



Jurisdiction	Date Available
ICC States – Listed Below ¹	11/13/2023
California	01/25/2025
Florida	11/13/2023
New York	03/25/2024
North Dakota	11/13/2023
South Dakota	11/13/2023
South Carolina	02/26/2024

Available Riders ²
Charitable Legacy Rider (CLR)
Children's Term Insurance Rider (CTIR)
Disability Waiver of Monthly Deductions Rider (DDW)
Living Benefits Rider (Accelerated Death Benefits for Terminal Illness) (LBR)
Loan Extension Endorsement (LEE)
Long-Term Care Services SM Rider ³ (LTCSR)
Market Stabilizer Option [®] II Variable Indexed Options Rider II ⁴ (MSO II)
Option to Purchase Additional Insurance (OPAI)

1. ICC STATES | JURISDICTIONS for this product filing are:

Alabama, Alaska, Arizona, Arkansas, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, and Wyoming

2. ALL RIDER AVAILABILITY AND FEATURES MAY VARY BY JURISDICTION. THERE MAY BE AN ADDITIONAL CHARGE ASSOCIATED WITH OBTAINING CERTAIN RIDERS.

3. In California, the name of the LTCSR is *Comprehensive Long-Term Care Rider*

In Florida, the name of the LTCSR is *Long-Term Care Insurance Rider*

The LTCSR 2020 is not offered in CA & NY. The LTCSR 2012 is exclusively offered on all new business in CA & NY

4. The MSO II is pending approval in several jurisdictions. Neither the MSO II nor MSO are available in NY.

See the [Market Stabilizer Option[®] II State Availability Chart, Cat #400018 for MSO II](#) jurisdiction details.

See the [MSO II Technical Guide, Cat #400000](#) as a resource.

For additional product and rider information, please see the [VUL Incentive Life Protect[®], Series 164 Product Guide, Catalog #400052](#).