

State Product Approvals as of 03-14-2020
 Click on each State for Approved Optional Riders & Benefits



LIFE INSURANCE COMPANY

	Sage Term - 10/15/20 Year Term	Sage NUUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Single Premium Universal Life	Sage Whole Life	Sage Secure FIA - Fixed Indexed Annuity	Sage Select Bonus FIA - Fixed Indexed Annuity	Sage Premium Immediate Annuity (SPIA)	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Alabama	x	▲	▲	▲	■	●	●	●	●	●
Arizona	x	▲	▲	▲	■	●	●	●	●	●
Arkansas	x	▲	▲	▲	■	●	●	●	●	●
California	x	N/A	■	N/A	■	●	●	●	●	●
Colorado	x	▲	▲	▲	■	●	●	●	●	●
Delaware	x	▲	▲	N/A	■	●	●	●	●	●
District of Columbia	x	▲	▲	▲	■	●	●	●	●	●
Florida	■	▲	▲	▲	■	●	●	●	●	●
Georgia	x	▲	▲	▲	■	●	●	●	●	●
Hawaii	x	▲	▲	▲	■	●	●	●	●	●
Idaho	x	▲	▲	▲	■	●	●	●	●	●
Illinois	x	▲	▲	▲	■	●	●	●	●	●
Indiana	x	▲	▲	▲	■	●	●	●	●	●
Iowa	x	▲	▲	▲	■	●	●	●	●	●
Kansas	x	▲	▲	▲	■	●	●	●	●	●
Kentucky	x	▲	▲	▲	■	●	●	●	●	●
Louisiana	x	▲	▲	▲	■	●	●	●	●	●
Maryland	x	▲	▲	▲	■	●	●	●	●	●
Massachusetts	x	▲	▲	▲	■	●	●	●	●	●
Michigan	x	▲	▲	▲	■	●	●	●	●	●
Minnesota	x	▲	▲	▲	■	●	●	●	●	●
Mississippi	x	▲	▲	▲	■	●	●	●	●	●
Missouri	x	▲	▲	▲	■	●	●	●	●	●
Montana	N/A	N/A	N/A	N/A	■	N/A	◆	N/A	N/A	N/A
Nebraska	x	▲	▲	▲	■	●	●	●	●	●
Nevada	x	▲	▲	▲	■	●	●	●	●	●
New Hampshire	x	▲	▲	▲	■	●	●	N/A	N/A	●
New Jersey	x	▲	▲	▲	■	●	●	●	●	●
New Mexico	x	▲	▲	▲	■	●	●	●	●	●
North Carolina	x	▲	▲	▲	■	●	●	●	●	●
North Dakota	x	▲	▲	▲	■	●	●	●	●	●
Ohio	x	▲	▲	▲	■	●	●	●	●	●
Oklahoma	x	▲	▲	▲	■	●	●	●	●	●
Oregon	x	▲	▲	▲	■	●	●	●	●	●
Pennsylvania	x	▲	▲	▲	■	●	●	●	●	●
Rhode Island	x	▲	▲	▲	■	●	●	●	●	●
South Carolina	x	▲	▲	▲	■	●	●	●	●	●
South Dakota	x	▲	▲	▲	■	●	●	●	●	●
Tennessee	x	▲	▲	▲	■	●	●	●	●	●
Texas	x	▲	▲	▲	■	●	●	●	●	●
Utah	x	▲	▲	▲	■	●	●	●	●	●
Virginia	x	▲	▲	▲	■	●	●	●	●	●
Washington	x	▲	▲	▲	■	●	●	●	●	●
West Virginia	x	▲	▲	▲	■	●	●	●	●	●
Wisconsin	x	▲	▲	▲	■	●	●	●	●	●
Wyoming	x	▲	▲	▲	■	●	●	●	●	●

Our Sales Team is ready to help you with the Features and Benefits for each Product, Joint Recruiting or Client Calls, Sagicor Tools and Procedures and much more!

Please contact our Producer Resource Center (PRC) for any questions concerning the illustration software.

Please call us at (888) 724-4267 Ext. 4680 for more details.

Product availability and features may vary by state

INSURANCE PROFESSIONAL ONLY. NO PUBLIC DISTRIBUTION.

- Product Approved
- ◆ Product Approved with Unisex Rates
- ▲ Product Approved - Accelerated Death Benefit is payable due to Terminal Condition or Chronic Illness
- x Product Approved - Accelerated Death Benefit is payable due to Terminal Condition or Nursing Home Confinement
- Product Approved - Accelerated Death Benefit is only payable due to Terminal Condition
- N/A means that the Product is not available in that state at this time



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage NLUL - No Lapse Universal Life
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 Sage Secure FIA
 Sage Select FIA - Fixed Indexed Annuity
 Sage Premium Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Alabama

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓								
<i>Due to Chronic Illness</i>		✓	✓	✓									
<i>Due to Nursing Home Confinement</i>	✓												
Accidental Death Benefit Rider	●	●	●		●								
Children's Term Rider	●	●	●		●								
Guaranteed Insurability Option Rider			●										
Market Value Adjustment						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit							<input type="checkbox"/>						
One Time Withdrawal Rider								<input type="checkbox"/>					
Over Loan Lapse Protection Rider			<input type="checkbox"/>										
Return of Premium Rider				<input type="checkbox"/>									
Waiver of Monthly Deductions Rider		●	●										
Waiver of Premium Rider	●												

