

State Product Approvals as of 03-27-2021

Click on each State for Approved Optional Riders & Benefits



LIFE INSURANCE COMPANY

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Single Life	Sage Whole Life	SPIA - Single Premium Universal Life	Sage Choice SPDA - Single Premium Immediate Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Alabama	x	▲	▲	■	●	●	●
Arizona	x	▲	▲	■	●	●	●
Arkansas	x	▲	▲	■	●	●	●
California	x	■	N/A	■	●	●	●
Colorado	x	▲	▲	■	●	●	●
Delaware	x	▲	▲	■	●	●	●
District of Columbia	x	▲	▲	■	●	●	★
Florida	■	▲	▲	■	●	●	●
Georgia	x	▲	▲	■	●	●	●
Hawaii	x	▲	▲	■	●	●	●
Idaho	x	▲	▲	■	●	●	●
Illinois	x	▲	▲	■	●	●	●
Indiana	x	▲	▲	■	●	●	●
Iowa	x	▲	▲	■	●	●	●
Kansas	x	▲	▲	■	●	●	●
Kentucky	x	▲	▲	■	●	●	●
Louisiana	x	▲	▲	■	●	●	●
Maryland	x	▲	▲	■	●	●	●
Massachusetts	x	▲	▲	■	●	●	●
Michigan	x	▲	▲	■	●	●	●
Minnesota	x	▲	▲	■	●	●	●
Mississippi	x	▲	▲	■	●	●	●
Missouri	x	▲	▲	■	●	●	●
Montana	N/A	N/A	N/A	N/A	◆	N/A	N/A
Nebraska	x	▲	▲	■	●	●	●
Nevada	x	▲	▲	■	●	●	●
New Hampshire	x	▲	▲	■	N/A	N/A	●
New Jersey	x	▲	▲	■	●	●	●
New Mexico	x	▲	▲	■	●	●	●
North Carolina	x	▲	▲	■	●	●	●
North Dakota	x	▲	▲	■	●	●	★
Ohio	x	▲	▲	■	●	●	●
Oklahoma	x	▲	▲	■	●	●	●
Oregon	x	▲	▲	■	●	●	●
Pennsylvania	x	▲	▲	■	●	●	●
Rhode Island	x	▲	▲	■	●	●	●
South Carolina	x	▲	▲	■	●	●	●
South Dakota	x	▲	▲	■	●	●	●
Tennessee	x	▲	▲	■	●	●	●
Texas	x	▲	▲	■	●	●	●
Utah	x	▲	▲	■	●	●	●
Virginia	x	▲	▲	■	●	●	●
Washington	x	▲	▲	■	●	●	●
West Virginia	x	▲	▲	■	●	●	●
Wisconsin	x	▲	▲	■	●	●	●
Wyoming	x	▲	▲	■	●	●	●

Our Sales Team is ready to help you with the Features and Benefits for each Product, Joint Recruiting or Client Calls, Sagicor Tools and Procedures and much more!

Please contact our Producer Resource Center for any questions concerning the illustration software.

Please call us at
(888) 724-4267
Ext. 4680 for more details.

Product availability and features may vary by state

**INSURANCE
PROFESSIONAL ONLY.
NO PUBLIC DISTRIBUTION.**

- Product Approved
 - ★ Product Approved for 3-, 4-, 5-, and 7-year guarantee periods; not available for 6-year guarantee period
 - ◆ Product Approved with Unisex Rates
 - ▲ Product Approved - Accelerated Death Benefit is payable due to Terminal Condition or Chronic Illness
 - x Product Approved - Accelerated Death Benefit is payable due to Terminal Condition or Nursing Home Confinement
 - Product Approved - Accelerated Death Benefit is only payable due to Terminal Condition
- N/A means that the Product is not available in that state at this time

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Alabama

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●								

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Arizona

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider

9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi Year Guaranteed Annuity

Arkansas

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	☐	☐	☐	☐					
<i>Due to Terminal Condition</i>	✓	✓	✓	✓					
<i>Due to Chronic Illness</i>		✓	✓						
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						☐	☐		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						☐			
Nursing Home Facility or Confined Care Facility Confinement Benefit									
One Time Withdrawal Rider					☐				
Over Loan Lapse Protection Rider		☐							
Return of Premium Rider			☐						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - ☐ Inherent Rider or Benefit
 - ✓ Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Immediate Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

