

RIDER AVAILABILITY

STATE	Accelerated Death Benefit Rider	Accidental Death Benefit	Additional Purchase Option	Flexible Premium Annuity Rider	Child Term Life Rider	Critical Illness Rider	Monthly Disability Income	WOP for Total Disability	WOP for Flexible Premium	10 Year Term Life Benefit Rider
Alabama	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Alaska		This state is not available								
Arizona	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Arkansas	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
California	no	yes	yes	yes	yes	yes	yes	yes	yes	yes
Colorado	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Connecticut	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Delaware	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
District of Columbia	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Florida	yes	yes	yes	yes	yes	no	yes	yes	yes	yes
Georgia	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Hawaii	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Idaho	yes	yes	yes	yes	yes	no	yes	yes	yes	yes
Illinois	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Indiana	yes	yes	yes	yes	yes	no	yes	yes	yes	yes
Iowa	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Kansas	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Kentucky	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Louisiana	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Maine	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Maryland	yes	yes	yes	yes	no	no	yes	yes	yes	no
Massachusetts	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Michigan	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Minnesota	yes	yes	yes	NO*	yes	no	yes	yes	yes	yes
Mississippi	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Missouri		This state is not available								
Montana		This state is not available								
Nebraska	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Nevada	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
New Hampshire	yes	yes	yes	yes	yes	no	yes	yes	yes	yes
New Jersey	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
New Mexico	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
New York		This state is not available								
North Carolina	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
North Dakota		This state is not available								
Ohio	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Oklahoma	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Oregon	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Pennsylvania	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Rhode Island	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
South Carolina	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
South Dakota	yes	yes	yes	yes	yes	no	yes	yes	yes	yes
Tennessee	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Texas	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Utah	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Vermont	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Virginia	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Washington	yes	yes	yes	yes	no	no	yes	yes	yes	no
West Virginia	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Wisconsin	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Wyoming	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes

* MN - must use stand alone policy for Flexible Premium Annuity.