

Living Benefits Rider Comparison Chart (v. 2-7-2024)

Living Benefit riders are attached to life insurance policies and are available at time of purchase. Not all insurers offer Living Benefit riders. They are a very good thing for consumers because they provide pre-death cash payouts (at your election) upon certain medical events. The more medical events listed, the better the rider is. When a Living Benefit payment is made, your policy coverage will be reduced.

Have questions? Want advice? Call us at (800) 556-9393, 7 AM to 10 PM Central Time.

Company								
LifeQuotes.com Star Rating	★★★★★		★★★★★	★★★★★	★★★★	★★★★		
Plan	UL, WL	Term	WL	Term	Term WL & Child: Terminal Only	WL	Term	Term, UL
Coverage	50K to 2 Mil	50K-150K	2.5K-35K	25K to 2 Mil	20K to 500K	25K-50K	50K-250K	100K to 2 Mil
Critical Illness Benefit <small>(cash payout based upon specific medical events)</small>	<ol style="list-style-type: none"> Heart Attack Stroke Invasive Cancer End Stage Renal Failure Major Organ Transplant ALS Blindness Paralysis Arterial Aneurysms Central Nervous System Tumors Major Multi-System Trauma (1) AIDS Severe Disease of Any Organ (2) Severe Central Nervous System Disease (3) Major Burns (4) Loss of Limbs 	<ol style="list-style-type: none"> Heart Attack Stroke Invasive Cancer Kidney Failure Major Organ Transplant Blindness Coronary Artery Bypass Graft (10%) Paralysis HIV (7) 	<ol style="list-style-type: none"> Heart Attack Stroke Invasive Cancer End Stage Renal Failure Major Organ Transplant ALS Blindness Paralysis 	<ol style="list-style-type: none"> Heart Attack Stroke Invasive cancer End Stage Renal failure Major organ failure ALS Advanced Alzheimer's (before age 75) 	Term Life Express Only <ol style="list-style-type: none"> ALS End Stage Renal Failure Invasive Cancer Major Organ Failure Heart Attack Stroke 	<ol style="list-style-type: none"> Heart Attack Stroke Invasive Cancer Kidney Failure Major Organ Transplant 		
Chronic Illness Benefit	Yes	Yes		Yes	Yes	Yes (8)		Yes
Terminal Illness Benefit	24 months 12 in FL & NY	24 Months		12 months	12 months	12 months		24 months 12 in FL
Only Lifetime Nursing Home Confinement	Included in Terminal & Chronic benefit	Separate Rider "Confined Care"		Included in Terminal & Chronic benefit	Included in Terminal & Chronic benefit	Included in Terminal & Chronic benefit		Included in Terminal & Chronic benefit
Not available in	N/A (5)	N/A	N/A	CT, NY	CA, NY	NY	NY	CA, NY
Age	18 - 70	18 - 75	50-85	18 - 80	18 - 75	45 - 80	18 - 80	18 - 75
Premiums Waived	No	No	No	Critical, Chronic & Terminal waived (Crit. until recovery, if any)	No	No	No	Terminal Only UL: Chronic up to 2m
Death Benefit (6) Reduction: Dollar-for-Dollar or Actuarial Discount	Actuarial Discount	Actuarial Discount	Actuarial Discount	Actuarial Discount	Actuarial Discount	Actuarial Discount	Actuarial Discount	Actuarial Discount
Conversion		Term end or age 75		Term End or age 75	Term End or age 65		Yes (10)	Term End or age 69
If converted is rider transferred		No		No	No		No	Yes During 1st 5yrs of Policy




State variations may apply

(1) Major injury to three or more organs or systems; (2) Resulting in significantly altered life expectancy; (3) Parkinson's, Huntington's, Multiple Sclerosis, Encephalitis with long-term effects; (4) >40% BSA, 3rd Degree; (5) Critical illness not available in NY; (6) The accelerated amount requested is reduced by an actuarial discount as determined by each company; (7) If contracted while performing duties as a healthcare professional.

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Company						
LifeQuotes.com Star Rating	★★	★★	★★	★★	★★	★★
Plan	UL	Term	Term, UL	UL	UL	WL
Coverage	50K to 3 Mil	100K to 250K	100K to 10 Mil	25K to 3 Mil	100K to 1 Mil	10K to 150K
Critical Illness Benefit (cash payout based upon specific medical events)	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
Chronic Illness Benefit	Yes	Yes	Yes	Yes	Yes	Yes
Terminal Illness Benefit	24 Months	6 months	12 months	12 months	6 months	12 months
Only Lifetime Nursing Home Confinement	Included in Terminal & Chronic benefit	Included in Terminal & Chronic benefit	Included in Terminal & Chronic benefit	Included in Terminal benefit	Included in Terminal & Chronic benefit	No
Not available in	N/A	NY	N/A	NY	NY	NY
Age	18 - 80	20 - 80	20 - 85	18 - 75	20 - 80	18 - 85
Premiums Waived	Chronic Only	No	No	No	No	Yes
Death Benefit Reduction: Dollar-for-Dollar or Actuarial Discount	Dollar-for-Dollar	Actuarial Discount	Actuarial Discount	Dollar-for-Dollar	Dollar-for-Dollar	Actuarial Discount
Conversion			Term End or age 69			
If converted is rider transferred			Yes During 1st 5yrs of Policy			


State variations may apply

(8) The Chronic Illness benefit is not available in CT; (9) Not available in CA, MA, NY, & DC; (10) Yes, during first 10 years of policy or until age 70.

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Company						
LifeQuotes.com Star Rating	★					
Plan	Term to Age 65					
Coverage	50K					
Critical Illness Benefit (cash payout based upon specific medical events)	Not Available					
Chronic Illness Benefit	No					
Terminal Illness Benefit	6 months 12 in CA					
Only Lifetime Nursing Home Confinement	Confined for 6 months & rest of life (9)					
Not available in	WA					
Age	18 - 75					
Premiums Waived	No					
Death Benefit Reduction: Dollar-for-Dollar or Actuarial Discount	Actuarial Discount					
Conversion	Term End or age 65					
If converted is rider transferred	No					

State variations may apply