Product Availability Guide

As of 9/15/11

Mortgage

	Series	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY
HMS100	302	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	X	X	X	X	X	X	X	X	X	X	X	
HMS125	301	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	X	X	X	X	X	X	X	X	X	X	X	
HMS100 CBO	297	X	X	X	X	X	X	X	X		X	X	X	30 yr		X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	X	X	30 yr	X	X	X	X	X	X	X	X	
HMS125 CBO	296	X	X	X	X	X	X	X	X	30 yr	X	X	X	30 yr		X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	X	X	30 yr	X	X	X	X	X	X	X	X	
Accidental Death Benefit	2165	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	X	X	X	X	X	X	X	X	X	X	X	
Additional Insured Term (Spouse only)	2160	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	X	X	X	X	X	X	X	X	X	X	X	
Children's Term	2162	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	X	X	X	X	X	X	X	X	X	X	X	
Critical Illness Accelerated Benefit*	2139	X	X	X	X	X		X	X		X	X	X	X		X	X	X	X	X	X		X	X	X		X	X			X	X		X	X			X			X	X		X	X	X	X	X	X	
Disability Income	2145	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X		X	X	X	X	X	X	X	2 yr	X	X	X	X	X			X	X	X	X	X		X	X	X	X	X	X		
Involuntary Unemployment Waiver of Premium	2140	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X			X		X	X	X	X		X	X	X	X	X	X			X	X			X	X		X	X	X		X	X	
Waiver of Premium of Disability Rider	2158/2159	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	X	X	X	X	X	X	X	X	X	X	X	
Waiver of Monthly Specified Premium Rider	2158-UL/2159-UL	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	X	X	X	X	X	X	X	X	X	X	X	
HMS w/ADB	301	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	X	X	X	X	X		X	X	X	X	X	

	Series	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY
Home Mortgage Series (Individual)	286														X							X														X	X														X
Home Mortgage Series Cash Value (Individual)	287														X							X														X	X														
Accidental Death Benefit	2111/2111-C														X							X														X	X														X
Additional Insured Term (Spouse only)	2136/2136 (08/09)/ 2136-C (08/09)														X							X														X	X														X
Children's Term	2018/2135														X							X														X	X														X
Critical Illness Accelerated Benefit*	2139/2139-C														X																																					X
Disability Income	2145/2145-C														X							X														X	X														X
Waiver of Premium	2100/2158/2159														X							X														X	X														X
Involuntary Unemployment Waiver of Premium	2140/2140-C														X																					X	X														

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Product Availability Guide

As of 9/15/11

Final Expense

Product	Series	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY
Ultra Protector I Level Death Benefit	281	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X
Accelerated Benefit Payment Rider	2146	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X
Children's Term Rider	2147	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X
Ultra Protector II 2-yr. Graded Death Benefit	282	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X				X	X	X		X		X	X	X	X	X	X	X	X	X	X	X			X	X	X	X	X
Ultra Protector II Level Death Benefit	284			X																		X		X	X					X		X												X							
Ultra Protector III 3-yr. Graded Death Benefit	283	X	X		X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X		X		X		X	X			X	X	X	X	X	X		X	X	X	X	X	X	X			X	X	X	X	X
Ultra Protector III 2-yr. Graded Death Benefit	283													X															X	X															X							

Product Availability Guide

As of 9/15/11

General Life

Product	Series	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY
Advantage WL	281	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Accidental Death Benefit	2111	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Waiver of Premium	2158	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Children's Term	2113	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Accelerated Benefit Payment	2146	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

Product	Series	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY
LifeCrest Index	277	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X		X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X
Accelerated Benefit Payment	2127	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			X			X		X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

Product	Series	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY
Lifetime Legacy	258	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X
Accelerated Benefit Payment	2149	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X

Product	Series	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY
Quality 25	119	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X
Accidental Death Benefit	2019	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X
Annual R&C Term	2020	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X
Children's Level Term	2022	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X
Guaranteed Insurability Benefit	2025	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X
Spouse's Level Term	2027	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X
Waiver of Monthly Charges (COI)	2029	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X
Waiver of Specified Premium	2030	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X
Accelerated Benefit Payment	2127	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X		X	X		X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X

Product	Series	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY
LifeCrest	179	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X
Accidental Death Benefit	2019	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X
Children's Level Term	2022	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X
Waiver of Monthly Charges (COI)	2029	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X
Spouse's Level Term	2107	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X
Disability Income	2115	X	X	X	X		X	X	X		X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X		X	X	X		X	X	X	X	X				X	X	X	X	X	
Accelerated Benefit Payment	2127	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X		X	X		X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X

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Product Availability Guide

As of 9/15/11

Annuity

Product	Series	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY
Platinum Assure 5	271-MVA		X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X		X	X	X	X	X	X			X	X	X	X	X	X	X		X	X	X	X		
Waiver of Surrender Charge Endorsement (Nursing Home)	4139		X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X		X		X	X	X		X	X	X	X	X	X			X	X	X	X	X	X	X		X	X	X	X		

Product	Series	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY
Future Provider	267		X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X		
Death Benefit Payout Rider	2152		X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X		
Waiver of Surrender Charge Endorsement (Nursing Home)	4139		X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X		

Product	Series	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY
Future Provider Bonus	268		X	X	X	X			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X		X	X	X	X	X		X	X	X	X	X	X		X		X	X	X	X		
Death Benefit Payout Rider	2152		X	X	X	X			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X		X	X	X	X	X		X	X	X	X	X	X		X		X	X	X	X		
Waiver of Surrender Charge Endorsement (Nursing Home)	4139		X	X	X	X			X	X	X	X	X	X	X	X	X	X	X	X	X	X		X		X	X	X	X	X		X	X	X	X	X		X	X	X	X	X	X		X		X	X	X	X		

Product	Series	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY
Ultimate One Index 7	264		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X		
Waiver of Surrender Charge Endorsement (Nursing Home)	4139		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X		

Product	Series	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY
Ultimate One Index 9	265		X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X		X	X		X	X	X		X		X	X	X	X		
Waiver of Surrender Charge Endorsement (Nursing Home)	4139		X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X		X	X		X	X	X		X		X	X	X	X		

Product	Series	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY
Ultimate One Index 9 Bonus	266		X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X		X	X		X	X	X		X		X	X	X	X		
Waiver of Surrender Charge Endorsement (Nursing Home)	4139		X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X		X	X		X	X	X		X		X	X	X	X		

Product	Series	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY
Platinum Provider	274/274-DB		X	X	X	X		X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	X	X		X	X	X	X	X	X		X		X	X	X	X	X	X

Product	Series	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY
Platinum Secure	276	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X		X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X			X
Waiver of Surrender Charge Endorsement (Nursing Home)	4139	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X		X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X			X

The 5X5 Annuitization Option is not available in PA or TX.