

Living Benefits Rider Comparison Chart (v. 1-28-26)

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	AMERICAN-AMICABLE GROUP OF COMPANIES		TRANSAMERICA		Nationwide®	Foresters Financial	Mutual of Omaha	NORTH AMERICAN A Sun Life Financial Company		
LifeQuotes.com Star Rating	★★★★★		★★★★★		★★★★★	★★★★★	★★★★		★★★★	
Plan	Term	WL	Term	IUL	Term	Term WL & Child: Terminal Only	WL	Term	Term, UL	
Coverage	50K-150K	2.5K-35K	25K to 2 Mil	50k to 500k	25K to 5 Mil	20K to 500K	25K-50k	50K-250K	100K to 2 Mil	
Critical Illness Benefit <small>(cash payout based upon specific medical events)</small>	1. Heart Attack 2. Stroke 3. Invasive Cancer 4. Kidney Failure 5. Major Organ Transplant 6. Blindness 7. Coronary Artery Bypass Graft (10%) 8. Paralysis 9. HIV (7)		1. Heart Attack 2. Stroke 3. Invasive Cancer 4. End Stage Renal Failure 5. Major Organ Transplant 6. ALS 7. Blindness 8. Paralysis		1. Heart Attack 2. Cancer 3. Heart valve replacement 4. Kidney failure 5. Major organ transplant 6. Stroke 7. Paralysis 8. Sudden cardiac arrest		1. Heart Attack 2. Stroke 3. Invasive cancer 4. End Stage Renal failure 5. Major organ failure 6. ALS 7. Advanced Alzheimer's (before age 75)		Term Life Express Only 1. ALS 2. End Stage Renal Failure 3. Invasive Cancer 4. Major Organ Failure 5. Heart Attack 6. Stroke	1. Heart Attack 2. Stroke 3. Invasive Cancer 4. Kidney Failure 5. Major Organ Transplant
Chronic Illness Benefit	Yes		Yes		Yes	Yes	Yes (8)		Yes	
Terminal Illness Benefit	24 Months		12 months		12 months 24 in IL	12 months	12 months		24 months 12 in FL	
Lifetime Nursing Home Confinement	Separate Rider "Confined Care"		Included in Chronic & Terminal benefit		No	Included in Chronic & Terminal benefit	Included in Chronic & Terminal benefit		Included in Chronic & Terminal benefit	
Not available in	N/A	N/A	CT, NY		NY	CA, NY	NY	NY	CA, NY	
Age	18 - 75	50-85	18 - 80		18 - 55	18 - 75	45 - 80	18 - 80	18 - 75	
Premiums Waived	No	No	Critical, Chronic & Terminal waived (Crit. until recovery, if any)		No	No	No	No	Terminal Only UL: Chronic up to 2m	
Death Benefit Reduction ⁽⁶⁾ 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 70	Term End or age 65		Yes (9)	Term End or age 69	
If converted is rider transferred	No		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; (8) The Chronic Illness benefit is not available in CT; (9) Yes, during first 10 years of policy or until age 70.

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

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Company						
LifeQuotes.com Star Rating	★★★	★	★	★		
Plan	GIWL	Term	WL	InstaBrain Term		
Coverage	10K to 80K	50K to 1M	100K to 1 Mil	25K to 500K		
Critical Illness Benefit (cash payout based upon specific medical events)	Not Available	Not Available	Not Available	Not Available		
Chronic Illness Benefit	Yes	No		Yes		
Terminal Illness Benefit	24 months	6 months	24 months	12 months		
Only Lifetime Nursing Home Confinement	No	Confined for 6 months & rest of life (10)	No	No		
Not available in	NY	All states except NY	CA, NY	CA, NY		
Age	18 - 70	18 - 75	0 - 70	18 - 60		
Premiums Waived	No	No	No	Yes		
Death Benefit Reduction: Dollar-for-Dollar or Actuarial Discount	Dollar-for-Dollar	Actuarial Discount		Dollar-for-Dollar		
Conversion	Yes	Term End or age 65	No	No		
If converted is rider transferred	No	No	N/A	N/A		

State variations may apply

(10) Not available in NY