

# State Product Approvals as of 10-01-2015

## Click on each State for Approved Optional Riders & Benefits



LIFE INSURANCE COMPANY

4343 N. Scottsdale Rd., Suite 300  
Scottsdale, Arizona 85251/800-531-5067  
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	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest	Gold Fixed Indexed Single Premium Whole Life	Sage Advantage FIA - Fixed Indexed Annuity	Sage Select FIA - Single Premium Deferred Annuity	Gold Single Premium Immediate Annuity (SPIA)
<a href="#">Alabama</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Arizona</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Arkansas</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">California</a>	●x	●■	●■	●■	●■	●	N/A	●	●
<a href="#">Colorado</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Delaware</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">District of Columbia</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Florida</a>	●■	●★	●■	●■	●★	N/A	●	●	●
<a href="#">Georgia</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Hawaii</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Idaho</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Illinois</a>	●x	●★	●■	●■	●■	N/A	●	●	●
<a href="#">Indiana</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Iowa</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Kansas</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Kentucky</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Louisiana</a>	●x	●★	●★	●■	N/A	N/A	●	●	●
<a href="#">Maryland</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Massachusetts</a>	●x	●★	●★	●■	N/A	N/A	●	●	●
<a href="#">Michigan</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Minnesota</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Mississippi</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Missouri</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Montana</a>	N/A	N/A	N/A	●■◆	●★◆	N/A	◆◆	N/A	◆◆
<a href="#">Nebraska</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Nevada</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">New Hampshire</a>	●x	●★	N/A	●■	N/A	N/A	●	N/A	N/A
<a href="#">New Jersey</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">New Mexico</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">North Carolina</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">North Dakota</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Ohio</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Oklahoma</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Oregon</a>	●x	●★	●★	●■	N/A	N/A	●	●	●
<a href="#">Pennsylvania</a>	●x	●★	●★	●■	N/A	N/A	●	●	●
<a href="#">Rhode Island</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">South Carolina</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">South Dakota</a>	●x	●★	N/A	●■	●★	N/A	●	●	●
<a href="#">Tennessee</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Texas</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Utah</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Virginia</a>	●x	●★	●★	●■	●■	N/A	●	●	●
<a href="#">Washington</a>	●x	●★	●■	●■	●★	N/A	●	●	●
<a href="#">West Virginia</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Wisconsin</a>	●x	●★	●★	●■	●★	N/A	●	●	●
<a href="#">Wyoming</a>	●x	●★	●★	●■	●★	N/A	●	●	●

- Product Approved
- N/A Product is not available
- ◆ Unisex Rates
- ★ Accelerated Death Benefit is payable due to Terminal Condition or Chronic Illness
- x Accelerated Death Benefit is payable due to Terminal Condition or Nursing Home Confinement
- Accelerated Death Benefit is only payable due to Terminal Condition

**Our Sales Team is ready to help you with 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 & features may vary by state.  
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# Riders & Benefits Available by Product as of 10-01-2015



LIFE INSURANCE COMPANY

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## Alabama

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal 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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### Arizona

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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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal Rider								☐
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

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## Arkansas

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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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal Rider								☐
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

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## California

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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"/>	<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	●	●	●						
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider								<input type="checkbox"/>	
Waiver of Monthly Deductions Rider		●	●						
Waiver of Premium Rider				●					

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### Colorado

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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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal Rider								☐
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

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## Delaware

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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"/>	<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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>		
One Time Withdrawal Rider								<input type="checkbox"/>
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

● Approved Optional Riders

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# Riders & Benefits Available by Product as of 10-01-2015



## District of Columbia

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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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal Rider								☐
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

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- ☐ Inherent Rider or Benefit
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### Florida

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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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal Rider								☐
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

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## Georgia

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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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal Rider								☐
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

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### Hawaii

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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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal Rider								☐
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

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## Idaho

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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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal Rider								☐
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

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## Illinois

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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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal Rider								☐
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

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### Indiana

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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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal Rider								☐
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

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## Iowa

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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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal Rider								☐
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

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

# Riders & Benefits Available by Product as of 10-01-2015



## Kansas

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal Rider								☐
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

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

Benefit & Rider availability and features may vary by state.  
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## Riders & Benefits Available by Product as of 10-01-2015



### Kentucky

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal Rider								☐
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

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

Benefit & Rider availability and features may vary by state.  
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## Riders & Benefits Available by Product as of 10-01-2015



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### Louisiana

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Sage Select FIA - Fixed Indexed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Single Premium Immediate Annuity (SPIA)
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	●	●	●				
Confinement/Terminal Illness Waiver of Surrender Charge Benefit					<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit				<input type="checkbox"/>			
One Time Withdrawal 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

Benefit & Rider availability and features may vary by state.  
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# Riders & Benefits Available by Product as of 10-01-2015



## Maryland

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal Rider								☐
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

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

Benefit & Rider availability and features may vary by state.  
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### Massachusetts

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Sage Select FIA - Fixed Indexed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Gold Single Premium Immediate Annuity (SPIA)
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	●	●	●				
Confinement/Terminal Illness Waiver of Surrender Charge Benefit					<input checked="" type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit				<input checked="" type="checkbox"/>			
One Time Withdrawal Rider						<input checked="" 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 10-01-2015



### Michigan

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal 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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# Riders & Benefits Available by Product as of 10-01-2015



## Minnesota

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal 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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# Riders & Benefits Available by Product as of 10-01-2015



## Mississippi

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal 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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## Riders & Benefits Available by Product as of 10-01-2015



### Missouri

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal 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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### Montana