California

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Immediate Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Chronic Illness</i>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>					
Accidental Death Benefit Rider	●	●	●			
Children's Term Rider	●	●	●			
Guaranteed Insurability Option Rider		●				
Market Value Adjustment					<input type="checkbox"/>	
Terminal Illness Penalty Free Withdrawal Benefit						
Nursing Home Facility or Confined Care Facility Confinement Benefit						
One Time Withdrawal Rider				<input type="checkbox"/>		
Over Loan Lapse Protection Rider		<input type="checkbox"/>				
Return of Premium Rider						
Waiver of Monthly Deductions Rider		●				
Waiver of Premium Rider	●		●			

- Approved Optional Riders
- Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Colorado

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider

9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity*

Delaware

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity*
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit									
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

*Only available with 3-, 4-, 5-, and 7-year guarantee periods; not available with 6-year guarantee period.

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity*

District of Columbia

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity*
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>					
Children's Term Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>					
Guaranteed Insurability Option Rider		<input checked="" type="checkbox"/>							
Market Value Adjustment						<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input checked="" type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input checked="" type="checkbox"/>			
One Time Withdrawal Rider					<input checked="" type="checkbox"/>				
Over Loan Lapse Protection Rider		<input checked="" type="checkbox"/>							
Return of Premium Rider			<input checked="" type="checkbox"/>						
Waiver of Monthly Deductions Rider		<input checked="" type="checkbox"/>							
Waiver of Premium Rider	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>					

- Approved Optional Riders
 - ▣ Inherent Rider or Benefit
 - ✓ Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

*Only available with 3-, 4-, 5-, and 7-year guarantee periods; not available with 6-year guarantee period.

**Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION**

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity*

Florida

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity*
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>									
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit									
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

*Only available with 3-, 4-, 5-, and 7-year guarantee periods; not available with 6-year guarantee period.

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Georgia

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPJA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>						
Accidental Death Benefit Rider	●	●		●			
Children's Term Rider	●	●		●			
Guaranteed Insurability Option Rider		●					
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider					<input type="checkbox"/>		
Over Loan Lapse Protection Rider		<input type="checkbox"/>					
Return of Premium Rider			<input type="checkbox"/>				
Waiver of Monthly Deductions Rider		●					
Waiver of Premium Rider	●			●			

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Hawaii

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPJA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓	✓			
<i>Due to Chronic Illness</i>		✓	✓				
<i>Due to Nursing Home Confinement</i>	✓						
Accidental Death Benefit Rider	●	●		●			
Children's Term Rider	●	●		●			
Guaranteed Insurability Option Rider		●					
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider					<input type="checkbox"/>		
Over Loan Lapse Protection Rider		<input type="checkbox"/>					
Return of Premium Rider			<input type="checkbox"/>				
Waiver of Monthly Deductions Rider		●					
Waiver of Premium Rider	●			●			

- Approved Optional Riders
 - Inherent Rider or Benefit
 - ✓ Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Idaho

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit									
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - ✓ Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Illinois

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	☐	☐	☐	☐					
<i>Due to Terminal Condition</i>	✓	✓	✓	✓					
<i>Due to Chronic Illness</i>		✓	✓						
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						☐	☐		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						☐			
Nursing Home Facility or Confined Care Facility Confinement Benefit									
One Time Withdrawal Rider					☐				
Over Loan Lapse Protection Rider		☐							
Return of Premium Rider			☐						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - ☐ Inherent Rider or Benefit
 - ✓ Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Indiana

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPJA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Chronic Illness</i>			<input checked="" type="checkbox"/>				
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>						
Accidental Death Benefit Rider	●	●		●			
Children's Term Rider	●	●		●			
Guaranteed Insurability Option Rider		●					
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider					<input type="checkbox"/>		
Over Loan Lapse Protection Rider		<input type="checkbox"/>					
Return of Premium Rider			<input type="checkbox"/>				
Waiver of Monthly Deductions Rider		●					
Waiver of Premium Rider	●			●			

- Approved Optional Riders
 - Inherent Rider or Benefit
 - ✓ Included under Accelerated Benefit Rider
- 9091 | S6800321

Return to State Product Approvals

Benefit & Rider availability and features may vary by state.
INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Iowa

