

State Product Approvals as of 12-15-2018
 Click on each State for Approved Optional Riders & Benefits



LIFE INSURANCE COMPANY

	Sage Term - 10/15/20 Year Term	Sage NLUL - No Lapse Universal Life	Sage Indexed Universal Life (IUL)	Sage Whole Life	Interest Sensitive Universal Life (IUL)	Fixed Indexed Single Premium Whole Life	Sage Secure FIA - Fixed Indexed Annuity	Sage Select FIA - Fixed Indexed Annuity	Single Premium Immediate Annuity (SPIA)	Sage Choice SPDA - Single Premium Deferred Annuity	Milestone MYGA - Single Premium Deferred Annuity
Alabama	x	▲	▲	■	▲	●	●	●	●	●	●
Arizona	x	▲	▲	■	▲	●	●	●	●	●	●
Arkansas	x	▲	▲	■	▲	●	●	●	●	●	●
California	x	■	N/A	■	■	N/A	●	●	●	●	N/A
Colorado	x	▲	▲	■	▲	●	●	●	●	●	●
Delaware	x	▲	▲	■	▲	●	●	●	●	●	●
District of Columbia	x	▲	▲	■	▲	●	●	●	●	●	●
Florida	■	▲	■	■	▲	●	●	●	●	●	●
Georgia	x	▲	▲	■	▲	●	●	●	●	●	●
Hawaii	x	▲	▲	■	▲	●	●	●	●	●	●
Idaho	x	▲	▲	■	▲	●	●	●	●	●	●
Illinois	x	▲	■	■	■	●	●	●	●	●	●
Indiana	x	▲	▲	■	▲	●	●	●	●	●	●
Iowa	x	▲	▲	■	▲	●	●	●	●	●	●
Kansas	x	▲	▲	■	▲	●	●	●	●	●	●
Kentucky	x	▲	▲	■	▲	●	●	●	●	●	●
Louisiana	x	▲	▲	■	N/A	N/A	●	●	●	●	●
Maryland	x	▲	▲	■	▲	●	●	●	●	●	●
Massachusetts	x	▲	▲	■	N/A	N/A	●	●	●	●	●
Michigan	x	▲	▲	■	▲	●	●	●	●	●	●
Minnesota	x	▲	▲	■	▲	●	●	●	●	●	●
Mississippi	x	▲	▲	■	▲	●	●	●	●	●	●
Missouri	x	▲	▲	■	▲	●	●	●	●	●	●
Montana	N/A	N/A	N/A	◆	◆	N/A	N/A	◆	◆	N/A	N/A
Nebraska	x	▲	▲	■	▲	●	●	●	●	●	●
Nevada	x	▲	▲	■	▲	●	●	●	●	●	●
New Hampshire	x	▲	▲	■	N/A	N/A	●	●	N/A	N/A	●
New Jersey	x	▲	▲	■	▲	N/A	●	●	●	●	●
New Mexico	x	▲	▲	■	▲	●	●	●	●	●	●
North Carolina	x	▲	▲	■	▲	N/A	●	●	●	●	●
North Dakota	x	▲	▲	■	▲	●	●	●	●	●	●
Ohio	x	▲	▲	■	▲	●	●	●	●	●	●
Oklahoma	x	▲	▲	■	▲	●	●	●	●	●	●
Oregon	x	▲	▲	■	N/A	N/A	●	●	●	●	●
Pennsylvania	x	▲	▲	■	N/A	N/A	●	●	●	●	●
Rhode Island	x	▲	▲	■	▲	●	●	●	●	●	●
South Carolina	x	▲	▲	■	▲	●	●	●	●	●	●
South Dakota	x	▲	▲	■	▲	●	●	●	●	●	●
Tennessee	x	▲	▲	■	▲	●	●	●	●	●	●
Texas	x	▲	▲	■	▲	●	●	●	●	●	●
Utah	x	▲	▲	■	▲	●	●	●	●	●	●
Virginia	x	▲	▲	■	N/A	●	●	●	●	●	●
Washington	x	▲	■	■	▲	●	●	●	●	●	●
West Virginia	x	▲	▲	■	▲	●	●	●	●	●	●
Wisconsin	x	▲	▲	■	▲	●	●	●	●	●	●
Wyoming	x	▲	▲	■	▲	●	●	●	●	●	●

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Product availability and features may vary by state. FOR PRODUCER USE ONLY DO NOT DISTRIBUTE

- Product Approved
- ◆ Product Approved with Unisex Rates
- ▲ Product Approved - Accelerated Death Benefit is payable due to Terminal Condition or Chronic Illness
- x Product Approved - Accelerated Death Benefit is payable due to Terminal Condition or Nursing Home Confinement
- Product Approved - Accelerated Death Benefit is only payable due to Terminal Condition
- N/A means that the Product is not available in that state at this time