

CHILD RIDER DETAILS

Carrier	ANICO	Banner Life	Corebridge Financial	Equitable	F&G Life
Coverage Amount	1K-25K per family	\$5,000 or \$10,000	\$500 - \$25,000 (No more than 1 unit of child rider per \$2,500 of base coverage)	\$5,000 - \$25,000	\$10,000 - \$25,000
Increments Available Dollars / Units	1 unit minimum, 25 unit max	N/A	\$500 / 50 units	\$1000 / 25 units (up to 50 units = \$50,0000 in NY)	\$1,000
Child's Issue Age	15 days through 18 years	15 days old to 18 years old	15 days - Age 18	0 days - Age 17	15 days - Age 18
Maximum Child Coverage Age	25 years old	Age 25	Policy anniversary nearest child's age 25 or parent's age 65	Earlier of the child's 25th bday or day before the policy anniversary nearest base insured's 65th bday	The Policy anniversary on which the youngest Insured Child reaches age 25.
Risk Classes for Child	N/A	Issued with the guardians rate class	Juvenile (Equates to Standard).	Standard	Juvenile (Standard)
Underwriting Requirements		Child Rider Supplement	Child Rider Supplement	UW performed based on answers to medical questions on CTIR supplement. Child would need to qualify for Standard	Child Rider Supplement
Number of Children Rider Covers	No limit	A single rider covers all eligible children to the earlier of the child's 25th birthday or the insured's 65th birthday.	Covers all Eligible Dependent Children	No Limit	Covers all Eligible Dependent Children
Primary Insured Issue Ages to include Child Rider	18-55	20-55	Age 20 - Age 55	Age 17 - Age 55	0 - 80
Primary Insured Risk Classes Available for Issue	T5 or higher	All	Table D or better	Table D or better	All
Able to be added Post Issue?	Yes, except in NY	No	Yes	Yes	Yes
Requirements to add Post Issue	No additional requirements. Child must be 15 days through 18 years old. Not available in NY.	NA	In Force Change App	AMICA Form	In Force policy change form and Children's Term Life Insurance Medical Supplemental Questionnaire
Available Products	Whole Life, Executive UL, Performance IUL, Protection IUL, Signature IUL-NY, Guaranteed UL	OP Term Series	Select a Term Max Accumulator+ II Secure Lifetime III GUL Value + Protector II	All Single Life products except for COIL	Pathsetter Everlast
Conversion Privileges	The coverage on an insured child may be converted at anytime to a level premium permanent policy for the amount in force without evidence of insurability. On the policy anniversary following the insured's child attained age of 25, the coverage can be converted for any amount up to five times the number of units in force on the insured child, to a maximum of \$50,000.	The rider coverage on an insured may be converted at the earliest of the policy anniversary nearest the insured child's 25 birthday or the policy anniversary nearest the insured's 65 birthday. Conversions must occur within 31 days of the earliest event.	Convertible to age 25. If converted at age 25, can have up to 5x the face amount of the term rider. If prior to age 25, can only have the face amount of the term rider.	Conversion to a new permanent product may be done at the earliest of the child's age 25 or the day before the policy anniversary nearest the insured's 65th birthday.	Within 31 days before that child's 25th birthday. Up to 2x the rider face amount.
Maximum Face Amount for Conversions	The coverage on an insured child may be converted at anytime to a level premium permanent policy for the <u>amount in force without evidence of insurability</u> . On the policy anniversary following the insured's child attained age of 25, the coverage can be converted for <u>any amount up to five times the number of units in force on the insured child, to a maximum of \$50,000.</u>	Original Rider Amount	5 Times Original Face Amount	Up to \$25,000	2x the rider's face amount.

