

	Term	ROP Term	UL	Indexed UL	Guaranteed No - Lapse UL	Survivor	Whole Life	Single Premium Life	Hybrid	Accidental	Terminal Illness Rider	Accidental Death Rider	Chronic Illness Rider	Critical Illness Rider	LTC Rider	DI Rider	Term Rider	Spousal Rider	First to Die Rider	Table Shaving
Allianz				X		X					X		X				X	X	X	
American General	X	X	X	X	X	X					X	X	X1			X		X		X
American National	X		X	X	X		X				X		X	X			X	X		
Americo	X	X	X	X	X		X	X			X			X		X		X		
Assurity	X	X	X				X	X		X	X		X	X		X	X	X		
Assurity Legacy						X	X	X			X		X							
Baltimore Life	X						X	X			X		X				X	X		
Banner Life	X		X		X						X									
EMC	X		X				X	X			X			X		X		X		
FCSLA	X						X	X												
Foresters	X		X				X			X	X		X	X		X	X			
Global Atlantic	X		X	X		X					X	X	X					X	X	X
John Hancock	X		X	X	X	X					X				X					
Lincoln Financial	X		X	X	X	X			X		X		X1	X			X	X		X
LSW	X		X	X		X	X				X	X	X	X		X	X	X	X	
MetLife	X		X		X	X	X				X		X							
Minnesota Life	X		X	X	X	X	X				X	X			X		X		X	
Mutual Trust	X						X	X			X		X				X	X		
North American	X		X	X	X	X					X	X	X	X						X
One America							X	X	X						X					
Oxford							X	X			X		X							
Protective Life	X		X	X	X	X					X	X	X1				X	X		
Prudential	X	X	X	X	X	X					X	X	X1							
Sagicor	X			X	X		X	X			X	X	X							
Transamerica	X			X			X			X	X	X	X	X	X	X	X	X		
UHL	X	X					X			X	X									
United of Omaha	X	X	X	X	X	X	X			X	X	X	X			X	X	X		X
Voya	X	X	X	X	X	X					X						X	X	X	X

1 - Extra charge is applied upfront. Benefits received are not discounted on the back end.