

Name: \_\_\_\_\_ Date: \_\_\_\_\_

# Nassau Re Riders Worksheet

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|--|---------------------------------|
| 1. Waives the premiums due for the policy in the event the insured suffers a qualifying long term  | A. Accidental Death Benefit     |
| 2. Allows for a lump sum early payment of a portion of the death benefit if the insured is diagnosed as terminally ill with a life expectancy of no longer than 6                                | B. Living Benefits Rider        |
| 3. This rider provides an income tax-free cash value that is equal to 100% of eligible premiums paid (for the base policy and this rider) at the end of the base policy guaranteed level premium | C. Death Benefit Guarantee      |
| 4. On specific anniversaries, the policy owner has the option to purchase a new policy (issued and administered by Phoenix) without  | D. Guaranteed Death Benefit     |
| 5. Allows for a lump sum early payment of a portion of the death benefit if the insured is diagnosed as terminally ill with a life expectancy of no longer than 6                                | E. Guarantee Extension Rider    |
| 6. If death occurs prior to Age 75 and the cause of death meets the definition of 'Accidental', as defined by Phoenix then an additional amount is paid with the death                           | F. Disability Payment Specified |
| 7. This rider will credit a specified amount to the policy value upon total disability of the primary  | G. Disability Benefit Rider     |
| 8. This rider provides a "secondary guarantee" to the policy. It prevents the policy from lapsing if the policy's cash surrender value should become equal to                                    | H. Family Term Rider            |
| 9. This rider provides annually renewable term coverage for the primary insured or a member of their immediate   | I. Child Term Rider             |
| 10. This rider provides annual renewable term coverage for a child under the age of 25 of the primary insured.   | J. Accelerated Death Benefit    |
| 11. Phoenix UL with Guarantee provides a level death benefit equal to the face amount of the policy. Increasing options are not  | K. Purchase Protector Rider     |
| 12. This rider will credit a specified amount to the policy value upon total disability of the primary   | L. Return of Premium Rider      |

13. This rider allows coverage to extend beyond age 100 and for the life of the

M. Disability Waiver of Premium