

	Acci-Protector			Conversion Whole Life		Solutions		Solutions Express					
<b>X - New State Availability</b> NA - Not available in state Blank - Currently not available	Product AD01 1004	Waiver of Premium WPR01 1004	Additional Insured Rider AIR01 1004	Product WL10	Terminal Illness TI01 0305	Immediate / 10-Pay Solution WL08	Easy Solution WL09	Product	Waiver of Premium	Children's Insurance Rider	Monthly Disability Income Rider	Terminal illness Accelerated Death Benefit	Accident Indemnity Rider
	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	X
Arizona	X	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	X
California	X	X	X	X	X								
Colorado	NA	NA	NA	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	X
Wash DC	X	X	X	X	X	X	X	X	X	X	X	X	X
Florida				X	X	X	X						
Georgia	NA	NA	NA	X	X	X	X	X	X	X	X	NA	X
Guam	NA	NA	NA	X	X	NA	NA	NA	NA	NA	NA	NA	NA
Hawaii	X	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	X
Illinois	X	X	X	X	X								
Indiana	X	X	X	X	X	X	X	X	X	X	X	X	X
Iowa	X	X	X	X	X	X	X	X	X	X	X	X	X
Kansas	X	X	X	X	X	X	X						
Kentucky	X	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	X
Maine	X	X	X	X	X	X	X	X	X	X		X	
Maryland	X	X	X	X	X	X	X						
Massachusetts	NA	NA	NA	X	X								
Michigan	X	X	X	X	X	X	X	X	X	X	X	X	X
Minnesota	X	X	X	X	X	X	NA						
Mississippi	X	X	X	X	X	X	X						
Missouri	X	X	X	X	X	X	X	X	X	X	X	X	X
Montana	X	X	X	X	X	X	NA						
Nebraska	X	X	X	X	X	X	X	X	X	X	X	X	X
Nevada	X	X	X	X	X	X	X	X	X	X	X	X	X
New Hampshire	X	X	X	X	X	X	X	X	X	X	X	X	X
New Jersey	NA	NA	NA	X	X	X	X						
New Mexico	X	X	X	X	X	X	X						
North Carolina	X	X	X	X	X	X	NA	X	X	X	X	X	X
North Dakota	X	X	X	X	X	X	X	X	X	X	X	X	X
Ohio	X	X	X	X	X	X	X						
Oklahoma	X	X	X	X	X	X	X	X	X	X	X	X	X
Oregon	X	X	X	X	X	X	X						
Pennsylvania	NA	NA	NA	X	X	X	X						
Puerto Rico	NA	NA	NA	X	X	NA	NA	NA	NA	NA	NA	NA	NA
Rhode Island	X	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	X
South Dakota	X	X	X	X	X	X	X	X	X	X	X	X	X
Tennessee	X	X	X	X	X	X	X	X	X	X	X	X	X
Texas	NA	NA	NA	X	X	X	X	X	X	X	X	X	X
Utah	X	X	X	X	X	X	X	X	X	X	X	X	X
Vermont	NA	NA	NA	X	X								
Virgin Islands	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	NA	NA	NA	X	X								
Washington	X	X	X	X	X								
West Virginia	X	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	X
Wyoming	X	X	X	X	X	X	X	X	X	X	X	X	X