- Approved Optional Riders
- ▣ Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

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LIFE INSURANCE COMPANY

Arizona

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Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓				
<i>Due to Chronic Illness</i>		✓	✓	✓					
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●	●		●				
Children's Term Rider	●	●	●		●				
Guaranteed Insurability Option Rider			●						
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider							<input type="checkbox"/>		
Over Loan Lapse Protection Rider			<input type="checkbox"/>						
Return of Premium Rider				<input type="checkbox"/>					
Waiver of Monthly Deductions Rider		●	●						
Waiver of Premium Rider	●				●				

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 Single Premium Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi Year Guaranteed Annuity

Arkansas

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓								
<i>Due to Chronic Illness</i>		✓	✓	✓									
<i>Due to Nursing Home Confinement</i>	✓												
Accidental Death Benefit Rider	●	●	●		●								
Children's Term Rider	●	●	●		●								
Guaranteed Insurability Option Rider			●										
Market Value Adjustment						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit							<input type="checkbox"/>						
One Time Withdrawal Rider								<input type="checkbox"/>					
Over Loan Lapse Protection Rider			<input type="checkbox"/>										
Return of Premium Rider				<input type="checkbox"/>									
Waiver of Monthly Deductions Rider		●	●										
Waiver of Premium Rider	●				●								

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Sage Term - 10/15/20 Year Term
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 Single Premium Bonus FIA - Fixed Indexed Annuity
 Sage Premium Immediate Annuity (SPIA)
 Milestone MYGA - Multi-Year Guaranteed Annuity

California

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Terminal Condition</i>	✓	✓	✓						
<i>Due to Chronic Illness</i>									
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●	●						
Children's Term Rider	●	●	●						
Guaranteed Insurability Option Rider		●							
Market Value Adjustment								<input type="checkbox"/>	
Terminal Illness Penalty Free Withdrawal Benefit					<input type="checkbox"/>				
Nursing Home Facility or Confined Care Facility Confinement Benefit								<input type="checkbox"/>	
One Time Withdrawal Rider								<input type="checkbox"/>	
Over Loan Lapse Protection Rider			<input type="checkbox"/>						
Return of Premium Rider									
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●		●						

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Colorado

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	Sage Secure FIA	Single Select Bonus FIA - Fixed Indexed Annuity	Sage Premium Immediate Annuity (SPIA)	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓				
<i>Due to Chronic Illness</i>		✓	✓	✓					
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●	●		●				
Children's Term Rider	●	●	●		●				
Guaranteed Insurability Option Rider			●						
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider							<input type="checkbox"/>		
Over Loan Lapse Protection Rider			<input type="checkbox"/>						
Return of Premium Rider				<input type="checkbox"/>					
Waiver of Monthly Deductions Rider		●	●						
Waiver of Premium Rider	●				●				

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 Sage Select Bonus FIA - Fixed Indexed Annuity
 Sage Premium Immediate Annuity (SPIA)
 Milestone MYGA - Multi-Year Guaranteed Annuity

Delaware

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								
<i>Due to Terminal Condition</i>	✓	✓	✓	✓								
<i>Due to Chronic Illness</i>		✓	✓	✓								
<i>Due to Nursing Home Confinement</i>	✓											
Accidental Death Benefit Rider	●	●	●	●								
Children's Term Rider	●	●	●	●								
Guaranteed Insurability Option Rider			●									
Market Value Adjustment					<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>						
One Time Withdrawal Rider								<input type="checkbox"/>				
Over Loan Lapse Protection Rider			<input type="checkbox"/>									
Return of Premium Rider												
Waiver of Monthly Deductions Rider		●	●									
Waiver of Premium Rider	●			●								

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LIFE INSURANCE COMPANY

District of Columbia

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Single Life	Sage Whole Life	Sage Secure FIA	Single Select Bonus FIA - Fixed Indexed Annuity	Sage Premium Immediate Annuity (SPIA)	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓				
<i>Due to Chronic Illness</i>		✓	✓	✓					
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●	●		●				
Children's Term Rider	●	●	●		●				
Guaranteed Insurability Option Rider			●						
Market Value Adjustment						<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>		<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit							<input type="checkbox"/>		
One Time Withdrawal Rider							<input type="checkbox"/>		
Over Loan Lapse Protection Rider			<input type="checkbox"/>						
Return of Premium Rider				<input type="checkbox"/>					
Waiver of Monthly Deductions Rider		●	●						
Waiver of Premium Rider	●				●				

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LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
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 WealthCare - Indexed Universal Life
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 Sage Select FIA - Fixed Indexed Annuity
 Single Bonus FIA - Fixed Indexed Annuity
 Sage Premium Immediate Annuity (SPIA)
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Florida

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	Sage Secure FIA	Sage Select FIA - Fixed Indexed Annuity	Single Bonus FIA - Fixed Indexed Annuity	Sage Premium Immediate Annuity (SPIA)	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	☐	☐	☐	☐	☐					
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓					
<i>Due to Chronic Illness</i>			✓	✓						
<i>Due to Nursing Home Confinement</i>										
Accidental Death Benefit Rider	●	●	●		●					
Children's Term Rider	●	●	●		●					
Guaranteed Insurability Option Rider			●							
Market Value Adjustment						☐		☐		☐
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						☐		☐		
Nursing Home Facility or Confined Care Facility Confinement Benefit							☐			
One Time Withdrawal Rider							☐			
Over Loan Lapse Protection Rider			☐							
Return of Premium Rider				☐						
Waiver of Monthly Deductions Rider		●	●							
Waiver of Premium Rider	●				●					

