

Features and Benefits

Carriers

No Cost Living Benefits

AIG Partners Group, American National, Lincoln National, North American, and Prudential.

Return of Substandard Charges

Protective – ROSCO Option.

High Early Cash Value

MetLife USA (Whole Life), John Hancock, Lincoln National, Minnesota Life, and Prudential.

Waiver of Surrender Charges

North American.

Long Term Care Rider

AXA, John Hancock, Minnesota Life, and Transamerica.

Critical/Chronic Care Rider

Accordia, American General, AIG Partners Group, Assurity, Lincoln National, MetLife, Mutual of Omaha, North American, Principal National, Protective, Prudential, Symetra, and Voya. Genworth and Lincoln National.

Hybrid UL/LTC