

Prepared II Accidental Death Term Plan Availability Variations

This document summarizes state availability and product and rider variations. Although some point of sale disclosures and Certificate Issue Package variations are captured in this document not all are summarized herein. For information on which states require point of sale disclosures, visit ezbiz. Refer to the certificate and rider for each state for complete product terms.

State	Prepared II Accidental Death	Disability Income Rider (Accident Only)	Waiver of Premium Rider (Accident Only)	Return of Premium Rider
AK	✓	✓	✓	✓
AL	✓	✓	✓	✓
AR	✓	✓	✓	✓
AZ	✓	✓	✓	✓
CA	✓			✓
CO				
CT	✓		✓	
DC				
DE	✓	✓	✓	
FL	✓		✓	✓
GA	✓	✓	✓	
HI	✓	✓	✓	✓
IA	✓	✓	✓	
ID	✓	✓	✓	✓
IL	✓	✓	✓	
IN	✓		✓	✓
KS	✓	✓	✓	✓
KY	✓	✓	✓	✓
LA	✓	✓	✓	
MA				
MD	✓		✓	
ME	✓	✓	✓	✓
MI	✓		✓	✓
MN				
MO	✓	✓	✓	✓
MS				
MT				
NC	✓	✓	✓	✓
ND	✓	✓	✓	
NE	✓	✓	✓	✓
NH				
NJ	✓			
NM				
NV	✓	✓	✓	✓
NY				
OH	✓		✓	✓
OK	✓	✓	✓	✓
OR	✓	✓	✓	✓
PA	✓		✓	
RI				
SC	✓	✓	✓	✓
SD				
TN	✓	✓	✓	
TX	✓		✓	
UT				
VA				
VT				
WA	✓	✓	✓	
WI	✓	✓	✓	✓
WV	✓	✓	✓	✓
WY	✓	✓	✓	✓

California

- **No DIR (Accident Only)**
- **No WOP (Accident Only)**
- **Issue age restriction of ages 18-64 for the insured and/or owner**

Connecticut

- **No DIR (Accident Only)**
- **No ROP**

Delaware

- **No ROP**

Florida

- **No DIR (Accident Only)**

Georgia

- **Product name is "Accidental Death Term Insurance"**
- **No ROP**

Illinois

- **No ROP**
- **Application has an additional health/lifestyle question on hazardous sports**

Indiana

- **No DIR (Accident Only)**

Iowa

- **No ROP**

Louisiana

- **No ROP**

Maryland

- **No DIR (Accident Only)**
- **No ROP**

Michigan

- **No DIR (Accident Only)**
- **Provides 30-day free look period**

New Jersey

- **No DIR (Accident Only)**
- **No ROP**
- **No WOP**
- **Issue age restriction of ages 18-64 for the insured**

North Dakota

- **No ROP**

Ohio

- **No DIR (Accident Only)**

Oklahoma

- **Application has an additional health/lifestyle question on hazardous sports**

Oregon

- **Application has an additional health/lifestyle question on hazardous sports**

Pennsylvania

- **No DIR (Accident Only)**
- **No ROP**
- **No requirement that death must occur within 180 days**

South Carolina

- **Issue age restriction of ages 18-64 for the insured**
- **Application has an additional health/lifestyle question about having a current Medicaid eligibility card**

Tennessee

- **No ROP**

Texas

- **No DIR (Accident Only)**
- **No ROP**
- **Provides 30-day free look period.**

Washington

- **No ROP**
- **Death Benefit payable if accidental death occurs within 365 days of the accidental injury**
- **Application has an additional health/lifestyle question on hazardous sports**