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LIFE INSURANCE COMPANY

Georgia

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Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓				
<i>Due to Chronic Illness</i>		✓	✓	✓					
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●	●		●				
Children's Term Rider	●	●	●		●				
Guaranteed Insurability Option Rider			●						
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider							<input type="checkbox"/>		
Over Loan Lapse Protection Rider			<input type="checkbox"/>						
Return of Premium Rider				<input type="checkbox"/>					
Waiver of Monthly Deductions Rider		●	●						
Waiver of Premium Rider	●				●				

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 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Hawaii

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓								
<i>Due to Chronic Illness</i>		✓	✓	✓									
<i>Due to Nursing Home Confinement</i>	✓												
Accidental Death Benefit Rider	●	●	●		●								
Children's Term Rider	●	●	●		●								
Guaranteed Insurability Option Rider			●										
Market Value Adjustment						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit							<input type="checkbox"/>						
One Time Withdrawal Rider								<input type="checkbox"/>					
Over Loan Lapse Protection Rider			<input type="checkbox"/>										
Return of Premium Rider				<input type="checkbox"/>									
Waiver of Monthly Deductions Rider		●	●										
Waiver of Premium Rider	●				●								

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 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Idaho

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓								
<i>Due to Chronic Illness</i>		✓	✓	✓									
<i>Due to Nursing Home Confinement</i>	✓												
Accidental Death Benefit Rider	●	●	●		●								
Children's Term Rider	●	●	●		●								
Guaranteed Insurability Option Rider			●										
Market Value Adjustment						<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit							<input type="checkbox"/>						
One Time Withdrawal Rider									<input type="checkbox"/>				
Over Loan Lapse Protection Rider			<input type="checkbox"/>										
Return of Premium Rider				<input type="checkbox"/>									
Waiver of Monthly Deductions Rider		●	●										
Waiver of Premium Rider	●				●								

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 Sage Whole Life
 Sage Secure FIA
 Sage Select FIA - Fixed Indexed Annuity
 Single Bonus FIA - Fixed Indexed Annuity
 Sage Premium Immediate Annuity (SPIA)
 Milestone MYGA - Multi-Year Guaranteed Annuity

Illinois

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓								
<i>Due to Chronic Illness</i>			✓	✓									
<i>Due to Nursing Home Confinement</i>	✓												
Accidental Death Benefit Rider	●	●	●		●								
Children's Term Rider	●	●	●		●								
Guaranteed Insurability Option Rider			●										
Market Value Adjustment						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit							<input type="checkbox"/>						
One Time Withdrawal Rider								<input type="checkbox"/>					
Over Loan Lapse Protection Rider			<input type="checkbox"/>										
Return of Premium Rider				<input type="checkbox"/>									
Waiver of Monthly Deductions Rider		●	●										
Waiver of Premium Rider	●				●								

- Approved Optional Riders
- ▣ Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

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Benefit & Rider availability and features may vary by state.
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LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage NLUL - No Lapse Universal Life
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 Sage Secure FIA
 Sage Select FIA - Fixed Indexed Annuity
 Single Premium Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Indiana

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓								
<i>Due to Chronic Illness</i>		✓		✓									
<i>Due to Nursing Home Confinement</i>	✓												
Accidental Death Benefit Rider	●	●	●		●								
Children's Term Rider	●	●	●		●								
Guaranteed Insurability Option Rider			●										
Market Value Adjustment						<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit							<input type="checkbox"/>						
One Time Withdrawal Rider									<input type="checkbox"/>				
Over Loan Lapse Protection Rider			<input type="checkbox"/>										
Return of Premium Rider				<input type="checkbox"/>									
Waiver of Monthly Deductions Rider		●	●										
Waiver of Premium Rider	●				●								

- Approved Optional Riders
- ▣ Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

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LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage NLUL - No Lapse Universal Life
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 Sage Secure FIA
 Sage Select FIA - Fixed Indexed Annuity
 Single Bonus FIA - Fixed Indexed Annuity
 Sage Premium Immediate Annuity (SPIA)
 Milestone MYGA - Multi-Year Guaranteed Annuity

Iowa

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	Sage Secure FIA	Sage Select FIA - Fixed Indexed Annuity	Single Bonus FIA - Fixed Indexed Annuity	Sage Premium Immediate Annuity (SPIA)	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓					
<i>Due to Chronic Illness</i>		✓	✓	✓						
<i>Due to Nursing Home Confinement</i>	✓									
Accidental Death Benefit Rider	●	●	●		●					
Children's Term Rider	●	●	●		●					
Guaranteed Insurability Option Rider			●							
Market Value Adjustment						<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>		<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>				
One Time Withdrawal Rider							<input type="checkbox"/>			
Over Loan Lapse Protection Rider			<input type="checkbox"/>							
Return of Premium Rider				<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●	●							
Waiver of Premium Rider	●				●					

- Approved Optional Riders
- ▣ Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

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LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage NLUL - No Lapse Universal Life
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 Sage Secure FIA
 Sage Select FIA - Fixed Indexed Annuity
 Single Premium Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Kansas

