



Linked Benefits Key Differences – Term Products

Carrier & Product(s)	Face Amount	Issue Age	Premium Payments	Rider Charges	Indemnity Payment Method vs. Reimbursement	Substandard Ratings	License	Death Benefit
<p style="text-align: center;">Prudential Living Needs Benefit Rider Policy Specimen</p>	The amount they qualify for.	Based on products available: Term Elite Term Essential WorkLife 65 ROP Term PruTerm One	Must pay for the level term period.	Rider available at no cost. When a claim is paid under this rider, the death benefit is reduced for early payment and a \$150* processing fee is deducted. *See state variations in product guide. Premiums are not waived while on claim.	Marketed as a settlement option to provide early payout of the death benefit under certain conditions. Indemnity - benefit payments are paid directly to the policy owner with no receipts required. With qualification, may use funds in any way. Terminal Illness Option: life expectancy of 6 months or less Nursing Home Option: Confined to a nursing home for six months and is expected to remain there for the remainder of his or her life.	All are available.	No CE required other than state specific life insurance CE.	Any remaining death benefit will be payable on death to the beneficiary.
<p style="text-align: center;">Transamerica Trendsetter LB Product Guide Policy Specimen</p>	\$25K minimum \$2,000,000 maximum Non-medical underwriting to \$249,999	Trendsetter LB: 18-80 View quick facts for ages & risk class details.	Advanced Premium Option available.	Chronic, Critical and Terminal Illness – are automatically included in the policy at no additional charge. Note that ADBs may vary by state, and may not be available in all states. An administrative charge will be assessed for each accelerated death benefit request; may vary by state. The charge will be \$350 but will be subject to future increases based on increases in the Consumer Price Index (CPI) See product guide for complete details and examples. Premiums are not waived while on claim.	Not marketed as LTC. Chronic, Critical & Terminal Illness- (101g) included automatically in policy; not a rider. (may vary by state) Indemnity - benefit payments are paid directly to the policy owner upon qualification. No receipts/bills are required. With qualification, may use funds in any way. Does not have to be a permanent illness to be covered under rider.	Bands 1 & 2 through Table H Bands 3 & 4 through Table P	No CE required other than state specific life insurance CE.	Any remaining death benefit will be payable on death to the beneficiary.

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.