

State	PRODUCT TYPE		RIDERS									
	Term Life Complete (TLC)	Term Life Express (TLE)	Cancer - Heart - Stroke Provision (TLE Only)	Accelerated Death Benefit Rider	Waiver of Premium for Unemployment Provision	Residential Damage Rider	Common Carrier Death Benefit Provision	Total Disability Income Rider	Disability Waiver of Premium Rider	Accidental Death Benefit Rider	Dependent Child's Rider (30 Year Term Only)	Return Of Premium Feature
Alabama	X	X	X	X	X	X	X	X	X	X	X	X
Alaska	X	X	X	X	X	X	X	X	X	X	X	X
Arizona	X	X	X	X	X	X	X	X	X	X	X	X
Arkansas	X	X	X	X	X	X	X	X	X	X	X	X
California	X	X	X	X	X	X	X	X	X	X	X	X
Colorado	X	X	X	X	X	X	X	X	X	X	X	X
Connecticut	X	X	X		X	X	X	X	X	X	X	X
Delaware	X	X	X	X	X	X	X	X	X	X	X	X
District of Columbia	X	X	X	X	X	X	X	X	X	X	X	X
Florida												
Georgia	X	X	X	X	X		X	X	X	X	X	X
Hawaii	X	X	X	X	X	X	X	X	X	X	X	X
Idaho	X	X	X	X	X	X	X	X	X	X	X	X
Illinois												
Indiana												
Iowa	X	X	X	X	X	X	X	X	X	X	X	X
Kansas												
Kentucky	X	X	X	X	X	X	X	X	X	X	X	X
Louisiana	X	X	X	X	X	X	X	X	X	X	X	X
Maine	X	X	X	X	X	X	X	X	X	X	X	X
Maryland												
Massachusetts												
Michigan	X	X	X	X	X	X	X	X	X	X	X	X
Minnesota												
Mississippi												
Missouri												
Montana	X	X	X	X		X	X	X	X	X	X	X
Nebraska	X	X	X	X	X	X	X	X	X	X	X	X
Nevada												
New Hampshire	X	X	X	X	X		X	X	X	X	X	X
New Jersey												
New Mexico	X	X	X	X	X	X	X	X	X	X	X	X
New York												
North Carolina												
North Dakota	X	X	X	X	X	X	X	X	X	X	X	X
Ohio	X	X	X	X	X	X	X	X	X	X	X	X
Oklahoma	X	X	X	X	X	X	X	X	X	X	X	X
Oregon												
Pennsylvania *	X	X	X	X	X	X	X	X	X	X	X	
Puerto Rico												
Rhode Island	X	X	X	X	X	X	X	X	X	X	X	X
South Carolina	X	X	X	X	X	X	X	X	X	X	X	X
South Dakota	X	X	X	X	X	X	X	X	X	X	X	X
Tennessee	X	X	X	X				X	X	X	X	X
Texas	X	X	X	X	X		X	X	X	X	X	X
Utah *	X	X	X	X	X	X	X	X	X	X	X	
Vermont												
Virgin Islands												
Virginia	X	X	X	X			X	X	X	X	X	X
Washington												
West Virginia	X	X	X	X	X	X	X	X	X	X	X	X
Wisconsin	X	X	X	X	X	X	X	X	X	X	X	X
Wyoming	X	X	X	X	X	X	X	X	X	X	X	X

* Not all product forms approved in this state. Winflex(illustration system) will only quote approved products.

Where "x" indicates product is available