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>														
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓														
<i>Due to Chronic Illness</i>		✓	✓	✓															
<i>Due to Nursing Home Confinement</i>	✓																		
Accidental Death Benefit Rider	●	●	●		●														
Children's Term Rider	●	●	●		●														
Guaranteed Insurability Option Rider				●															
Market Value Adjustment									<input type="checkbox"/>				<input type="checkbox"/>		<input type="checkbox"/>				
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit									<input type="checkbox"/>				<input type="checkbox"/>		<input type="checkbox"/>				
Nursing Home Facility or Confined Care Facility Confinement Benefit									<input type="checkbox"/>										
One Time Withdrawal Rider													<input type="checkbox"/>						
Over Loan Lapse Protection Rider				<input type="checkbox"/>															
Return of Premium Rider					<input type="checkbox"/>														
Waiver of Monthly Deductions Rider		●	●																
Waiver of Premium Rider	●				●														

- Approved Optional Riders
- ▣ Inherent Rider or Benefit
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LIFE INSURANCE COMPANY

Kentucky

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Single Life	Sage Whole Life	Sage Secure FIA	Single Select Bonus FIA - Fixed Indexed Annuity	Sage Premium Immediate Annuity (SPIA)	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓				
<i>Due to Chronic Illness</i>		✓	✓	✓					
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●	●		●				
Children's Term Rider	●	●	●		●				
Guaranteed Insurability Option Rider			●						
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider							<input type="checkbox"/>		
Over Loan Lapse Protection Rider			<input type="checkbox"/>						
Return of Premium Rider				<input type="checkbox"/>					
Waiver of Monthly Deductions Rider		●	●						
Waiver of Premium Rider	●				●				

- Approved Optional Riders
- ▣ Inherent Rider or Benefit
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 Sage Select FIA - Fixed Indexed Annuity
 Single Select Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Louisiana

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓								
<i>Due to Chronic Illness</i>		✓	✓	✓									
<i>Due to Nursing Home Confinement</i>	✓												
Accidental Death Benefit Rider	●	●	●		●								
Children's Term Rider	●	●	●		●								
Guaranteed Insurability Option Rider			●										
Market Value Adjustment						<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit							<input type="checkbox"/>						
One Time Withdrawal Rider								<input type="checkbox"/>					
Over Loan Lapse Protection Rider			<input type="checkbox"/>										
Return of Premium Rider				<input type="checkbox"/>									
Waiver of Monthly Deductions Rider		●	●										
Waiver of Premium Rider	●				●								

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LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
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 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 Sage Secure FIA
 Sage Select FIA - Fixed Indexed Annuity
 Sage Premium Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Massachusetts

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	Sage Secure FIA	Sage Select FIA - Fixed Indexed Annuity	Sage Premium Bonus FIA - Fixed Indexed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓					
<i>Due to Chronic Illness</i>		✓	✓	✓						
<i>Due to Nursing Home Confinement</i>	✓									
Accidental Death Benefit Rider	●	●	●		●					
Children's Term Rider	●	●	●		●					
Guaranteed Insurability Option Rider			●							
Market Value Adjustment						<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>		<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>				
One Time Withdrawal Rider							<input type="checkbox"/>			
Over Loan Lapse Protection Rider			<input type="checkbox"/>							
Return of Premium Rider				<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●	●		●					
Waiver of Premium Rider	●									

- Approved Optional Riders
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LIFE INSURANCE COMPANY

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 WealthCare - Indexed Universal Life
 Sage Whole Life
 Sage Secure FIA
 Sage Select FIA - Fixed Indexed Annuity
 Single Premium Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Maryland

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>															
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓															
<i>Due to Chronic Illness</i>		✓	✓	✓																
<i>Due to Nursing Home Confinement</i>	✓																			
Accidental Death Benefit Rider	●	●	●		●															
Children's Term Rider	●	●	●		●															
Guaranteed Insurability Option Rider				●																
Market Value Adjustment									<input type="checkbox"/>					<input type="checkbox"/>						<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit									<input type="checkbox"/>					<input type="checkbox"/>						
Nursing Home Facility or Confined Care Facility Confinement Benefit									<input type="checkbox"/>											
One Time Withdrawal Rider														<input type="checkbox"/>						
Over Loan Lapse Protection Rider				<input type="checkbox"/>																
Return of Premium Rider					<input type="checkbox"/>															
Waiver of Monthly Deductions Rider		●	●																	
Waiver of Premium Rider	●				●															

- Approved Optional Riders
- ▣ Inherent Rider or Benefit
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LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
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 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 Sage Secure FIA
 Sage Select FIA - Fixed Indexed Annuity
 Single Select Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Michigan

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	Sage Secure FIA	Sage Select FIA - Fixed Indexed Annuity	Single Select Bonus FIA - Fixed Indexed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓					
<i>Due to Chronic Illness</i>		✓	✓	✓						
<i>Due to Nursing Home Confinement</i>	✓									
Accidental Death Benefit Rider	●	●	●		●					
Children's Term Rider	●	●	●		●					
Guaranteed Insurability Option Rider			●							
Market Value Adjustment						<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>		<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>				
One Time Withdrawal Rider							<input type="checkbox"/>			
Over Loan Lapse Protection Rider			<input type="checkbox"/>							
Return of Premium Rider				<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●	●							
Waiver of Premium Rider	●				●					

