

PRODUCT RIDER GRID



	PLATINUM PROTECTION WHOLE LIFE (PPWL)	PLATINUM PROTECTION TERM (PPT)	GOLDEN PROTECTION WHOLE LIFE (GPWL)	GOLDEN PROTECTION TERM (GPT)	SILVER PROTECTION (SP)	BRONZE PROTECTION (BP)	NON-PARTICIPATING WHOLE LIFE (NPWL)	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		
AD	AD	AD					AD		AD	AD		AD
ADD											ADD	ADD
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 (2)	PPT	GPT (2)	GPT			FT (2)		FT	FT (2)	YP	
Rider (diff. PI)	PPWL		PPWL		PPWL	PPWL	PPWL	CP				
Rider (diff. PI)	PPT	PPT	PPT	PPT	PPT	PPT	PPT		PPT			
Rider (diff. PI)	GPWL		GPWL		GPWL	GPWL	GPWL					
Rider (diff. PI)	GPT	GPT	GPT	GPT	GPT	GPT	GPT		GPT			
Rider (diff. PI)	SP		SP		SP	SP	SP					
Rider (diff. PI)	BP		BP		BP	BP	BP					
Rider (diff. PI)							NPWL					
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