

PRODUCT RIDER GRID



	PLATINUM PROTECTION WHOLE LIFE (PPWL)	PLATINUM PROTECTION TERM (PPT)	GOLDEN PROTECTION ELITE WHOLE LIFE (GPEWL)	GOLDEN PROTECTION ELITE TERM (GPET)	GOLDEN PROTECTION (GP)	SILVER PROTECTION (SP)	BRONZE PROTECTION (BP)	ESSENTIAL WHOLE LIFE (EWL)	CRITICAL PROTECTION (CP)	FLEXTERM (FT)	PARPLUS (PP)	PARPLUS JUNIOR (PPJ)	YOUTH PLUS (YP)
	Simplified Issue							Underwritten					
FRAC	FRAC	FRAC	FRAC	FRAC	FRAC	FRAC		FRAC		FRAC	FRAC		
AD	AD	AD	AD	AD									AD
ADD								ADD		ADD	ADD	ADD	ADD
CIB	CIB	CIB	CIB	CIB				CIB		CIB	CIB		
CI								CI		CI	CI		
DI Loan								DI Loan		DI Loan	DI Loan		
DI Empl								DI Empl		DI Empl	DI Empl		
ROPD									ROPD				
Flexible ROP									Flex ROP				
WP Disability								WP		WP	WP		
WP Death								WPD		WPD	WPD		
LIR (same PI)	PPT							FT (2)		FT	FT (2)		
LIR (same PI)			GPET									YP	
Rider (diff. PI)	PPWL		PPWL		PPWL	PPWL	PPWL	PPWL	CP				
Rider (diff. PI)	PPT	PPT	PPT	PPT	PPT	PPT	PPT	PPT		PPT			
Rider (diff. PI)	GPEWL		GPEWL		GPEWL	GPEWL	GPEWL	GPEWL					
Rider (diff. PI)	GPET	GPET	GPET	GPET	GPET	GPET	GPET	GPET		GPET			
Rider (diff. PI)	GP		GP		GP	GP	GP	GP					
Rider (diff. PI)	SP		SP		SP	SP	SP	SP					
Rider (diff. PI)	BP		BP		BP	BP	BP	BP					
Rider (diff. PI)								EWL					
Rider (diff. PI)								FT		FT	FT	FT	
Rider (diff. PI)								YP		YP	YP	YP	YP
Premium rating								Rating	Rating	Rating	Rating	Rating	
WP O/P								WP O/P		WP O/P	WP O/P	WP O/P	WP O/P

LEGEND

AD – Accidental Death
 ADD – Accidental Death and Dismemberment
 CI – Critical Illness
 CIB – Child Insurance Benefit

DI Empl. – Disability Income (based on employment income)
 DI Loan – Disability Income (based on loans)
 Flex ROP – Flexible return of premiums
 FRAC – Accidental Fracture Plus

LIR (same PI) – Life insurance rider on same Proposed Insured
 PI – Proposed Insured
 Rider (diff. PI) – Life insurance rider on a different Proposed Insured
 ROPD – Return of premiums upon death

WP Death – Waiver of premiums upon death
 WP Disability – Waiver of premiums upon disability
 WP O/P – Waiver of premiums on Owner and/or Payer

COLOR REPRESENTATION

Green – Additional benefit rider
 Blue – Life insurance rider on same Proposed Insured

Purple – Life insurance rider on a different Proposed Insured
 Orange – Extra options