- Approved Optional Riders
- ▣ Inherent Rider or Benefit
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LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
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 WealthCare - Indexed Universal Life
 Sage Whole Life
 Sage Secure FIA
 Sage Select FIA - Fixed Indexed Annuity
 Single Select Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Minnesota

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>									
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓									
<i>Due to Chronic Illness</i>		✓	✓	✓										
<i>Due to Nursing Home Confinement</i>	✓													
Accidental Death Benefit Rider	●	●	●		●									
Children's Term Rider	●	●	●		●									
Guaranteed Insurability Option Rider			●											
Market Value Adjustment						<input type="checkbox"/>				<input type="checkbox"/>		<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>				<input type="checkbox"/>		<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit							<input type="checkbox"/>							
One Time Withdrawal Rider										<input type="checkbox"/>				
Over Loan Lapse Protection Rider			<input type="checkbox"/>											
Return of Premium Rider				<input type="checkbox"/>										
Waiver of Monthly Deductions Rider		●	●											
Waiver of Premium Rider	●				●									

- Approved Optional Riders
- ▣ Inherent Rider or Benefit
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LIFE INSURANCE COMPANY

Mississippi

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	Sage Secure FIA	Single Select Bonus FIA - Fixed Indexed Annuity	Sage Premium Immediate Annuity (SPIA)	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	☐	☐	☐	☐	☐				
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓				
<i>Due to Chronic Illness</i>		✓	✓	✓					
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●	●		●				
Children's Term Rider	●	●	●		●				
Guaranteed Insurability Option Rider			●						
Market Value Adjustment					☐		☐	☐	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					☐		☐		
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐			
One Time Withdrawal Rider							☐		
Over Loan Lapse Protection Rider			☐						
Return of Premium Rider				☐					
Waiver of Monthly Deductions Rider		●	●						
Waiver of Premium Rider	●				●				

- Approved Optional Riders
- ☐ Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

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Benefit & Rider availability and features may vary by state.
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LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
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 WealthCare - Indexed Universal Life
 Sage Whole Life
 Sage Secure FIA
 Sage Select FIA - Fixed Indexed Annuity
 Single Premium Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Missouri

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓								
<i>Due to Chronic Illness</i>		✓	✓	✓									
<i>Due to Nursing Home Confinement</i>	✓												
Accidental Death Benefit Rider	●	●	●		●								
Children's Term Rider	●	●	●		●								
Guaranteed Insurability Option Rider			●										
Market Value Adjustment						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit							<input type="checkbox"/>						
One Time Withdrawal Rider								<input type="checkbox"/>					
Over Loan Lapse Protection Rider			<input type="checkbox"/>										
Return of Premium Rider				<input type="checkbox"/>									
Waiver of Monthly Deductions Rider		●	●										
Waiver of Premium Rider	●				●								

- Approved Optional Riders
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LIFE INSURANCE COMPANY

Sage Whole Life
 Sage Select Bonus FIA - Fixed Indexed Annuity
 Single Premium Immediate Annuity (SPIA)

Montana

Accelerated Benefit Insurance Rider	<input type="checkbox"/>		
<i>Due to Terminal Condition</i>	✓		
<i>Due to Chronic Illness</i>			
<i>Due to Nursing Home Confinement</i>			
Accidental Death Benefit Rider	●		
Children's Term Rider	●		
Guaranteed Insurability Option Rider			
Market Value Adjustment			
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit			
Nursing Home Facility or Confined Care Facility Confinement Benefit		<input type="checkbox"/>	
One Time Withdrawal Rider			<input type="checkbox"/>
Over Loan Lapse Protection Rider			
Return of Premium Rider			
Waiver of Monthly Deductions Rider			
Waiver of Premium Rider	●		

- Approved Optional Riders
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 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 Sage Secure FIA
 Sage Select FIA - Fixed Indexed Annuity
 Single Premium Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Nebraska

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓								
<i>Due to Chronic Illness</i>		✓	✓	✓									
<i>Due to Nursing Home Confinement</i>	✓												
Accidental Death Benefit Rider	●	●	●		●								
Children's Term Rider	●	●	●		●								
Guaranteed Insurability Option Rider			●										
Market Value Adjustment						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit							<input type="checkbox"/>						
One Time Withdrawal Rider								<input type="checkbox"/>					
Over Loan Lapse Protection Rider			<input type="checkbox"/>										
Return of Premium Rider				<input type="checkbox"/>									
Waiver of Monthly Deductions Rider		●	●										
Waiver of Premium Rider	●				●								

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 Sage Whole Life
 Sage Secure FIA
 Sage Select FIA - Fixed Indexed Annuity
 Single Premium Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Nevada

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓								
<i>Due to Chronic Illness</i>		✓	✓	✓									
<i>Due to Nursing Home Confinement</i>	✓												
Accidental Death Benefit Rider	●	●	●		●								
Children's Term Rider	●	●	●		●								
Guaranteed Insurability Option Rider			●										
Market Value Adjustment						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit							<input type="checkbox"/>						
One Time Withdrawal Rider								<input type="checkbox"/>					
Over Loan Lapse Protection Rider			<input type="checkbox"/>										
Return of Premium Rider				<input type="checkbox"/>									
Waiver of Monthly Deductions Rider		●	●										
Waiver of Premium Rider	●				●								

- Approved Optional Riders
- ▣ Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

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LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage NLUL - No Lapse Universal Life
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 Sage Secure Life
 Sage Secure FIA - Fixed Indexed Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

