

State Specific Information

Universal Life

As approved, some state insurance departments may require modifications to policy application, contract language, benefits, rates and other features. Please refer to the individual contracts specific to each state as the ultimate authority.

This applies to policy Form No. IL1921. This information is for agent use only. It is not for use with consumers.

The following chart represents some of those key differences:

State Specific Information for Universal Life	
California	<ul style="list-style-type: none"> Accelerated Death Benefit Rider currently not available; past Accelerated Benefits Rider (Form No. R 10761) is included. Critical Illness Rider's pre-existing condition limitation applies to conditions six months prior to the issue date and for six months after the issue date.
Connecticut	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Delaware	<ul style="list-style-type: none"> Accelerated Death Benefit Rider's eligible proceeds for acceleration does not include any coverage still subject to the policy's contestable period or suicide provisions.
Florida	<ul style="list-style-type: none"> Accelerated Death Benefit Rider currently not available.
Georgia	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Hawaii	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Idaho	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Illinois	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Indiana	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Kansas	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Maine	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Maryland	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Massachusetts	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Minnesota	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Missouri	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Nevada	<ul style="list-style-type: none"> Critical Illness Rider's pre-existing condition limitation applies to conditions six months prior to the issue date.
New Hampshire	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
New Jersey	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
New Mexico	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
New York	<ul style="list-style-type: none"> Assurity Universal Life not available.
North Dakota	<ul style="list-style-type: none"> Accelerated Death Benefit Rider's eligible proceeds for acceleration does not include any coverage still subject to the policy's contestable period or suicide

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	provisions.
Pennsylvania	<ul style="list-style-type: none"> • Critical Illness Rider will not be available.
South Carolina	<ul style="list-style-type: none"> • Critical Illness Rider not available beyond issue age 64.
South Dakota	<ul style="list-style-type: none"> • Accelerated Death Benefit Rider's eligible proceeds for acceleration does not include any coverage still subject to the policy's contestable period or suicide provisions.
Tennessee	<ul style="list-style-type: none"> • Critical Illness Rider requires that the date of diagnosis of a new critical illness be separated from the prior, different diagnosis by 30 days.
Texas	<ul style="list-style-type: none"> • Critical Illness Rider does not require that the date of diagnosis of a new critical illness be separated from the prior, different diagnosis by any time period.
Utah	<ul style="list-style-type: none"> • Critical Illness Rider's pre-existing condition limitation applies to conditions six months prior to the issue date and for six months after the issue date.
Virginia	<ul style="list-style-type: none"> • Critical Illness Rider will not be available.
Washington	<ul style="list-style-type: none"> • Critical Illness Rider will not be available.
Wyoming	<ul style="list-style-type: none"> • Critical Illness Rider will not be available.