

## EARLY CASH VALUE RIDER

Carrier	Name Of Rider	Requirements	Products Available	Percent of Cash Value Year 1	Duration of Benefit	Illustration Method	Compensation Changes	Notes
ANICO	N/A							
Banner Life	NA							
Corebridge Financial	Early Cash Value Rider	Corporate Ownership or Premium Financing	Max Accumulator+ III IUL	50%	7 Years	Home Office Only	7 Year Spread	Not available in NY
Equitable	Cash Value Plus Rider	None	BrightLife Grow IUL VUL Legacy VUL Optimizer VUL Survivorship	Years 1 - 4: 100% Year 5: 80% Year 6: 65% Year 7: 45% Year 8: 25%	8 Years	Winflex Carrier Software	6 Year Spread	
F&G Life	NA							
Foresters	NA							
Global Atlantic	Early Cash Value Rider	Corporate Ownership or Premium Financing	*Lifetime Builder Elite *Global Accumulator	100%	5 Years	Carrier Software	9 Year Spread 5 Year Chargeback	
John Hancock	Cash Value Enhancement	None	Accumulation IUL Protection IUL Protection IUL Accumulation VUL Accumulation SVUL	70% - 90%	5 Years	Winflex Carrier Software	4 Year Spread 4 Year Diminishing Chargebacks	
Lincoln Financial	Surrender Value Enhancement Endorsement	Corporate Ownership or Premium Financing	WealthAccumulate 2 IUL	75% - 80%	Permanent Endorsement	DesignIt WinFlex	6 Year Spread 2 Year Rolling Chargebacks	
	Lincoln Enhanced Value Rider	Corporate Ownership or Premium Financing	WealthAccumulate 2 IUL	Benefit Level 1: 100% Benefit Level 2: 93% Benefit Level 3: 85%	10 Years, diminishing after year 7	DesignIt	5 Year Spread 2 Year Rolling Chargebacks	
	Enhanced Surrender Value	Corporate Ownership or Premium Financing	AssetEdge VUL (2020) VULOne SVULOne	No Guaranteed Percentage	5 Years	DesignIt WinFlex	7 - 8 Year Spread 4 Year Rolling Chargebacks	
	Executive Enhanced Surrender Value	Corporate Ownership or Premium Financing	AssetEdge Exec. VUL	Option 1: Waives Surrender Charges Option 2: Waives Surrender Charges and replaces a portion of Admin Charges	5 Years	DesignIt WinFlex	7 - 8 Year Spread 5 Year Rolling Chargebacks	
Mass Mutual	N/A							
Mutual of Omaha	N/A							
Nationwide	Surrender Value Enhancement Rider	N/A	IUL Accumulator II VUL Accumulator	110% or 100%	10 Years	Carrier Software WinFlex	5 Year Spread 4 Year Rolling Chargebacks	
New York Life	Enhanced Cash Value Rider	None	CWL	85%	5 Years	Carrier Software - NYLIS	5 Year Spread 5 Year Chargeback	
North American	Waiver of Surrender Charge option Rider	N/A	Smart Builder	100%	10 Years	Winflex Carrier Software	Waiver of Surrender Charge option Rider reduces first year compensation, and add Asset Based Trail Compensation beginning in policy year 2. 100% chargeback will occur when a policy is lapsed, surrendered, or partial withdrawal which exceeds 10% of cumulative premiums paid in Policy Year 1	Waiver of Surrender Charge option Rider only available on compensation Option C
Principal	Enhanced Cash Surrender Value Rider*	Corporate Ownership	Executive VUL III	98% - 106%	13 Years	Home Office Case/ Illustration Request	5 to 7 Year Spread 2 to 4 Year Rolling Chargebacks	
	Surrender Value Enhancement Rider	Corporate Ownership or Sponsored	VUL Income IV	95%	7 Years	Winflex Carrier Software	5 Year Spread 3 Year Rolling Chargebacks	
	Alternate Surrender Value Rider	Corporate Ownership or Sponsored	IUL Accumulation II	100%	10 Years	Winflex Carrier Software	4 Year Spread 3 Year Rolling Chargebacks	
Protective	N/A							
Prudential	Enhanced Cash Value Rider	None	PruLife Essential UL PruLife Founders Plus VUL Protector	Ages 0 - 59: 86% Ages 60+: 86%	1 Year	Winflex Carrier Software	1 Year Chargeback	Rider mechanics vary by product. Not available in NY. Minimum Face Amount is \$250,000
			PruLife Custom Premier II	120%	1 Year			
			PruLife Index Advantage UL	Ages 0 - 59: 122% Ages 60+: 108%	1 Year			
			PruLife Survivorship Index UL	Ages 0 - 49: 103% Ages 50+: 105%	1 Year			
			PruLife SVUL Protector	50%	1 Year			
Sagacor	N/A							
Securian Financial	Early Values Agreement	None	Eclipse IUL-NY, Eclipse Accumulator IUL, Eclipse Survivor II IUL, Premier VUL	100%	10 Years	Winflex Carrier Software	Spread compensation up to 10 years	Spread compensation varies by target premium and may affect Excess and Renewals
Securian Financial	Surrender Value Enhancement Agreement	Corporate Ownership	Eclipse IUL-NY, Eclipse Accumulator IUL, Eclipse Survivor II IUL	100%	1 - 3 Years specified at issue	Winflex Carrier Software	Chargeback for 3 Years	Surrender value will be equal to premiums paid for the first 1-3 years which is specified at issue
Symetra	Surrender Value Enhancement Rider	None	Accumulator Ascent IUL Protector IUL Accumulator VUL	Alternate Surrender Values Illustrated	5 Years	Winflex Carrier Software	4 Year Spread 4 Year Diminishing Chargebacks	One time rider charge: \$500
Transamerica	N/A							
William Penn	N/A							
Zurich	N/A							

\* ECSVR enhancement factor options available for all Executive VUL III policies are: 50%, 25%, and 0%. For cases with at least \$250,000 annual premium AND that are corporate owned, two additional ECSVR enhancement factor options are available: 75% and 100%.

\*\* Option (chargeback) - Heaped (4 yrs) / Semi-heaped (3 years) / Levelized and AUM centric options (2 years)