

PRODUCT RIDER GRID



| | GOLDEN PROTECTION (GP) | GOLDEN PROTECTION DEFERRED (GPD) | NO MEDICAL TERM PLUS (NMTP) | NO MEDICAL TERM (NMT) | NO MEDICAL WHOLE LIFE PLUS (NMWLP) | NO MEDICAL WHOLE LIFE (NMWL) | TOTAL PROTECTION (TP) | ESSENTIAL WHOLE LIFE (EWL) | CRITICAL PROTECTION (CP) | FLEXOPTIONS (FO) | FLEXTERM (FT) | PARPLUS (PP) | PARPLUS JUNIOR (PPJ) | YOUTH PLUS (YP) |
|------------------|------------------------|----------------------------------|-----------------------------|-----------------------|------------------------------------|------------------------------|-----------------------|----------------------------|--------------------------|------------------|---------------|--------------|----------------------|-----------------|
| FRAC | FRAC | FRAC | FRAC | FRAC | FRAC | FRAC | | FRAC | | FRAC | FRAC | FRAC | | |
| AD | | | AD | AD | AD | AD | | | | | | | | AD |
| ADD | | | | | | | | ADD | | | | ADD | ADD | ADD |
| CIB | | | CIB | CIB | CIB | CIB | | CIB | | | CIB | CIB | | |
| CI | | | | | | | | CI | | CI | CI | CI | | |
| DI Loan | | | | | | | | DI Loan | | DI Loan | DI Loan | DI Loan | | |
| DI Empl | | | | | | | | DI Empl | | DI Empl | DI Empl | DI Empl | | |
| ROPD | | | | | | | | | ROPD | | | | | |
| Flexible ROP | | | | | | | | | Flex ROP | | | | | |
| WP Disability | | | | | | | | WP | | WP | WP | WP | | |
| WP Death | | | | | | | | WPD | | | WPD | WPD | | |
| LIR (same PI) | | | | | NMTP | | | FT (2) | | | FT | FT (2) | | |
| LIR (same PI) | | | | | | NMT | | | | | | | YP | |
| Rider (diff. PI) | GP | GP | | | GP | GP | TP | GP | CP | | FT | FT | FT | |
| Rider (diff. PI) | GPD | GPD | | | GPD | GPD | | GPD | | | YP | YP | YP | YP |
| Rider (diff. PI) | NMTP | NMTP | NMTP | NMTP | NMTP | NMTP | | NMTP | | | NMTP | | | |
| Rider (diff. PI) | NMT | NMT | NMT | NMT | NMT | NMT | | NMT | | | NMT | | | |
| Rider (diff. PI) | NMWLP | NMWLP | | | NMWLP | NMWLP | | NMWLP | | | | | | |
| Rider (diff. PI) | NMWL | NMWL | | | NMWL | NMWL | | NMWL | | | | | | |
| | | | | | | | | TP | | | | | | |
| | | | | | | | | EWL | | | | | | |
| | | | | | | | | FT | | | | | | |
| | | | | | | | | YP | | | | | | |
| Premium rating | | | | | | | | Rating | Rating | Rating | Rating | Rating | Rating | |
| WP O/P | | | | | | | | WP O/P | | WP O/P | WP O/P | WP O/P | WP O/P | WP O/P |

LEGEND

AD – Accidental Death
 AD&D – 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