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Kansas

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPJA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>						
Accidental Death Benefit Rider	●	●		●			
Children's Term Rider	●	●		●			
Guaranteed Insurability Option Rider		●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit					<input type="checkbox"/>		
One Time Withdrawal Rider					<input type="checkbox"/>		
Over Loan Lapse Protection Rider		<input type="checkbox"/>					
Return of Premium Rider			<input type="checkbox"/>				
Waiver of Monthly Deductions Rider		●					
Waiver of Premium Rider	●			●			

- Approved Optional Riders
 - Inherent Rider or Benefit
 - ✓ Included under Accelerated Benefit Rider
- 9091 | S6800321

Return to State Product Approvals

**Benefit & Rider availability and features may vary by state.
INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION**

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Kentucky

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit									
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Louisiana

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPJA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>						
Accidental Death Benefit Rider	●	●		●			
Children's Term Rider	●	●		●			
Guaranteed Insurability Option Rider		●					
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider					<input type="checkbox"/>		
Over Loan Lapse Protection Rider		<input type="checkbox"/>					
Return of Premium Rider			<input type="checkbox"/>				
Waiver of Monthly Deductions Rider		●					
Waiver of Premium Rider	●			●			

- Approved Optional Riders
 - Inherent Rider or Benefit
 - ✓ Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Maryland

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Massachusetts

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●		●					
Waiver of Premium Rider	●								

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Michigan

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPJA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>						
Accidental Death Benefit Rider	●	●		●			
Children's Term Rider	●	●		●			
Guaranteed Insurability Option Rider		●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit					<input type="checkbox"/>		
One Time Withdrawal Rider					<input type="checkbox"/>		
Over Loan Lapse Protection Rider		<input type="checkbox"/>					
Return of Premium Rider			<input type="checkbox"/>				
Waiver of Monthly Deductions Rider		●					
Waiver of Premium Rider	●			●			

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Minnesota

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment								<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit								<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit								<input type="checkbox"/>	
One Time Withdrawal Rider								<input type="checkbox"/>	
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Mississippi

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPJA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>						
Accidental Death Benefit Rider	●	●		●			
Children's Term Rider	●	●		●			
Guaranteed Insurability Option Rider		●					
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider					<input type="checkbox"/>		
Over Loan Lapse Protection Rider		<input type="checkbox"/>					
Return of Premium Rider			<input type="checkbox"/>				
Waiver of Monthly Deductions Rider		●					
Waiver of Premium Rider	●			●			

- Approved Optional Riders
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider

9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Missouri

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment								<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit								<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit								<input type="checkbox"/>	
One Time Withdrawal Rider								<input type="checkbox"/>	
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION



LIFE INSURANCE COMPANY

SPIA - Single Premium Immediate Annuity

Montana

Accelerated Benefit Insurance Rider	
<i>Due to Terminal Condition</i>	
<i>Due to Chronic Illness</i>	
<i>Due to Nursing Home Confinement</i>	
Accidental Death Benefit Rider	
Children's Term Rider	
Guaranteed Insurability Option Rider	
Market Value Adjustment	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit	
Nursing Home Facility or Confined Care Facility Confinement Benefit	
One Time Withdrawal Rider	<input checked="" type="checkbox"/>
Over Loan Lapse Protection Rider	
Return of Premium Rider	
Waiver of Monthly Deductions Rider	
Waiver of Premium Rider	

- Approved Optional Riders
- ▣ Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

9091 | S6800321

[Return to State Product Approvals](#)

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Nebraska

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPJA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>						
Accidental Death Benefit Rider	●	●		●			
Children's Term Rider	●	●		●			
Guaranteed Insurability Option Rider		●					
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider					<input type="checkbox"/>		
Over Loan Lapse Protection Rider		<input type="checkbox"/>					
Return of Premium Rider			<input type="checkbox"/>				
Waiver of Monthly Deductions Rider		●					
Waiver of Premium Rider	●			●			

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Nevada

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit									
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 Milestone MYGA - Multi-Year Guaranteed Annuity

New Hampshire

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
<i>Due to Terminal Condition</i>	✓	✓	✓	✓	
<i>Due to Chronic Illness</i>		✓	✓		
<i>Due to Nursing Home Confinement</i>	✓				
Accidental Death Benefit Rider	●	●		●	
Children's Term Rider	●	●		●	
Guaranteed Insurability Option Rider		●			
Market Value Adjustment					<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					
Nursing Home Facility or Confined Care Facility Confinement Benefit					
One Time Withdrawal Rider					
Over Loan Lapse Protection Rider		<input type="checkbox"/>			
Return of Premium Rider			<input type="checkbox"/>		
Waiver of Monthly Deductions Rider		●			
Waiver of Premium Rider	●			●	

