



## Term Product Niches

V1. Current as of 08.15.24

Term Niche	Carriers that offer	Description
Conversion Contract Language	Nationwide Penn Mutual Prudential	<u>Guaranteed</u> Right to Convert to ANY product currently offered
Living Benefit Riders	Ameritas Corebridge National Life Nationwide TransAmerica	Chronic Illness and Critical Illness
Partial Conversions	All Carriers	Most carriers allow for partial term conversion, down to the minimum death benefit for the convertible product.
Business (Owned) Market Riders	Principal	Salary Increase Rider; Business Value Increase Rider - ability to increase coverage with coresponding salary or business valuation increases
Chronic Illness Rider that converts to Permanent policy	Protective Securian	Term rider to add CIR at time of conversion, but not on base term
Minimum Conversion Period	New York Life Securian	Ability to convert regardless of Issue Age
Single To Survivorship	All Carriers	



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Specific Duration Term	Corebridge	Select-A-Term products available at 10-15-20-25-30-35-40 and <u>Term 16 through 29 Years</u>
Alzheimer's Disease ABR	National Life	Accelerate death benefit upon Alzheimer diagnosis
Child Rider available <u>Post Issue</u>	PacLife	PacLife Promise Term - Ages 15 Days to 18 Yrs old *Available to add after issue 1 to 10 Units Able to convert up to 5x = \$50,000 Max. Can combine two parent policies w/ max rider, to equal \$50k x 2 = \$100k Max Perm UL for child. Convertible up to Age 25.
Additional/Other Insured Rider	Mutual of Omaha Symetra	Ability to add another insured for insurance coverage
Disability Income Rider	Mutual of Omaha	Ability to purchase DI coverage
Income Protection Option / Benefit Distribution Agreement	Securian Transamerica	Ability to customize the death benefit pay-out at no cost. Guaranteed Monthly or Annual benefits over a specific installment period



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Conversion Extension Riders	Ameritas Mass Mutual Principal Securian Security Mutual Life of NY	Allows for longer conversion period over base contract