



**U.S. MARKETING CORPORATION**  
YOUR FINANCIAL PRODUCTS COMPANY

**Linked Benefits Key Differences – Term Products**

Carrier/Rider	Face Amount	Issue Age	Premium Payments	Rider Charges	Indemnity Payment Method vs. Reimbursement	Substandard Ratings	License	Death Benefit
<b>AIG</b> As of 2/2021  <b>Terminal Illness Endorsement</b>	50% of the death benefit or Maximum Benefit amount on policy schedule if the insured is diagnosed by a qualified physician as having 24 months or less to live.	ART: 20-85 10-year: 20-80 15-year: 20-75 20-year: 20-70 30-year: 20-55 35-year: 20-45	All years of the term selected	Terminal illness endorsement is automatically included in the policy at no additional premium.  State variations apply, and the endorsement are not available in all states.	Indemnity	For issue ages 70 or less, through Table H  For issue ages greater than 70, through Table D	No CE required	Any remaining death benefit will be payable on death to the beneficiary.
<b>American National</b> As of 2/2021  <b>Accelerated Benefit Rider</b>	The amount they qualify for.  Ability to accelerate up to \$2 million up to age 65, \$1 million age 66+.	ART: 18-65 10-year: 18-70 15-year: 18-65 20-year: 18-60 30-year: 18-50	All years of the term selected	Rider available at no cost.  <i>Must have at least \$50K in coverage or greater to add the Critical and Chronic Illness Riders.</i>	Indemnity is not offered.	Chronic & critical illness versions cannot be added to policies rated higher than table 4 or with flat extra rating greater than \$5.00 per thousand.	No CE required	Any remaining death benefit will be payable on death to the beneficiary.
<b>John Hancock</b> As of 2/2021  <b>Accelerated Benefit Rider</b>	50% of the Death Benefit up to maximum of \$1 million	10-year: 18-80 15-year: 18-75 20-year: 18-65 30-year: 18-55	All years of the term selected	Rider available at no cost.	Indemnity is not offered.	Up to table 16	No CE required	Any remaining death benefit will be payable on death to the beneficiary.
<b>Lincoln Financial</b> As of 2/2021  <b>Accelerated Benefit Rider Available on TermAccel</b>	This rider can be added after issue without additional underwriting.  50% of the death benefit subject to a maximum benefit of \$250,000 on all policies per insured.	10-year: 18-60 NT/T 15-year: 18-60 NT/T 20-year: 18-60 NT/T 30-year: 18-55 NT 18-50 T	All years of the term selected	There is a one-time charge at the time of acceleration.	Indemnity	Only to Table D  Flat Extra max \$5/1,000 of face amount	No CE required	Any remaining death benefit will be payable on death to the beneficiary.  The Accelerated Benefit Rider allows the policyholder to request a portion of the death benefit if the insured is diagnosed as terminally ill with a life expectancy of less than 6 months. (In CA, life expectancy of 12 months or less).

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or U.S. Marketing Corporation for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying us or other distribution.