New Hampshire

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	Sage Secure Life	Sage Secure FIA - Fixed Indexed Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓			
<i>Due to Chronic Illness</i>		✓	✓	✓				
<i>Due to Nursing Home Confinement</i>	✓							
Accidental Death Benefit Rider	●	●	●		●			
Children's Term Rider	●	●	●		●			
Guaranteed Insurability Option Rider			●					
Market Value Adjustment						<input type="checkbox"/>		<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit							<input type="checkbox"/>	
One Time Withdrawal Rider								
Over Loan Lapse Protection Rider			<input type="checkbox"/>					
Return of Premium Rider				<input type="checkbox"/>				
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●				●			

- Approved Optional Riders
- Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

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Benefit & Rider availability and features may vary by state.
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Riders & Benefits Available by Product as of 03-14-2020



LIFE INSURANCE COMPANY

New Jersey

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Single Life	Sage Whole Life	Sage Secure FIA	Single Select Bonus FIA - Fixed Indexed Annuity	Sage Premium Immediate Annuity (SPIA)	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓				
<i>Due to Chronic Illness</i>		✓	✓	✓					
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●	●		●				
Children's Term Rider	●	●	●		●				
Guaranteed Insurability Option Rider			●						
Market Value Adjustment					<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>		<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider						<input type="checkbox"/>			
Over Loan Lapse Protection Rider			<input type="checkbox"/>						
Return of Premium Rider				<input type="checkbox"/>					
Waiver of Monthly Deductions Rider		●	●						
Waiver of Premium Rider	●				●				

- Approved Optional Riders
- ▣ Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

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Benefit & Rider availability and features may vary by state.
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Riders & Benefits Available by Product as of 03-14-2020



LIFE INSURANCE COMPANY

New Mexico

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	Sage Secure FIA	Single Select Bonus FIA - Fixed Indexed Annuity	Sage Premium Immediate Annuity (SPIA)	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓				
<i>Due to Chronic Illness</i>		✓	✓	✓					
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●	●		●				
Children's Term Rider	●	●	●		●				
Guaranteed Insurability Option Rider			●						
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider							<input type="checkbox"/>		
Over Loan Lapse Protection Rider			<input type="checkbox"/>						
Return of Premium Rider				<input type="checkbox"/>					
Waiver of Monthly Deductions Rider		●	●						
Waiver of Premium Rider	●				●				

- Approved Optional Riders
- ▣ Inherent Rider or Benefit
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LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage NLUL - No Lapse Universal Life
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 Sage Secure FIA
 Sage Select FIA - Fixed Indexed Annuity
 Single Select Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

North Carolina

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	Sage Secure FIA	Sage Select FIA - Fixed Indexed Annuity	Single Select Bonus FIA - Fixed Indexed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓					
<i>Due to Chronic Illness</i>		✓	✓	✓						
<i>Due to Nursing Home Confinement</i>	✓									
Accidental Death Benefit Rider	●	●	●		●					
Children's Term Rider	●	●	●		●					
Guaranteed Insurability Option Rider			●							
Market Value Adjustment						<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>		<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>				
One Time Withdrawal Rider							<input type="checkbox"/>			
Over Loan Lapse Protection Rider			<input type="checkbox"/>							
Return of Premium Rider				<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●	●							
Waiver of Premium Rider	●				●					

- Approved Optional Riders
- ▣ Inherent Rider or Benefit
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Riders & Benefits Available by Product as of 03-14-2020



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage NLUL - No Lapse Universal Life
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 Sage Secure FIA
 Sage Select FIA - Fixed Indexed Annuity
 Single Premium Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

North Dakota

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓								
<i>Due to Chronic Illness</i>		✓	✓	✓									
<i>Due to Nursing Home Confinement</i>	✓												
Accidental Death Benefit Rider	●	●	●		●								
Children's Term Rider	●	●	●		●								
Guaranteed Insurability Option Rider			●										
Market Value Adjustment						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit							<input type="checkbox"/>						
One Time Withdrawal Rider								<input type="checkbox"/>					
Over Loan Lapse Protection Rider			<input type="checkbox"/>										
Return of Premium Rider				<input type="checkbox"/>									
Waiver of Monthly Deductions Rider		●	●										
Waiver of Premium Rider	●				●								

- Approved Optional Riders
- ▣ Inherent Rider or Benefit
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Benefit & Rider availability and features may vary by state.
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LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage NLUL - No Lapse Universal Life
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 Sage Secure FIA
 Sage Select FIA - Fixed Indexed Annuity
 Single Premium Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Ohio

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	Sage Secure FIA	Sage Select FIA - Fixed Indexed Annuity	Single Premium Bonus FIA - Fixed Indexed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓					
<i>Due to Chronic Illness</i>		✓	✓	✓						
<i>Due to Nursing Home Confinement</i>	✓									
Accidental Death Benefit Rider	●	●	●		●					
Children's Term Rider	●	●	●		●					
Guaranteed Insurability Option Rider			●							
Market Value Adjustment						<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>		<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>				
One Time Withdrawal Rider							<input type="checkbox"/>			
Over Loan Lapse Protection Rider			<input type="checkbox"/>							
Return of Premium Rider				<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●	●							
Waiver of Premium Rider	●				●					

- Approved Optional Riders
- Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

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Benefit & Rider availability and features may vary by state.
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Riders & Benefits Available by Product as of 03-14-2020