	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Single Premium Immediate Annuity (SPIA)
Accelerated Benefit Insurance Rider	<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				
Confinement/Terminal Illness Waiver of Surrender Charge Benefit			<input checked="" type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit				<input checked="" type="checkbox"/>
One Time Withdrawal 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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www.SagicorLifeUsa.com

### Nebraska

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal Rider								☐
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

● Approved Optional Riders

☐ Inherent Rider or Benefit

✓ Included under Accelerated Benefit Rider

Benefit & Rider availability and features may vary by state.  
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# Riders & Benefits Available by Product as of 10-01-2015



## Nevada

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal Rider								☐
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

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

Benefit & Rider availability and features may vary by state.  
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## Riders & Benefits Available by Product as of 10-01-2015



### New Hampshire

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage Whole Life	Sage Select FIA - Fixed Indexed Annuity
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	●	●		
Confinement/Terminal Illness Waiver of Surrender Charge Benefit				
Nursing Home Facility or Confined Care Facility Confinement Benefit				<input type="checkbox"/>
One Time Withdrawal Rider				
Waiver of Monthly Deductions Rider		●		
Waiver of Premium Rider	●		●	

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

Benefit & Rider availability and features may vary by state.  
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### New Jersey

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity	Gold Single Premium Immediate Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit						☐		
Nursing Home Facility or Confined Care Facility Confinement Benefit					☐			
One Time Withdrawal Rider							☐	
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

● Approved Optional Riders

☐ Inherent Rider or Benefit

✓ Included under Accelerated Benefit Rider

Benefit & Rider availability and features may vary by state.  
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## Riders & Benefits Available by Product as of 10-01-2015



### New Mexico

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal 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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## Riders & Benefits Available by Product as of 10-01-2015



### North Carolina

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity	Gold Single Premium Immediate Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit						☐		
Nursing Home Facility or Confined Care Facility Confinement Benefit					☐			
One Time Withdrawal 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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# Riders & Benefits Available by Product as of 10-01-2015



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## North Dakota

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal 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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# Riders & Benefits Available by Product as of 10-01-2015



## Ohio

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal Rider								☐
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

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

Benefit & Rider availability and features may vary by state.  
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# Riders & Benefits Available by Product as of 10-01-2015



## Oklahoma

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal 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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### Oregon

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Sage Select FIA - Fixed Indexed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Gold Single Premium Immediate Annuity (SPIA)
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	●	●	●				
Confinement/Terminal Illness Waiver of Surrender Charge Benefit					<input checked="" type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit				<input checked="" type="checkbox"/>			
One Time Withdrawal Rider						<input checked="" type="checkbox"/>	
Waiver of Monthly Deductions Rider		●	●				
Waiver of Premium Rider	●			●			

● Approved Optional Riders

☒ Inherent Rider or Benefit

✓ Included under Accelerated Benefit Rider

**Benefit & Rider availability and features may vary by state.  
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## Riders & Benefits Available by Product as of 10-01-2015



LIFE INSURANCE COMPANY

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Scottsdale, Arizona 85251/800-531-5067  
www.SagicorLifeUsa.com

### Pennsylvania

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Sage Select FIA - Fixed Indexed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Gold Single Premium Immediate Annuity (SPIA)
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	●	●	●				
Confinement/Terminal Illness Waiver of Surrender Charge Benefit					☐		
Nursing Home Facility or Confined Care Facility Confinement Benefit				☐			
One Time Withdrawal Rider						☐	
Waiver of Monthly Deductions Rider		●	●				
Waiver of Premium Rider	●			●			

● Approved Optional Riders

☐ Inherent Rider or Benefit

✓ Included under Accelerated Benefit Rider

Rider availability and features may vary by state.  
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# Riders & Benefits Available by Product as of 10-01-2015



## Rhode Island

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal Rider								☐
Waiver of Monthly Deductions Rider		●	●					
Waiver of Premium Rider	●			●				

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

Benefit & Rider availability and features may vary by state.  
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# Riders & Benefits Available by Product as of 10-01-2015



## South Carolina

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal 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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### South Dakota

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Sage Select FIA - Fixed Indexed Single Premium Whole Life	Gold Choice SPDA - Single Premium Deferred Annuity	Gold Single Premium Immediate Annuity (SPIA)
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	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit					☐		
Nursing Home Facility or Confined Care Facility Confinement Benefit					☐		
One Time Withdrawal 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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# Riders & Benefits Available by Product as of 10-01-2015



## Tennessee

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal 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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# Riders & Benefits Available by Product as of 10-01-2015



## Texas

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal 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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# Riders & Benefits Available by Product as of 10-01-2015



## Utah

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal 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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## Riders & Benefits Available by Product as of 10-01-2015



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### Virginia

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity	Gold Single Premium Immediate Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit						☐		
Nursing Home Facility or Confined Care Facility Confinement Benefit					☐			
One Time Withdrawal 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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## Riders & Benefits Available by Product as of 10-01-2015



### Washington

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal 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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# Riders & Benefits Available by Product as of 10-01-2015



## West Virginia

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal 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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## Riders & Benefits Available by Product as of 10-01-2015



### Wisconsin

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal 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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## Riders & Benefits Available by Product as of 10-01-2015



### Wyoming

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Platinum Fixed Indexed Universal Life	Sage Whole Life	Gold Interest Sensitive Single Premium Whole Life	Gold Fixed Indexed Single Premium Whole Life	Sage Select FIA - Fixed Indexed Annuity	Gold Choice SPDA - Single Premium Deferred Annuity (SPIA)
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	●	●	●					
Confinement/Terminal Illness Waiver of Surrender Charge Benefit							☐	
Nursing Home Facility or Confined Care Facility Confinement Benefit						☐		
One Time Withdrawal 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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