## Linked Benefits Key Differences – Term Products

Carrier/Rider	Face Amount	Issue Age	Premium Payments	Rider Charges	Indemnity Payment Method vs. Reimbursement	Substandard Ratings	License	Death Benefit
<p><b>North American</b> As of 2/2021</p> <p><b>Accelerated Death Benefit Endorsement for Critical, Chronic and Terminal Illness</b></p>	<p><b>Critical Illness:</b> Maximum Accelerated Death Benefit at each election: The lesser of 90% of the face amount or up to \$1M.</p> <p><b>Chronic Illness:</b> Maximum Accelerated Death Benefit at each election: The lesser of 24% of the face amount on the initial election date or \$480K.</p> <p><b>Terminal Illness:</b> The lesser of 90% of the face amount or up to \$1M.</p>	<p>10-year: 18-75 15-year: 18-70 20-year: 18-65 30-year: 18-55 NT 30-year: 18-50 T</p>	<p>All years of the term selected</p>	<p>Rider available at no premium cost.</p>	<p>Indemnity</p>	<p><b>Terminal Illness</b> coverage has the same criteria as the life insurance policy issued, with the maximum issue age of 85. (The insured will be eligible for terminal illness coverage even if the insured is ineligible for critical or chronic coverage).</p> <p><b>Critical Illness:</b> Issue age 0-75, table 2 or better and no medical flat extras.</p> <p><b>Chronic Illness:</b> Issue ages 0-80, table 4 or better with no medical flat extra. \$2M max total Chronic Illness Acceleration</p>	<p>No CE required</p>	<p>Any remaining death benefit will be payable on death to the beneficiary.</p> <p><u>Note:</u> variations that apply for CA, TX &amp; FL. Details can be found <a href="#">here</a>.</p>
<p><b>Pacific Life</b> As of 2/2021</p> <p><b>Accelerated Death Benefit</b></p>	<p>The maximum accelerated death benefit is the lesser of:</p> <ol style="list-style-type: none"> <li>the max accelerated amount (shown in the schedule page)</li> <li>75% of the face amount.</li> </ol>	<p><b>Non-Nicotine Use:</b> 10-year: 18-80 15-year: 18-75 20-year: 18-65 25-year: 18-60 30-year: 18-55</p> <p><b>Nicotine Use:</b> 10-year: 18-79 15-year: 18-70 20-year: 18-60 25-year: 18-55 30-year: 18-50</p>	<p>All years of the term selected</p>	<p>Rider available at no cost.</p>	<p>Not marketed as LTC.</p> <p>When accessed and approved the benefit is paid directly to the owner and funds can be used in any way.</p>	<p>All are available.</p>	<p>No CE required other than state specific life insurance CE</p>	<p>It is treated as a lien, which accrues interest. Upon death, the death benefit payable is reduced by the total accelerated death benefit lien.</p>

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or U.S. Marketing Corporation for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying us or other distribution.

## Linked Benefits Key Differences – Term Products

Carrier/Rider	Face Amount	Issue Age	Premium Payments	Rider Charges	Indemnity Payment Method vs. Reimbursement	Substandard Ratings	License	Death Benefit
<b>Prudential</b> <small>As of 2/2021</small> <b>Living Needs Benefit Rider</b>	Please refer to Prudential's website at <a href="http://www.PruXpress.com">www.PruXpress.com</a> .							
<b>SBLI</b> <small>As of 2/2021</small> <b>Accelerated Death Benefit Rider</b>	Up to 50% of the Death Benefit up to a maximum of \$250,000	10-year: 18-74 15-year: 18-65 20-year: 18-60 25-year: 18-55 30-year: 18-50	All years of term	Rider available at no cost.	Indemnity	All substandard rates	No CE required	Any remaining death benefit will be payable on death to the beneficiary.
<b>Securian Financial</b> <small>As of 2/2021</small>	<b>Chronic Illness Conversion Agreement (CICA):</b> available on Advantage Elite Select term products, face amounts 100k - \$5m, issue ages 16 – 60, must have the Extended Conversion Agreement (ECA) on term policy as well, CICA conversion period is the lesser of age 65 or the end of the ECA period. <b>Accelerated Death Benefit for Terminal Illness Agreement</b> Our Accelerated Death Benefit for Terminal Illness Agreement allows access to a portion of the death benefit in the event of a terminal condition caused by sickness or accident which directly results in a life expectancy of 12 months or less. Under the terms of this rider, the client can accelerate up to the amount that will maintain \$10,000 of face amount to be payable at the death of the insured.							
<b>Symetra</b> <small>As of 2/2021</small> <b>Accelerated Benefit Rider for Terminal Illness</b>	Up to 75% of the policy's death benefit (\$500,000 maximum) can be accessed in advance.	10-year: 20-80 15-year: 20-75 20-year: 20-68 (NS) 20-year: 20-65 (S) 30-year: 20-55 (NS) 30-year: 20-50 (S)	All years of the term selected	Automatically included in the policy at no additional charge.	Not marketed as LTC. Accelerated Death Benefit for Terminal Illness- included automatically in policy & may vary by state. When accessed and approved the benefit is paid directly to the Owner and funds can be used in any way	Not available on rated policies	No special licensing required other than basic Life Insurance.	Any remaining death benefit will be payable on death to the beneficiary.
<b>First Symetra National Life Ins. Co. of NY</b> <small>As of 2/2021</small> <b>Accelerated Benefit Rider for Terminal Illness</b>	Accelerated Death Benefit for Terminal Illness Rider up to 50% of the policy's death benefit (\$250K maximum) can be accessed in advance if a licensed physician certifies that the insured is terminally ill with less than 12-months to live. The benefit is paid in a lump-sum.	10-year: 20-80 15-year: 20-75 20-year: 20-68 (NS) 20-year: 20-65 (S) 30-year: 20-55 (NS) 30-year: 20-55 (S)	All years of the term selected	Automatically included in the policy at no additional charge.	Not marketed as LTC. Accelerated Death Benefit for Terminal Illness- included automatically in policy & may vary by state When accessed and approved the benefit is paid directly to the Owner and funds can be used in any way	Not available on rated policies.	No special licensing required other than basic Life Insurance.	Any remaining death benefit will be payable on death to the beneficiary.