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
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 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 Sage Secure FIA
 Sage Select FIA - Fixed Indexed Annuity
 Single Premium Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Oklahoma

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓								
<i>Due to Chronic Illness</i>		✓	✓	✓									
<i>Due to Nursing Home Confinement</i>	✓												
Accidental Death Benefit Rider	●	●	●		●								
Children's Term Rider	●	●	●		●								
Guaranteed Insurability Option Rider			●										
Market Value Adjustment						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit							<input type="checkbox"/>						
One Time Withdrawal Rider								<input type="checkbox"/>					
Over Loan Lapse Protection Rider			<input type="checkbox"/>										
Return of Premium Rider				<input type="checkbox"/>									
Waiver of Monthly Deductions Rider		●	●										
Waiver of Premium Rider	●				●								

- Approved Optional Riders
- ▣ Inherent Rider or Benefit
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Riders & Benefits Available by Product as of 03-14-2020



LIFE INSURANCE COMPANY

Oregon

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Single Life	Sage Whole Life	Sage Secure FIA	Single Select Bonus FIA - Fixed Indexed Annuity	Sage Premium Immediate Annuity (SPIA)	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓				
<i>Due to Chronic Illness</i>		✓	✓	✓					
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●	●		●				
Children's Term Rider	●	●	●		●				
Guaranteed Insurability Option Rider			●						
Market Value Adjustment					<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>		<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider						<input type="checkbox"/>			
Over Loan Lapse Protection Rider			<input type="checkbox"/>						
Return of Premium Rider				<input type="checkbox"/>					
Waiver of Monthly Deductions Rider		●	●						
Waiver of Premium Rider	●				●				

- Approved Optional Riders
- Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

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Riders & Benefits Available by Product as of 03-14-2020



LIFE INSURANCE COMPANY

Pennsylvania

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Single Life	Sage Whole Life	Sage Secure FIA	Single Select Bonus FIA - Fixed Indexed Annuity	Sage Premium Immediate Annuity (SPIA)	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓				
<i>Due to Chronic Illness</i>		✓	✓	✓					
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●	●		●				
Children's Term Rider	●	●	●		●				
Guaranteed Insurability Option Rider			●						
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider							<input type="checkbox"/>		
Over Loan Lapse Protection Rider			<input type="checkbox"/>						
Return of Premium Rider				<input type="checkbox"/>					
Waiver of Monthly Deductions Rider		●	●						
Waiver of Premium Rider	●				●				

- Approved Optional Riders
- ▣ Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

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Benefit & Rider availability and features may vary by state.
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LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage NLUL - No Lapse Universal Life
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 Sage Secure FIA
 Sage Select FIA - Fixed Indexed Annuity
 Single Premium Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Rhode Island

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	Sage Secure FIA	Sage Select FIA - Fixed Indexed Annuity	Single Premium Bonus FIA - Fixed Indexed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	☐	☐	☐	☐	☐					
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓					
<i>Due to Chronic Illness</i>		✓	✓	✓						
<i>Due to Nursing Home Confinement</i>	✓									
Accidental Death Benefit Rider	●	●	●		●					
Children's Term Rider	●	●	●		●					
Guaranteed Insurability Option Rider			●							
Market Value Adjustment						☐		☐	☐	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						☐		☐		
Nursing Home Facility or Confined Care Facility Confinement Benefit							☐			
One Time Withdrawal Rider							☐			
Over Loan Lapse Protection Rider			☐							
Return of Premium Rider				☐						
Waiver of Monthly Deductions Rider		●	●							
Waiver of Premium Rider	●				●					

- Approved Optional Riders
- ☐ Inherent Rider or Benefit
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LIFE INSURANCE COMPANY

South Carolina

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	Sage Secure FIA	Single Select Bonus FIA - Fixed Indexed Annuity	Sage Premium Immediate Annuity (SPIA)	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓				
<i>Due to Chronic Illness</i>		✓	✓	✓					
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●	●		●				
Children's Term Rider	●	●	●		●				
Guaranteed Insurability Option Rider			●						
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider							<input type="checkbox"/>		
Over Loan Lapse Protection Rider			<input type="checkbox"/>						
Return of Premium Rider				<input type="checkbox"/>					
Waiver of Monthly Deductions Rider		●	●						
Waiver of Premium Rider	●				●				

- Approved Optional Riders
- Inherent Rider or Benefit
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Benefit & Rider availability and features may vary by state.
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LIFE INSURANCE COMPANY

South Dakota

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	Sage Secure FIA	Single Select Bonus FIA - Fixed Indexed Annuity	Sage Premium Immediate Annuity (SPIA)	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓				
<i>Due to Chronic Illness</i>		✓	✓	✓					
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●	●		●				
Children's Term Rider	●	●	●		●				
Guaranteed Insurability Option Rider			●						
Market Value Adjustment					<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>		<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit									
One Time Withdrawal Rider						<input type="checkbox"/>			
Over Loan Lapse Protection Rider			<input type="checkbox"/>						
Return of Premium Rider				<input type="checkbox"/>					
Waiver of Monthly Deductions Rider		●	●						
Waiver of Premium Rider	●				●				

- Approved Optional Riders
- Inherent Rider or Benefit
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LIFE INSURANCE COMPANY

