

More is Better!

National Life is proud of its history of being an industry leader among carriers that offer Life insurance with Accelerated Benefits Riders.



MINNESOTA LIFE



MetLife



| | | | MINNESOTA LIFE | Allianz | PACIFIC LIFE | MetLife | NEW YORK LIFE | |
|-------------------------|---------------------------|---|----------------------|-----------------------|------------------------|------------------------|--|---|
| Terminal | Life expectancy in months | 24 | 12 | 12 | 12 | 12 | 12 | |
| | Maximum Acceleration | 100% of DB up to \$1.5m of benefit | 75% of DB up to \$1m | 100% of DB up to \$1m | 75% of DB up to \$250K | 75% of DB up to \$750K | Greater of \$250K and 10% of covered face amount on the life | Up to 100% of DB to a maximum of \$500K |
| Chronic | Trigger | Chronic | Long-Term Care | Chronic | Permanent Chronic | Permanent Chronic | Permanent Chronic | Permanent Chronic |
| | Benefit type | Discount | Dollar-for-dollar | Discount | Discount | Discount | Discount | Dollar-for-dollar |
| | Extra cost | No | Yes | No | No | No | No | Yes |
| | Benefit payment | Cash | Indemnity | Cash | Cash | Cash | Cash | Cash |
| Critical Illness | Number of triggers | 13 | Not Offered | Not Offered | Not Offered | 5 | Not Offered | Not Offered |
| Critical Injury | Number of triggers | 4 | Not Offered | Not Offered | Not Offered | Not Offered | Not Offered | Not Offered |