

Easy Term

State	American-Amicable					Occidental Life					Pioneer American					Pioneer Security				
	Base 9790	ROP 9791	Confined Care 9674	CI Rider 9542	DI Rider 9704	Base 9790	ROP 9791	Confined Care 9674	CI Rider 9542	DI Rider 9704	Base 9790	ROP 9791	Confined Care 9674	CI Rider 9542	DI Rider 9704	Base 9790	ROP 9791	Confined Care 9674	CI Rider 9542	DI Rider 9704
Alabama	X*	X	X	X	X	X*	X	X	X	X	X*	X	X	X	X	X*	X	X	X	X
Alaska	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	N/L	N/L	N/L	N/L	N/L
Anguilla	N/L	N/L	N/L	N/L	N/L	X	X	X	X	X	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L
Arizona	X*	X	X	X	X	X*	X	X	X	X	X*	X	X	X	X	N/L	N/L	N/L	N/L	N/L
Arkansas	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
British Virgin Islands	N/L	N/L	N/L	N/L	N/L	X	No	No	X	X	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L
California	X	*	X	X	X	X	No	X	X	X	X	*	X	X	X	X	*	X	X	X
Colorado	X*	X	X	X	X	X*	X	X	X	X	X*	X	X	X	X	X*	X	X	X	X
Connecticut	X*	*	No	No	X	X*	*	No	No	X	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L
Delaware	X*	X	X	X	X	X*	X	X	X	X	N/L	N/L	N/L	N/L	N/L	X*	X	X	X	X
District Of Columbia	X*	*	No	X	X	X*	*	No	X	X	X*	*	No	X	X	X*	*	No	X	X
Florida	X*	X	X	No	No	X*	X	X	No	X	X*	X	X	No	X	X*	X	X	No	No
Georgia	X*	X	X	X	X	X*	X	X	X	X	X*	X	X	X	X	X	X	X	X	X
Guam	X	X	X	X	X	X	X	X	X	X	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L
Hawaii	X	*	X	X	X	X	*	X	X	X	X	*	X	X	X	X	*	X	X	X
Idaho	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Illinois	X	*	X	X	X	X	*	X	*	X	X	*	X	*	X	X	*	X	*	X
Indiana	X*	X	No	X	X	X*	X	No	X	X	X*	X	No	X	X	X*	X	No	X	X
Iowa	N/L	N/L	N/L	N/L	N/L	X	X	X	X	X	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L
Kansas	X*	X	X	X	X	X*	X	X	X	X	X*	X	X	X	X	X*	X	X	X	X
Kentucky	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Louisiana	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X*	X	X	X	X
Maine	No	No	No	No	No	No	No	No	No	No	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L
Maryland	X*	X	No	No	X	X*	X	X	No	X	X*	X	No	No	X	X*	X	No	No	X
Massachusetts	N/L	N/L	N/L	N/L	N/L	X	*	No	X	X	X	*	No	X	X	N/L	N/L	N/L	N/L	N/L
Michigan	N/L	N/L	N/L	N/L	N/L	X	X	X	X	X	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L
Minnesota	X*	X	X	No	X	No	No	No	No	No	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L
Mississippi	X*	*	X	X	X	X*	*	No	No	X	X*	*	X	No	X	X*	*	No	No	X
Missouri	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X*	X	X	X	X
Montana	No	No	No	No	No	No	*	No	No	No	No	*	No	No	No	No	*	No	No	No
Nebraska	X	X	X	X	X	X	X	X	X	X	N/L	N/L	N/L	N/L	N/L	X	X	X	X	X
Nevada	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	N/L	N/L	N/L	N/L	N/L

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New Hampshire	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L
New Jersey	N/L	N/L	N/L	N/L	N/L	No	*	No	No	X	No	*	No	No	No	N/L	N/L	N/L	N/L	N/L
New Mexico	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
North Carolina	X*	X	X	X	X	X*	X	X	X	X	X*	X	X	X	X	X*	X	X	X	X
North Dakota	X*	X	X	X	X	X*	X	X	X	X	N/L	N/L	N/L	N/L	N/L	X*	X	X	X	X
Ohio	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	N/L	N/L	N/L	N/L	N/L
Oklahoma	X*	X	X	X	X	X*	X	X	X	X	X*	X	X	X	X	X*	X	X	X	X
Oregon	X	X	X	No	X	X	X	X	No	X	X	X	No	No	X	X	X	No	No	X
Pennsylvania	X*	*	X	No	X	X*	*	X	No	X	N/L	N/L	N/L	N/L	N/L	X*	*	X	No	X
Puerto Rico	N/L	N/L	N/L	N/L	N/L	X*	*	X	X	X	X*	*	X	X	X	N/L	N/L	N/L	N/L	N/L
Rhode Island	N/L	N/L	N/L	N/L	N/L	X	X	X	X	X	X	X	X	X	X	N/L	N/L	N/L	N/L	N/L
South Carolina	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
South Dakota	X	X	X	X	X	X	X	X	X	X	N/L	N/L	N/L	N/L	N/L	X	X	X	X	X
Tennessee	X*	X	X	X	X	X*	X	X	X	X	X*	X	X	X	X	X*	X	X	X	X
Texas	X	*	X	X	X	X	*	X	X	X	X	*	X	X	X	X	X	X	X	X
US Virgin Islands	N/L	N/L	N/L	N/L	N/L	X	X	X	X	X	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L
Utah	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Vermont	N/L	N/L	N/L	N/L	N/L	X*	No	X	No	No	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L	N/L
Virginia	X*	X	No	X	X	X*	X	No	X	X	X*	X	No	X	X	X*	X	No	X	X
Washington	X*	*	No	No	X	X*	*	No	No	X	X*	*	No	No	X	X*	*	No	No	X
West Virginia	X*	X	X	X	X	X*	X	X	X	X	X*	X	X	X	X	X*	X	X	X	X
Wisconsin	X*	X	X	X	X	X*	X	X	X	X	N/L	N/L	N/L	N/L	N/L	X*	X	X	X	X
Wyoming	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	N/L	N/L	N/L	N/L	N/L

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