

SPWL Approval and Forms List

| | Single Pay Whole Life Policy <i>(Form ICC18-7982)</i> | Accelerated Death Benefit Rider <i>(Form 8014)</i> | Application |
|----------------------|---|--|--------------------|
| Alabama | ✓ | ✓ | 8003-0411-AL-0113 |
| Alaska | ✓ | ✓ | 8003-0411(AK)-2013 |
| Arizona | ✓ | ✓ | 8003-0411(AZ) |
| Arkansas | ✓ | ✓ | 8003-0411 |
| California* | ✓ | ✓ | 8003-0411(CA) |
| Colorado | ✓ | ✓ | 8003-0411(CO) |
| Connecticut | ✓ | N/A | 8003-0411(CT) |
| Delaware* | ✓ | ✓ | 8003-0411 |
| District of Columbia | ✓ | ✓ | 8003-0411(DC) |
| Florida* | ✓ | ✓ | 8003-0411(FL) |
| Georgia | ✓ | ✓ | 8003-0411(GA) |
| Hawaii | ✓ | ✓ | 8003-0411 |
| Idaho | ✓ | ✓ | 8003-0411 |
| Illinois | ✓ | ✓ | 8003-0411 |
| Indiana | ✓ | ✓ | 8003-0411(IN) |
| Iowa | ✓ | ✓ | 8003-0411 |
| Kansas | ✓ | ✓ | 8003-0411(KS) |
| Louisiana | ✓ | ✓ | 8003-0411(LA) |
| Maine | ✓ | ✓ | 8003-0411(ME) |
| Maryland | ✓ | ✓ | 8003-0411(MD)-0113 |
| Massachusetts | ✓ | N/A | 8003-0411(MA) |
| Michigan | ✓ | ✓ | 8003-0411 |
| Minnesota | ✓ | ✓ | 8003-0411(MN) |
| Mississippi | ✓ | ✓ | 8003-0411 |
| Missouri | ✓ | ✓ | 8003-0411(MO) |
| Nebraska | ✓ | ✓ | 8003-0411(NE) |
| Nevada | ✓ | ✓ | 8003-0411 |
| New Hampshire | ✓ | ✓ | 8003-0411(NH) |
| New Jersey | ✓ | ✓ | 8003-0411(NJ) |
| New Mexico | ✓ | ✓ | 8003-0411(NM) |
| North Carolina | ✓ | ✓ | 8003-0411(NC) |
| North Dakota* | ✓ | ✓ | 8003-0411(ND) |
| Ohio | ✓ | ✓ | 8003-0411(OH) |
| Oklahoma | ✓ | ✓ | 8003-0411(OK) |
| Oregon | ✓ | N/A | 8003-0411(OR) |
| Pennsylvania | ✓ | ✓ | 8003-1115(PA) |
| Rhode Island | ✓ | ✓ | 8003-0411 |
| South Carolina | ✓ | ✓ | 8003-0411(SC) |
| South Dakota* | ✓ | ✓ | 8003-0411(SD) |
| Tennessee | ✓ | ✓ | 8003-0411(TN) |
| Texas | ✓ | ✓ | 8003-0411 |
| Utah | ✓ | ✓ | 8003-0411(UT) |
| Vermont | ✓ | ✓ | 8003-0411(VT) |
| Virginia | ✓ | ✓ | 8003-0411(VA) |
| Washington | ✓ | NA | 8003-0411(WA) |
| West Virginia | ✓ | ✓ | 8003-0411(WV) |
| Wisconsin | ✓ | ✓ | 8003-0411 |
| Wyoming | ✓ | ✓ | 8003-0411(WY) |

*These states use state specific versions of SPWL Policy Form 7982.

NOTES: Refer to rider(s) for definition and exclusions.

IN: The terminal illness rider can be accelerated up to 97%, the qualified nursing facility benefit can be accelerated up to 95% and the extended care rider can be accelerated up to 85%

NJ: The terminal illness rider can be accelerated up to 97% and the qualified nursing facility benefit can be accelerated up to 95%

OH: A portion of the policy's death benefit can be accelerated in the event of the insured suffering a catastrophic illness. As defined in the policy, these valuable living benefits can be exercised if the insured is:

- Diagnosed with a terminal illness, or
- Diagnosed as chronically ill, and continuously confined to an "eligible institution." An "eligible institution" is defined in the rider as a skilled nursing facility, intermediate care facility or custodial care facility that is licensed as a care facility by the state in which it operates.

The terminal illness rider can be accelerated up to 95% and if diagnosed as chronically ill, the rider can be accelerated up to 90%

TX: The terminal illness rider can be accelerated up to 97%, the qualified nursing facility benefit can be accelerated up to 95% and the extended care rider can be accelerated up to 85%