

Return of Premium Options

Universal Life

Last updated September 17, 2003

Carrier	Product	Comments
American General	Platinum Accumulator Platinum Accumulator 500	Return of premiums rider
	Platinum Provider Ultra Platinum Provider Ultra 500 Platinum Survivor Ultra Platinum Survivor Ultra 500 Elite Survivor UL Elite Universal Life	Return of premium death benefit option
First Colony	GE Lifetime Protector Flex	Return of premium death benefit option
Jefferson Pilot	Duet NY Legend NY Legend 300 Plus	Return of premium death benefit option
Lincoln Life	UL ^{LPR} UL ^{LPR II} SUL ^{LPR} SUL ^{LPR II} SUL ^{LPR III} SUL ^{IV}	Return of premium death benefit option
Manulife Financial	Manulife UL 2002 Manulife UL 2003 Manulife SUL 2002	Return of premium rider w/ percentage increase option (up to 5%)
Mass Mutual	SUL UL2	Return of premium death benefit option
New York Life	Accumulator UL Pinnacle UL Pinnacle SUL Protector UL Survivorship UL	Return of premium death benefit option
Prudential	PuLife Universal Plus PruLife SUL Plus	Return of premium death benefit option w/ percentage increase (up to 8%)