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CHILD RIDER DETAILS

Carrier	Foresters Financial	Global Atlantic	Lincoln Financial	Mutual Of Omaha	Nationwide
Coverage Amount	\$10,000 - \$25,000	\$2,000 - \$20,000	\$1,000 - \$15,000	\$1,000 - \$10,000	\$5,000 - \$25,000
Increments Available Dollars / Units	\$1000 / 25 units	\$1000 / 20 units	\$1000 / 10 units (Permanent Products) \$1000 / 15 units (Term Products)	\$1000 / 10 units	\$1000 / 25 units
Child's Issue Age	15 days - Age 18	15 days - Age 17	15 days - Age 17	15 days - Age 20	15 days - Age 18
Maximum Child Coverage Age	Attained age 25	Attained age 25	Earlier of the child's 25th birthday or the base insured's 65th birthday	Earlier of child's attained age 23 or policy anniversary after the insured reaches age 65	Earlier of the child's 22nd birthday or the base insured's 65th birthday
Risk Classes for Child	N/A	Standard Rate Class	Standard Rate Class	No risk class assigned for the rider. Rates are per thousand dollars of coverage.	N/A
Underwriting Requirements	Part 2 Non-Med If child has been treated for a disease or hospitalized or if pending any medical testing	\$0 - \$250,000: Non-Med Part 2 & RX Check \$250,000 - \$1,000,000: Call UW	CTR packet	Four questions on the Child Rider Application. No other UW requirements.	Child Rider Questions must be obtained
Number of Children Rider Covers	No Limit	No Limit	Covers all Eligible Dependent Children	Covers all unmarried children age 15 days through 20 years.	No Limit
Primary Insured Issue Ages to include Child Rider	Smart UL: 18 - 55 Advantage Plus II: 16 - 55 Your Term (10, 15, 20, 25): 18 - 55 Your Term (30 Yr) Med UW (Non-Tobacco): 18 - 55 Non-Med UW (Non-Tobacco): 18 - 55 Med UW (Tobacco): 18 - 50 Non-Med UW (Tobacco): 18 - 45 Strong Foundation: 18 - 55	Age 18 - Age 55	Age 18 - Age 50 (Permanent Products) Age 18 - Age 55 (Term Products)	Age 18 - Age 55	Age 18 - Age 65
Primary Insured Risk Classes Available for Issue	All Risk Classes	Premier NT - Table 4 & Tobacco - Tob. Table 4	Available on all risk classes	Available on all risk classes.	Table D or better
Able to be added Post Issue?	Yes	No	Yes	Yes	Yes
Requirements to add Post Issue	Application for Change	N/A	Reinstatement / Change Form	Birth Certificate / Proof of Adoption	Policy Adjustment Application
Available Products	Your Term Advantage Plus II Smart UL Stron Foundation	Global Accumulator Lifetime Builder Elite Lifetime Foundation Elite	All Term Products WealthAccumulate 2 IUL WealthPreserve 2 IUL	All products	All Single Life products with the exception of Annual Renewable Term
Conversion Privileges	The conversion period begins when the child becomes insured until two months after the earliest of: Date the rider ends; Death of the insured; Insured child's 25th birthday	Conversion privilege is effective on the child's 25th birthday for up to 5x the face amount of term insurance provided by the rider.	At expiration date of the term insurance, the rider can be converted at the attained age of the child (Standard Tobacco rates) to any plan that the company makes available for conversion at the time of conversion. Face amount at least equal to the amount of child benefit and not more than 5 times the child benefit.	Policyowner may convert this rider to any available form of permanent insurance at any time before the Insured's age 65 or the Child's age 23 whichever is earlier	Conversion may be requested for: Date rider terminates Date Child marries Policy Anniversary following the Insured Child's 18th or 22nd Birthday
Maximum Face Amount for Conversions	Up to \$100,000	5 Times Original Face Amount	Up to \$15,000	5 Times Original Face Amount	Up to \$25,000

