Global Atlantic	12 Months	50% up to \$250,000	\$300	
John Hancock	12 Months	Lesser of \$1,000,000 or 50% of the Death Benefit	None	
Lincoln Financial	12 Months	50% of remaining benefit or Max \$250,000	One time charge at use	
MassMutual	When MassMutual receives satisfactory proof that the insured has a terminal illness, expected to result in death within a states directed time frame, typically 12 or 24 months.	The maximum amount allowed to be accelerated is the lesser of \$250,000 or 75% of the Eligible Amount.	The accelerated benefit payment will be reduced by an administrative fee of not more than \$250 and an interest charge. There also will be premium and dividend adjustments to traditional life policies within a states directed time frame, typically 12 or 24 months following the acceleration	
Mutual of Omaha	12 Months	Lesser of \$1,000,000 or 80% of the Specified Amount	\$100 plus 6% of Accelerated Amount	NA
Nationwide	12 Months	50%	\$250	Not available in NY 24 Months in IL for Terminal Illness Definition
New York Life	12 Months	Whole Life - \$500,000 Max UL Products - \$250,000 Max	\$150	
North American	24 months	90% - Max \$1,000,000	\$200	12 Months in FL for Terminal Illness Definition
Principal	Term - 12 Months	75% - up to a max \$1,000,000	\$150	
	Permanent - 12 Months	75% - up to a max \$1,000,000	\$150	
Protective	6 months	60% - Max \$1,000,000	Current Treasury Rate on Accelerated Amount	
Prudential	6 months	100%	\$150	Fee is \$100 in Florida
Sagicor	12 Months	50% - Max \$300,000	\$250	
Securian Financial	12 Months	100% less \$10,000	100	
Symetra	12 Months	75% - Max \$500,000	None	
Transamerica	12 Months	100% - Max \$1,500,000	\$350	Not available in NY
William Penn	12 Months	Lesser of \$500,000 or 75% of Death Benefit	\$250	
Zurich	24 Months	75% - Max \$2,000,000	Varies at time of policy	12 Months in FL for Terminal Illness Definition

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For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.