

Carrier	Can Be Added After Issue	Available if No Existing Children at Time of Application?
Ameritas	No	No*
Assurity**	Yes	Yes
Banner (OPTerm)	No	Yes
Cincinnati Life	Yes	Yes
Columbus Life	Yes	Yes
Corebridge	Yes	No*
Corebridge (Partners Group (QoL))	Yes	No*
Foresters	Yes	No*
Lincoln Financial	Yes	No*
National Life Group	Yes	No*
North American	Yes	No*
PacLife (PL Promise Term)	Yes	No*
Protective	Yes	No*
Prudential	No	Yes
SBLI	No	No*
Transamerica (Trendsetter Super & LB)	Yes	No*
United of Omaha (Term Life Express & Term Life Answers)	No	No*

* Child must be at least 15 days old to add rider

**Assurity underwrites existing children at the time the application is taken on the parent, but not children added after the policy is inforce.