

## Inflation Riders

### Genworth

If the inflation rider is dropped or changed on a policy issued after 10/1/2007, any benefit growth/accumulation that has accrued is removed from the policy...it reverts back to the initial benefit that was purchased, regardless of how long the rider was paid for in the premium. For those policies issued prior to 10/1/2007, if the inflation rider is dropped or changed, the policy benefit that has accumulated remains, and the premium is recalculated based on the existing DBA and new BIO option.

Example, on a policy issued after 10/1/2007, if the inflation rider is changed to a lower one, for instance from 5% Compound down to 3% Compound, they recalculate the benefit growth to what it would have been had they had the 3% Compound from the issue date of the policy.

### John Hancock

If the inflation rider is dropped or changed to a lower inflation rider, the policy retains any growth/accumulation of benefit that has occurred, and the premium is recalculated from that day forward at the client's current attained age.

### LifeSecure

If the inflation rider is dropped, the policy owner can retain the benefit pool that has accrued from the inflation, and the policy premium is recalculated with that pool amount at the client's original issue age.

### MedAmerica

If the inflation rider is dropped, any benefit growth/accumulation that has occurred is removed from the policy...it reverts back to the initial benefit that was purchased, regardless of how long the rider was paid for in the premium.

If the inflation rider is changed to a lower one, for instance from 5% Compound down to 3% Compound, they recalculate the benefit growth to what it would have been had they had the 3% Compound from day one of the policy.

### Mutual of Omaha

If the inflation rider is dropped or changed to a lower inflation rider, the policy retains any growth/accumulation of benefit that has occurred, and the premium is recalculated from that day forward at the client's original issue age.

### Transamerica

If the inflation rider is dropped or changed to a lower inflation rider, the policy retains any growth/accumulation of benefit that has occurred, and the premium is recalculated from that day forward at the client's original issue age.

There may be specific circumstances or details that we are not aware of that impact what we've noted above.