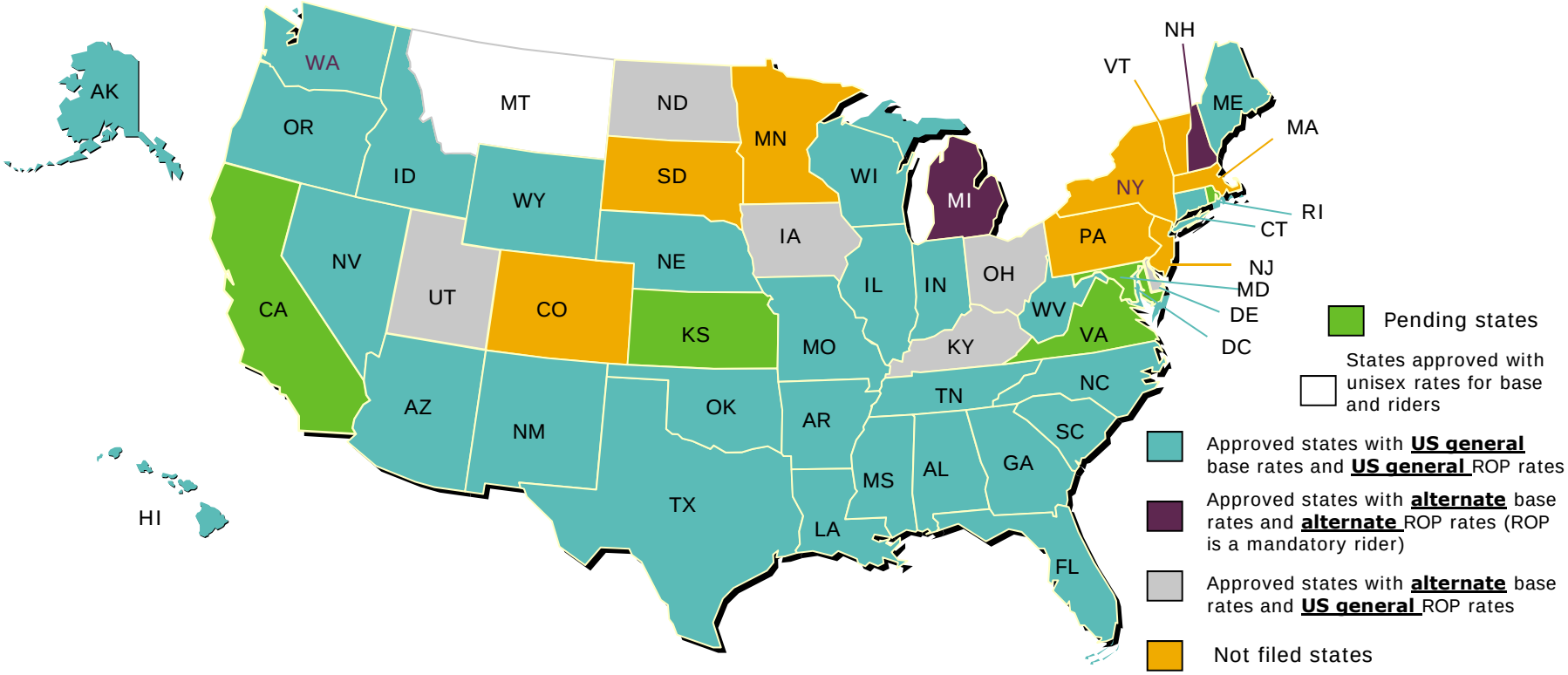
State Availability Map

As of December 5, 2011

Prepared



	AK	AL	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MS	MO	MT	NE	NV	NH	NJ	NM	NY	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VT	VA	WA	WV	WI	WY
PRODUCT																																																					
Base product - US general rates	✓	✓	✓	✓			✓		✓	✓	✓	✓	✓	✓	✓				✓	✓					✓	✓		✓	✓			✓		✓			✓	✓			✓		✓	✓				✓	✓	✓	✓
Base product - alternate rates								✓								✓		✓					✓							✓					✓	✓										✓						
Base product - unisex rates																											✓																									
RIDERS																																																					
Disability Income Rider (Accident Only) - US general rates	✓	✓	✓	✓				✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓			✓		✓	✓		✓	✓			✓		✓	✓	✓	✓	✓			✓		✓					✓	✓	✓	✓
Disability Income Rider (Accident Only) - unisex rates																											✓																										
Waiver of Premium Rider (Accident Only) - US general rates	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓			✓		✓	✓		✓	✓	✓		✓		✓	✓	✓	✓	✓			✓		✓	✓	✓			✓	✓	✓	✓
Waiver of Premium Rider (Accident Only) - unisex rates																											✓																										
Return of Premium Rider - US general rates	✓	✓	✓	✓				✓	✓			✓						✓	✓	✓					✓	✓		✓	✓			✓		✓		✓	✓	✓			✓			✓	✓				✓	✓	✓
Return of Premium Rider - alternate rates																							✓							✓																						
Return of Premium Rider - unisex rates																											✓																										
	AK	AL	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MS	MO	MT	NE	NV	NH	NJ	NM	NY	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VT	VA	WA	WV	WI	WY

LEGEND
✓ = Approved for sale
✓ = **Mandatory rider in MI & NH**
Blank = Not approved for sale