



Refund Option - Facts at a Glance

| | Product availability for rider | Policy years to exercise option | Maximum amounts available for refund | Percentage of death benefit caps on refund | Premium test to maintain option | Notification to policy owner and or agent if option is removed |
|---|--|---|--|--|---------------------------------|--|
| American National Guaranteed Cash Out Rider | Signature Guaranteed UL | Following the 15th, 20th, or 25th policy year | Y15-65% of premiums paid; Ys20 or 25-100% of premiums paid | Single Life 65% | Yes | No |
| Corebridge Financial Enhanced Surrender Value Rider | Secure Lifetime GUL | Following the 20th or 25th policy year | Y20-50% of premiums paid; Y25-100% of premiums paid | Single Life 40% | Yes | No |
| Mutual of Omaha Guaranteed Refund Option | Life Protection Advantage IUL, Income Advantage IUL | Following the 15th, 20th, 21st, 22nd, 23rd, 24th or 25th policy year | Y15-50% of premiums paid; Ys 20, 21, 22, 23, 24 or 25-100% of premiums paid | 80% of lowest specified amount | Yes | Yes* |
| Nationwide Periodic Access Minimum Surrender Value | NLG UL II | Following the 15th or 20th policy year | Y15-50% of premiums paid; Y20-100% of premiums paid | Single Life 40% | Yes | Yes* |
| New York Life Money Back Option Rider | Custom Universal Life Guarantee | Issue age <45: Age 65 or 70 / Issue age 45+ Following the 20th or 25th policy year | Y20 (or age 65)-50% of premiums paid; Y25 (or age 70)-100% of premiums paid | Single Life 40% | Yes | Yes* |
| North American Premium Recovery Endorsement | Custom Guarantee UL, Protection Builder IUL | Following the 15th, 20th, or 25th policy year | Y15-50% of premiums paid; Ys20 or 25-100% of premiums paid | Single Life 50% | Yes | Yes* |
| Pacific Life (Lynchburg) Enhanced Surrender Value Rider | Promise GUL | Following the 15th, 20th, or 25th policy year* | Y15-50% of premiums paid; Y20-75% of premiums paid or Y25-100% of premiums paid* | Single Life 40% | Yes* | Yes* |
| Protective Return of Premium | Advantage Choice UL, Lifetime Assurance UL (Rider for each product has unique features) | AC UL: Following the 20th or 25th policy year, LA UL: All years starting in year 10 | Y20-50% of premiums paid or Y25-100% of premiums paid*; Y10+ 25% of premiums paid* | Single Life 50% | No | No |

*See carrier rules for specific details

Current as of 1.01.2023