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or U.S. Marketing Corporation for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying us or other distribution.

## Linked Benefits Key Differences – Term Products

Carrier/Rider	Face Amount	Issue Age	Premium Payments	Rider Charges	Indemnity Payment Method vs. Reimbursement	Substandard Ratings	License	Death Benefit
<p style="text-align: center;"><b>Transamerica</b> As of 2/2021</p> <p style="text-align: center;"><b>Trendsetter LB</b></p>	<p>\$25K minimum \$2,000,000 maximum</p> <p>Non-medical underwriting to \$249,999</p>	<p>10-year: 18-80 15-year: 18-75 20-year: 18-65 30-year: 18-50</p>	<p>Advanced Premium Option available.</p>	<p>Chronic, Critical and Terminal Illness – are automatically included in the policy at no additional charge. Note that ADBs may vary by state and may not be available in all states.</p> <p>An administrative charge will be assessed for each accelerated death benefit request; may vary by state. The charge will be \$350 but will be subject to future increases based on increases in the Consumer Price Index (CPI) See product guide for complete details and examples.</p> <p>Premiums are not waived while on claim.</p>	<p>Not marketed as LTC.</p> <p>Chronic, Critical &amp; Terminal Illness- (101g) included automatically in policy, not a rider. (may vary by state)</p> <p>Indemnity - benefit payments are paid directly to the policy owner upon qualification. No receipts/bills are required. With qualification, may use funds in any way.</p> <p>Does not have to be a permanent illness to be covered under rider.</p>	<p><b>Trendsetter LB</b> Through Table D (Higher rated applicants may qualify under the Trendsetter Super Term Product)</p>	<p>No CE required other than state specific life insurance CE.</p>	<p>Any remaining death benefit will be payable on death to the beneficiary</p>
<p style="text-align: center;"><b>United of Omaha</b> As of 2/2021</p> <p style="text-align: center;"><b>Accelerated Benefit Rider for Terminal Illness</b></p>	<p>\$100,000 minimum</p>	<p>10-year: 18-80 15-year: 18-65 20-year: 18-60 30-year: 18-50</p>	<p>All years of the term selected</p>	<p>Accelerated Death Benefit for Terminal Illness automatically included in the policy at no additional charge.</p>	<p>Not marketed as LTC</p>	<p>Rider is on all ratings</p>	<p>No CE required</p>	<p>Any remaining death benefit will be payable on death to the beneficiary.</p>

**Please Note:** If the carrier is not listed then currently, they do not offer a Term product with Linked Benefits.