

	ART	5 Yr Term	10 Yr Term	20 Yr Term	SPWL	Trad WL	5 Pay WL	10 Pay WL	20 Pay WL	SPDA (MYGA)	Wealth Choice FIA	FPDA	SPIA	Legacy Choice SPWL*
Alabama	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Arizona	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Arkansas	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
California	yes	yes	yes	yes	yes	-	-	-	-	yes	-	-	yes	yes
Colorado	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Connecticut	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Delaware	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	-	-	-	yes
Florida	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Georgia	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Idaho	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Illinois	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Indiana	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Iowa	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Kansas	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Kentucky	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Louisiana	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Maryland	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Massachusetts	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Michigan	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Minnesota	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Mississippi	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Missouri	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Montana	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Nebraska	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Nevada	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
New Hampshire	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
New Jersey	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
New Mexico	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
North Carolina	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
North Dakota	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	-	yes	yes	yes
Ohio	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Oklahoma	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Oregon	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Pennsylvania	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Rhode Island	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
South Carolina	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
South Dakota	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	-	yes	yes	yes



**PRODUCTS AVAILABLE BY STATE**

	ART	5 Yr Term	10 Yr Term	20 Yr Term	SPWL	Trad WL	5 Pay WL	10 Pay WL	20 Pay WL	SPDA (MYGA)	Wealth Choice FIA	FPDA	SPIA	Legacy Choice SPWL*
Tennessee	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Texas	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Utah	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Virginia	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Washington	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Washington D.C.	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
West Virginia	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Wisconsin	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Wyoming	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes

	ART	5 Yr Term	10 Yr Term	20 Yr Term	SPWL	Trad WL	5 Pay WL	10 Pay WL	20 Pay WL	
Alabama	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Arizona	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Arkansas	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	

	ART	5 Yr Term	10 Yr Term	20 Yr Term	SPWL	Trad WL	5 Pay WL	10 Pay WL	20 Pay WL	
California	Accidental CTR OIR Term	Accidental CTR OIR Term	Accidental CTR OIR Term	Accidental CTR OIR Term	Juve GIO ROP					
Colorado	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Connecticut	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver	ADB LBR Waiver	ADB LBR Waiver	ADB Waiver	

	ART	5 Yr Term	10 Yr Term	20 Yr Term	SPWL	Trad WL	5 Pay WL	10 Pay WL	20 Pay WL	
Delaware	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB Waiver WL QCADB	ADB Waiver WL QCADB	ADB Waiver WL QCADB	
Florida	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver	ADB Waiver	ADB Waiver	ADB Waiver	
Georgia	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	

	ART	5 Yr Term	10 Yr Term	20 Yr Term	SPWL	Trad WL	5 Pay WL	10 Pay WL	20 Pay WL	
Idaho	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Illinois	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Indiana	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	

	ART	5 Yr Term	10 Yr Term	20 Yr Term	SPWL	Trad WL	5 Pay WL	10 Pay WL	20 Pay WL	
Iowa	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Kansas	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Kentucky	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	

	ART	5 Yr Term	10 Yr Term	20 Yr Term	SPWL	Trad WL	5 Pay WL	10 Pay WL	20 Pay WL	
Louisiana	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Maryland	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Massachusetts	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	



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Michigan	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Minnesota	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
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Missouri	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Montana	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Nebraska	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	

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Nevada	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
New Hampshire	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
New Jersey	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	

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New Mexico	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
North Carolina	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
North Dakota	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	

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Ohio	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Oklahoma	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Oregon	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	

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Pennsylvania	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Rhode Island	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
South Carolina	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	

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South Dakota	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Tennessee	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Texas	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	

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Utah	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Virginia	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Washington	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	



	ART	5 Yr Term	10 Yr Term	20 Yr Term	SPWL	Trad WL	5 Pay WL	10 Pay WL	20 Pay WL	
Washington D.C.	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Accidental ADB CTR OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver	ADB LBR Waiver	ADB LBR Waiver	ADB Waiver	
West Virginia	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	
Wisconsin	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	

	ART	5 Yr Term	10 Yr Term	20 Yr Term	SPWL	Trad WL	5 Pay WL	10 Pay WL	20 Pay WL	
Wyoming	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Accidental ADB CTR DI 2 Year DI-65, 180 DI-65, 30 OIR Term Waiver	Juve GIO LBR ROP	ADB CTR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB LBR Waiver WL QCADB	ADB Waiver WL QCADB	

**Abbreviation Key:**

ADB- Accelerated Death Benefit

ART- Annual Renewable Term

CTR- Childrens Term Rider

DI- Disability Income

FPDA- Flexible Premium Deferred Annuity

Juve GIO- Juvenile Guaranteed Insurability Option

OIR- Other Insured Rider

SPDA- Single Premium Deferred Annuity

SPIA- Single Premium Income Annuity

SPWL- Single Premium Whole Life

SPWL GIO- Guaranteed Insurance Option