Tennessee

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	Sage Secure FIA	Single Select Bonus FIA - Fixed Indexed Annuity	Sage Premium Immediate Annuity (SPIA)	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	☐	☐	☐	☐	☐				
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓				
<i>Due to Chronic Illness</i>		✓	✓	✓					
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●	●		●				
Children's Term Rider	●	●	●		●				
Guaranteed Insurability Option Rider			●						
Market Value Adjustment					☐		☐	☐	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					☐		☐		
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐			
One Time Withdrawal Rider							☐		
Over Loan Lapse Protection Rider			☐						
Return of Premium Rider				☐					
Waiver of Monthly Deductions Rider		●	●						
Waiver of Premium Rider	●				●				

- Approved Optional Riders
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LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
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 Sage Select FIA - Fixed Indexed Annuity
 Single Select Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Texas

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓								
<i>Due to Chronic Illness</i>		✓	✓	✓									
<i>Due to Nursing Home Confinement</i>	✓												
Accidental Death Benefit Rider	●	●	●		●								
Children's Term Rider	●	●	●		●								
Guaranteed Insurability Option Rider			●										
Market Value Adjustment						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit							<input type="checkbox"/>						
One Time Withdrawal Rider								<input type="checkbox"/>					
Over Loan Lapse Protection Rider			<input type="checkbox"/>										
Return of Premium Rider				<input type="checkbox"/>									
Waiver of Monthly Deductions Rider		●	●										
Waiver of Premium Rider	●				●								

- Approved Optional Riders
- ▣ Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

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Riders & Benefits Available by Product as of 03-14-2020



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage NLUL - No Lapse Universal Life
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 Sage Secure FIA
 Sage Select FIA - Fixed Indexed Annuity
 Single Select Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Utah

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	Sage Secure FIA	Sage Select FIA - Fixed Indexed Annuity	Single Select Bonus FIA - Fixed Indexed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓					
<i>Due to Chronic Illness</i>		✓	✓	✓						
<i>Due to Nursing Home Confinement</i>	✓									
Accidental Death Benefit Rider	●	●	●		●					
Children's Term Rider	●	●	●		●					
Guaranteed Insurability Option Rider			●							
Market Value Adjustment						<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>		<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>				
One Time Withdrawal Rider							<input type="checkbox"/>			
Over Loan Lapse Protection Rider			<input type="checkbox"/>							
Return of Premium Rider				<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●	●							
Waiver of Premium Rider	●				●					

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LIFE INSURANCE COMPANY

Virginia

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Single Life	Sage Whole Life	Sage Secure FIA	Single Select Bonus FIA - Fixed Indexed Annuity	Sage Premium Immediate Annuity (SPIA)	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓				
<i>Due to Chronic Illness</i>		✓	✓	✓					
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●	●		●				
Children's Term Rider	●	●	●		●				
Guaranteed Insurability Option Rider			●						
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider							<input type="checkbox"/>		
Over Loan Lapse Protection Rider			<input type="checkbox"/>						
Return of Premium Rider				<input type="checkbox"/>					
Waiver of Monthly Deductions Rider		●	●						
Waiver of Premium Rider	●				●				

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LIFE INSURANCE COMPANY

Washington

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	Sage Secure FIA	Single Select Bonus FIA - Fixed Indexed Annuity	Sage Premium Immediate Annuity (SPIA)	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓				
<i>Due to Chronic Illness</i>			✓	✓					
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●	●		●				
Children's Term Rider	●	●	●		●				
Guaranteed Insurability Option Rider			●						
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider							<input type="checkbox"/>		
Over Loan Lapse Protection Rider			<input type="checkbox"/>						
Return of Premium Rider				<input type="checkbox"/>					
Waiver of Monthly Deductions Rider		●	●						
Waiver of Premium Rider	●				●				

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LIFE INSURANCE COMPANY

West Virginia

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Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓				
<i>Due to Chronic Illness</i>		✓	✓	✓					
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●	●		●				
Children's Term Rider	●	●	●		●				
Guaranteed Insurability Option Rider			●						
Market Value Adjustment						<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>		<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider							<input type="checkbox"/>		
Over Loan Lapse Protection Rider			<input type="checkbox"/>						
Return of Premium Rider				<input type="checkbox"/>					
Waiver of Monthly Deductions Rider		●	●						
Waiver of Premium Rider	●				●				

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Wisconsin

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Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓				
<i>Due to Chronic Illness</i>		✓	✓	✓					
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●	●		●				
Children's Term Rider	●	●	●		●				
Guaranteed Insurability Option Rider			●						
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider							<input type="checkbox"/>		
Over Loan Lapse Protection Rider			<input type="checkbox"/>						
Return of Premium Rider				<input type="checkbox"/>					
Waiver of Monthly Deductions Rider		●	●						
Waiver of Premium Rider	●				●				

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 Single Premium Bonus FIA - Fixed Indexed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Wyoming

Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	✓								
<i>Due to Chronic Illness</i>		✓	✓	✓									
<i>Due to Nursing Home Confinement</i>	✓												
Accidental Death Benefit Rider	●	●	●		●								
Children's Term Rider	●	●	●		●								
Guaranteed Insurability Option Rider			●										
Market Value Adjustment						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit							<input type="checkbox"/>						
One Time Withdrawal Rider								<input type="checkbox"/>					
Over Loan Lapse Protection Rider			<input type="checkbox"/>										
Return of Premium Rider				<input type="checkbox"/>									
Waiver of Monthly Deductions Rider		●	●										
Waiver of Premium Rider	●				●								

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