- Approved Optional Riders
- Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

New Jersey

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit									
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

New Mexico

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	☐	☐	☐	☐					
<i>Due to Terminal Condition</i>	✓	✓	✓	✓					
<i>Due to Chronic Illness</i>		✓	✓						
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						☐	☐		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						☐			
Nursing Home Facility or Confined Care Facility Confinement Benefit									
One Time Withdrawal Rider					☐				
Over Loan Lapse Protection Rider		☐							
Return of Premium Rider			☐						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - ☐ Inherent Rider or Benefit
 - ✓ Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

North Carolina

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

North Dakota

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPJA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity*
Accelerated Benefit Insurance Rider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
<i>Due to Terminal Condition</i>	✓	✓	✓	✓			
<i>Due to Chronic Illness</i>		✓	✓				
<i>Due to Nursing Home Confinement</i>	✓						
Accidental Death Benefit Rider	●	●		●			
Children's Term Rider	●	●		●			
Guaranteed Insurability Option Rider		●					
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider					<input type="checkbox"/>		
Over Loan Lapse Protection Rider		<input type="checkbox"/>					
Return of Premium Rider			<input type="checkbox"/>				
Waiver of Monthly Deductions Rider		●					
Waiver of Premium Rider	●			●			

- Approved Optional Riders
 - Inherent Rider or Benefit
 - ✓ Included under Accelerated Benefit Rider
- 9091 | S6800321

Return to State Product Approvals

*Only available with 3-, 4-, 5-, and 7-year guarantee periods; not available with 6-year guarantee period.

**Benefit & Rider availability and features may vary by state.
INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION**

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Ohio

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Oklahoma

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit									
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Oregon

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPJA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>						
Accidental Death Benefit Rider	●	●		●			
Children's Term Rider	●	●		●			
Guaranteed Insurability Option Rider		●					
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider					<input type="checkbox"/>		
Over Loan Lapse Protection Rider		<input type="checkbox"/>					
Return of Premium Rider			<input type="checkbox"/>				
Waiver of Monthly Deductions Rider		●					
Waiver of Premium Rider	●			●			

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Pennsylvania

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment								<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit								<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit								<input type="checkbox"/>	
One Time Withdrawal Rider								<input type="checkbox"/>	
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Rhode Island

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SP/A - Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>						
Accidental Death Benefit Rider	●	●		●			
Children's Term Rider	●	●		●			
Guaranteed Insurability Option Rider		●					
Market Value Adjustment					<input type="checkbox"/>	<input type="checkbox"/>	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit					<input type="checkbox"/>		
Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider					<input type="checkbox"/>		
Over Loan Lapse Protection Rider		<input type="checkbox"/>					
Return of Premium Rider			<input type="checkbox"/>				
Waiver of Monthly Deductions Rider		●					
Waiver of Premium Rider	●			●			

- Approved Optional Riders
- Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

South Carolina

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit									
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

South Dakota

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPJA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity*
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>						
Accidental Death Benefit Rider	●	●		●			
Children's Term Rider	●	●		●			
Guaranteed Insurability Option Rider		●					
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>	
Nursing Home Facility or Confined Care Facility Confinement Benefit							
One Time Withdrawal Rider					<input type="checkbox"/>		
Over Loan Lapse Protection Rider		<input type="checkbox"/>					
Return of Premium Rider			<input type="checkbox"/>				
Waiver of Monthly Deductions Rider		●					
Waiver of Premium Rider	●			●			

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

*Only available with 3-, 4-, 5-, and 7-year guarantee periods; not available with 6-year guarantee period.