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CHILD RIDER DETAILS

Carrier	New York Life	North American	Protective	Prudential	Sagicor
Coverage Amount	\$1,000 - \$25,000	\$5,000 - \$25,000	\$1,000 - \$25,000	\$10,000 - \$100,000	\$2,000 - \$20,000
Increments Available Dollars / Units	\$1,000	\$1,000	\$1,000 / 25 units	\$10,000	\$1,000
Child's Issue Age	15 days - Age 18	15 days - Age 20	15 days - Age 18	14 days - Age 18	15 days - age 19
Maximum Child Coverage Age	Earlier of policy anniversary following the child's 25th birthday and the insured's 65th birthday	The policy anniversary after the insured child's 23rd birthday	Attained age 25	Earlier of: First policy anniversary after the insured's 75th birthday Date of the insured parent's death First anniversary after each child reaches age 25	Earlier of age 25 or marriage
Risk Classes for Child	N/A	Standard Rate Class	Table 2 - Standard Non-Tobacco	Class A or better	N/A
Underwriting Requirements	None	Financial: Parents or Guardians 2 times the child face amount Medical: No significant medical history	Child Term Rider packet No labs for children	Child Rider supplement must be completed. No labs for children	N/A
Number of Children Rider Covers	No Limit	No Limit*	No Limit	No Limit	No Limit
Primary Insured Issue Ages to include Child Rider	Age 16 - Age 50	Age 18 - Age 55	Age 18 - Age 64; Age 15 - Age 64 for Variable Universal Life	Age 18 - Age 55	Age 55
Primary Insured Risk Classes Available for Issue	Same as Base Policy	Same as Base Policy	Table 4 or better	Standard or better	All Risk Classes
Able to be added Post Issue?	Yes	Yes	Yes	No	No
Requirements to add Post Issue	Application & Cover Letter	Policy Change Form	Child Term Rider Packet	N/A	N/A
Available Products	Whole Life, Level Premium Convertible Term and Yearly Convertible Term	ADDVantage Term (10, 15, 20, 30) Custom Guarantee UL Protection Builder IUL Smart Builder IUL Builder Plus IUL 3	Classic Choice Term Custom Choice UL Advantage Choice UL Indexed Choice UL Lifetime Assurance UL ProClassic II UL Strategic Objectives II VUL	Term Essential (10, 15, 20, 30) VUL Protector PruLife Custom Premier II PruLife Essential UL PruLife Founders Plus PruLife Index Advantage	Sage Term, Sage IUL, Sage WL
Conversion Privileges	Only attained age conversions; if child marries, can be converted during the 31 days following marriage if he/she has been covered for 3 years; New policy will be based on standard risk class; face amount is 5X amount of term insurance provided by the rider; only on policy anniversary closest to the child's 25th birthday.	Conversion to permanent policy: The policy anniversary following the insured child's 23rd birthday; or The policy anniversary when the insured's policy age is 65; or On or after the later of the fifth policy anniversary and the insured child's 18th birthday	Up to child's attained age 25, can convert to a permanent product for up to 5 times the amount of the Children's Term Life Insurance Rider Coverage	The rider can be converted on the policy anniversary following the child's 18th or 22nd birthday as long as the rider is still in effect. This rider can also be converted to a permanent policy when its coverage expires.	The benefit may be converted to an eligible permanent policy for up to five times the original amount with no evidence of insurability
Maximum Face Amount for Conversions	Up to \$25,000	Up to \$50,000	5x original face amount up to \$125,000	5 Times Original Face Amount	5 times original face

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CHILD RIDER DETAILS

Carrier	Symetra	Transamerica
Coverage Amount	\$1,000 - \$10,000	\$1,000 - \$99,000
Increments Available Dollars / Units	\$1000 / 10 units	\$1000 / 99 units
Child's Issue Age	15 days - Age 17	15 days - Age 20
Maximum Child Coverage Age	Attained age 25	Earlier of the child's 25th birthday or the anniversary nearest the insured's age 65
Risk Classes for Child	Standard - Table 4	N/A
Underwriting Requirements	Child rider supplement. If significant medical history UW will request aps. No labs on children.	≤\$25,000: Child Rider Supplement >\$25,001: Non-Med Part II
Number of Children Rider Covers	No Limit	No Limit
Primary Insured Issue Ages to include Child Rider	Age 16 - Age 85	Trendsetter Super & Trendsetter LB Issue Age: 18 - 80 Financial Foundation IUL Issue Age: 0 - 85 Solutions Final Expense Series Issue Age: 18 - 75
Primary Insured Risk Classes Available for Issue	All Risk Classes	All Risk Classes
Able to be added Post Issue?	No	Yes
Requirements to add Post Issue	N/A	Policy Change Form
Available Products	All Term Products CAUL	All Available Products
Conversion Privileges	When any Insured Child attains the age of 25, you may convert the coverage on that child to a new Policy without evidence of insurability. We must receive in our Administrative Office a written application, or any other method application approved by us, within 60 days after the Insured Child's 25th birthday. The conversion date will be the issue date of the new Policy. On the conversion date, the first premium must be paid on the new Policy.	Insurance that terminates under the rider may be converted within 31 days to any permanent policy. The face amount cannot exceed 5x the amount of the rider coverage or \$50,000, whichever is lower
Maximum Face Amount for Conversions	N/A	5 Times Original Face Amount

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