


Accelerated Benefit Riders **CA only**

	AGL Accelerated Benefit Riders	Columbus Life	LSW Accelerated Benefits Riders	American National Accelerated Benefit Rider	North American Accelerated Death Benefit Endorsement	Transamerica Accelerated Death Benefits
Available Chassis	Term, GUL, IUL	Term, IUL, UL, VUL	Term, Indexed UL, UL	Term, Guaranteed UL, Indexed UL	Guarantee UL, Indexed UL	Trendsetter LB and Financial Foundation IUL
Chronic Illness Max Acceleration	Lesser of 100% of DB or \$2,000,000	Lump Sum: Lesser of \$250k or 40% of NAR; Payment Benefit Option (payment over 3-10 years): Lesser of \$1M or 50% of DB	Lesser of 100% of DB or \$1,500,000	Lesser of 100% of DB or \$2,000,000 for 0-65	Lesser of 100% of DB or \$1,000,000	Lesser of 90% of DB or \$1,500,000
Critical Illness Max Acceleration	Lesser of 100% of DB or \$2,000,000	Lesser of \$25k or 10% of the NAR	Lesser of 100% of DB or \$1,000,000	Lesser of 100% of DB or \$2,000,000 for 0-65	N/A	Lesser of 90% of DB or \$1,500,000
Terminal Illness Max Acceleration	Lesser of 100% of DB or \$2,000,000	Lesser of \$250k or 60% of the NAR	Lesser of 100% of DB or \$1,500,000	Lesser of 100% of DB or \$2,000,000 for 0-65 \$1,000,000 for 66+	Lesser of 75% of DB or \$750,000	Lesser of 100% of DB or \$1,500,000
Waiting Period*	Chronic Illness: 30 days Critical Illness: 30 days	2 years	Chronic Illness: 30 days Critical Illness: 30 days	None	None	Chronic Illness: 30 days Critical Illness: 30 days
Available on all UW classes		Ages 0-70: Table C or better Ages 71-79: Standard or Better	Chronic illness cannot be added to table 4 or higher Critical Illness cannot be added to table rated classes	Chronic & Critical illness not available for applicants 65 or older	Chronic illness Subject to meeting underwriting eligibility requirements	



* As of 6/9//2016.

RIDER AVAILABILITY MAY VARY BY STATE
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	AGL Accelerated Benefit Riders	Columbus Life	American National Accelerated Benefits Riders	LSW Accelerated Benefits Riders	North American Accelerated Death Benefit Endorsement	Transamerica Trendsetter® LB Accelerated Death Benefits
Available Chassis	Term, Guarantee UL, Indexed UL, UL	Term, IUL, UL, VUL	Term, Guaranteed UL, Indexed UL	Term, Indexed UL, UL	Guarantee UL, Indexed UL	Term Only
Chronic Illness Qualifying Conditions	<ul style="list-style-type: none"> •Unable to perform two of the six daily activities (ADLs) of living without assistance or ; •Severe cognitive impairment. 	<ul style="list-style-type: none"> • Unable to perform two of the six daily activities (ADLs) of living without assistance or ; • Severe cognitive impairment. 	<ul style="list-style-type: none"> •Unable to perform two of the six daily activities (ADLs) of living without assistance or ; •Severe cognitive impairment. 	<ul style="list-style-type: none"> •Unable to perform two of the six daily activities (ADLs) of living without assistance or ; •Severe cognitive impairment. 	<ul style="list-style-type: none"> •Unable to perform two of the six daily activities (ADLs) of living without assistance or ; •Severe cognitive impairment. 	<ul style="list-style-type: none"> •Unable to perform two of the six daily activities (ADLs) of living without assistance or ; •Severe cognitive impairment.
Critical Illness Qualifying Conditions	<ol style="list-style-type: none"> 1. Heart attack 2. Stroke 3. Invasive Cancer 4. Blood Cancers: Leukemia, Lymphoma, and Multiple Myeloma 5. Major Organ Transplant 6. End Stage Renal Failure 7. Amyotrophic Lateral Sclerosis (ALS) 8. Blindness 9. Paralysis 	Specified Medical Condition not available in California	<ol style="list-style-type: none"> 1. Heart attack 2. Stroke 3. Invasive cancer 4. End stage renal failure 5. Major organ transplant 6. ALS 7. Blindness 8. Paralysis 9. Arterial Aneurysms 10. Central Nervous System tumors 11. Severe disease any organ 12. Major burns 13. Loss of limbs 	<ol style="list-style-type: none"> 1. Heart attack (myocardial infarction) 2. Stroke 3. Cancer 4. End-stage renal failure 5. Major organ transplant 6. ALS (Amyotrophic lateral sclerosis) 7. Blindness (Corrected vision no better than 20/200 in both eyes) <p>Critical Injury: Coma, Paralysis, Severe Burns, Traumatic Brain Injury</p>	<ol style="list-style-type: none"> 1) Heart attack 2) Cancer 3) Stroke 4) Major organ transplant 5) Kidney failure 	<ol style="list-style-type: none"> 1. Heart attack 2. Stroke 3. Cancer 4. Major organ transplant 5. End stage renal failure 6. ALS 7. Blindness 8. Paralysis