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Tennessee

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Texas

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>					
Children's Term Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>					
Guaranteed Insurability Option Rider		<input checked="" type="checkbox"/>							
Market Value Adjustment						<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input checked="" type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input checked="" type="checkbox"/>			
One Time Withdrawal Rider					<input checked="" type="checkbox"/>				
Over Loan Lapse Protection Rider		<input checked="" type="checkbox"/>							
Return of Premium Rider			<input checked="" type="checkbox"/>						
Waiver of Monthly Deductions Rider		<input checked="" type="checkbox"/>							
Waiver of Premium Rider	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Utah

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>					
Children's Term Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>					
Guaranteed Insurability Option Rider		<input checked="" type="checkbox"/>							
Market Value Adjustment						<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input checked="" type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input checked="" type="checkbox"/>			
One Time Withdrawal Rider					<input checked="" type="checkbox"/>				
Over Loan Lapse Protection Rider		<input checked="" type="checkbox"/>							
Return of Premium Rider			<input checked="" type="checkbox"/>						
Waiver of Monthly Deductions Rider		<input checked="" type="checkbox"/>							
Waiver of Premium Rider	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>					

- Approved Optional Riders
 - ▣ Inherent Rider or Benefit
 - ✓ Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Virginia

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit									
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
- Inherent Rider or Benefit
- ✓ Included under Accelerated Benefit Rider

9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Washington

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

West Virginia

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						<input type="checkbox"/>	<input type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input type="checkbox"/>			
One Time Withdrawal Rider					<input type="checkbox"/>				
Over Loan Lapse Protection Rider		<input type="checkbox"/>							
Return of Premium Rider			<input type="checkbox"/>						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - Inherent Rider or Benefit
 - Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Wisconsin

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	☐	☐	☐	☐					
<i>Due to Terminal Condition</i>	✓	✓	✓	✓					
<i>Due to Chronic Illness</i>		✓	✓						
<i>Due to Nursing Home Confinement</i>	✓								
Accidental Death Benefit Rider	●	●		●					
Children's Term Rider	●	●		●					
Guaranteed Insurability Option Rider		●							
Market Value Adjustment						☐		☐	
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						☐			
Nursing Home Facility or Confined Care Facility Confinement Benefit									
One Time Withdrawal Rider					☐				
Over Loan Lapse Protection Rider		☐							
Return of Premium Rider			☐						
Waiver of Monthly Deductions Rider		●							
Waiver of Premium Rider	●			●					

- Approved Optional Riders
 - ☐ Inherent Rider or Benefit
 - ✓ Included under Accelerated Benefit Rider
- 9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION

Riders & Benefits Available by Product as of 03-27-2021



LIFE INSURANCE COMPANY

Sage Term - 10/15/20 Year Term
 Sage IUL - Indexed Universal Life
 WealthCare - Indexed Universal Life
 Sage Whole Life
 SPIA - Single Premium Single Life
 Sage Choice SPDA - Single Premium Universal Life
 Milestone MYGA - Multi-Year Guaranteed Annuity
 Sage Choice SPDA - Single Premium Deferred Annuity
 Milestone MYGA - Multi-Year Guaranteed Annuity

Wyoming

	Sage Term - 10/15/20 Year Term	Sage IUL - Indexed Universal Life	WealthCare - Indexed Universal Life	Sage Whole Life	SPIA - Single Premium Single Life	Sage Choice SPDA - Single Premium Universal Life	Milestone MYGA - Multi-Year Guaranteed Annuity	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Multi-Year Guaranteed Annuity
Accelerated Benefit Insurance Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Terminal Condition</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
<i>Due to Chronic Illness</i>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<i>Due to Nursing Home Confinement</i>	<input checked="" type="checkbox"/>								
Accidental Death Benefit Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>					
Children's Term Rider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>					
Guaranteed Insurability Option Rider		<input checked="" type="checkbox"/>							
Market Value Adjustment						<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Nursing Home or Confined Care Facility Confinement/Terminal Illness Benefit						<input checked="" type="checkbox"/>			
Nursing Home Facility or Confined Care Facility Confinement Benefit						<input checked="" type="checkbox"/>			
One Time Withdrawal Rider					<input checked="" type="checkbox"/>				
Over Loan Lapse Protection Rider		<input checked="" type="checkbox"/>							
Return of Premium Rider			<input checked="" type="checkbox"/>						
Waiver of Monthly Deductions Rider		<input checked="" type="checkbox"/>							
Waiver of Premium Rider	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>					

- Approved Optional Riders
- Inherent Rider or Benefit
- Included under Accelerated Benefit Rider

9091 | S6800321

[Return to State Product Approvals](#)

Benefit & Rider availability and features may vary by state.
 INSURANCE PROFESSIONAL ONLY - NO PUBLIC DISTRIBUTION