

Rider & Benefit Reference Sheet

Shown below are a listing of *optional* riders and available for selection by product line. Please select riders/benefits desired on the application and complete any supplemental information requested. Please refer to sales materials for state variations and state approvals as well as inherent benefits that will be automatically included with the base product.

Term Products	Houston Portfolio	Nashville Portfolio
Rider/Benefit Name	Select-a-Term	QoL Flex Term
Accidental Death Benefit	X	X
Child Rider	X	X
Terminal Illness Rider	X	
Waiver of Premium	X	X

Universal Life Products	Houston Portfolio	Nashville Portfolio
Rider/Benefit Name	AG Secure Lifetime GUL 3 ²	QoL Guarantee Plus GUL II ²
Accidental Death Benefit	X	X
Child Rider	X	X
Chronic Illness Rider (AAS)	X	X
Enhanced Surrender Value Rider	X	X
Lifestyle Income Rider	X	X
Terminal Illness Rider	X	
Waiver of Monthly Deduction	X	X

¹ Product requires a signed illustration. ² Product requires a signed quotation.

Note: DO NOT submit this sheet with the application packet. For agent use only; not for dissemination to the public.



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Indexed Universal Life Products	Houston Portfolio		Nashville Portfolio	
	Max Accumulator+ II ¹	Value+ Protector II ¹	QoL Value+ Protector II ¹	QoL Max Accumulator+ II ¹
Accidental Death Benefit	X	X	X	X
Child Rider	X	X	X	X
Chronic Illness Rider (AAS)	X	X	X	X
Early Cash Value Rider	X			X
Income for Life Rider	X			X
Overloan Protection	X	X	X	X
Protected Premium		X	X	
Select Income Rider	X	X	X	X
Terminal Illness Rider	X	X		
Waiver of Monthly Deduction	X	X	X	X
Waiver of Specified Premium	X			X

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