

Living Benefits Lineup

National Life is proud of its history in being an industry leader among carriers which offer life insurance with Accelerated Benefits Riders

	 National Life Group®	 Lincoln Financial Group®	 PennMutual	 PACIFIC LIFE	 MassMutual Financial Group®	 NEW YORK LIFE	 Allianz	 AMERICAN NATIONAL	 NA North American Company for Life and Health Insurance	 AIG	 TRANSAMERICA
Terminal											
Life expectancy in months	24	12	12	12	12	12	12	24	24	24	12
Maximum Acceleration	100% of DB up to \$1.5m of benefit	50% of DB up to \$250k of face	50% of DB up to \$250k of face	75% of DB up to \$250K	75% of DB up to \$250K of face	Up to 100% of DB to a maximum of \$500K	100% of DB up to \$1m	100% of DB up to \$2m of face	75% of DB up to \$750K	100% of DB up to \$2.0m of face	90% of DB up to \$1.5m

Chronic											
Trigger	Chronic	Permanent Chronic	Chronic	Permanent Chronic	Chronic	Permanent Chronic	Chronic	Chronic	Chronic	Chronic	Chronic
Benefit type	Discount	Dollar-for-dollar	Discount	Discount	Dollar-for-dollar	Dollar-for-dollar	Discount	Discount	Discount	Discount	Discount
Extra cost	No	Yes	No	No	Yes	Yes	No	No	No	No	No
Benefit payment	Cash	Cash	Cash	Cash	Reimbursement	Cash	Cash	Cash	Cash	Cash	Cash

Critical Illness											
Number of triggers	13	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	16	5	10	8

Critical Injury											
Number of triggers	4	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available