

CARRIER	AIG	EQUITABLE	EQUITABLE	FORESTERS	GLOBAL ATLANTIC	
Program Name	NON-MEDICAL UNDERWRITING	ACCUMULATION STREAMLINED PROGRAM	EASY UNDERWRITING	ACCELERATED UNDERWRITING	FAST LANE	
PRODUCTS & CASE DESIGN	Available Products	Max Accumulator 2 Value + Protector 2	BrightLife Grow VUL Optimizer COIL Institutional Series	All Products (Excluding COIL and Survivorship)	All Products	All Products
	Issue Ages	Ages 0 - 50	Ages 0 - 60	Ages 18 - 55	Ages 18 - 55	Ages 18 - 60
	Face Amount Limits: 18 - 40	\$1,000,000	\$2,000,000	\$2,000,000	\$1,000,000	\$2,000,000
	Face Amount Limits: 41 - 45	\$1,000,000	\$2,000,000	\$2,000,000	\$1,000,000	\$2,000,000
	Face Amount Limits: 46 - 50	\$1,000,000	\$2,000,000	\$2,000,000	\$1,000,000	\$2,000,000
	Face Amount Limits: 51 - 55	N/A	\$2,000,000	\$2,000,000	\$1,000,000	\$1,000,000
	Face Amount Limits: 56 - 60	N/A	N/A	N/A	N/A	\$500,000
	Face Amount Limits: 61 - 65	N/A	N/A	N/A	N/A	N/A
Available Riders	All Riders	All riders except: Option to Purchase Additional Insurance Return of Premium Rider	All riders except: Option to Purchase Additional Insurance Return of Premium Rider	All Riders	All riders except: Additional Insured Rider	
UNDERWRITING PROCESS	Risk Classes Available for Acceleration	Non-smoker: Standard or Better Tobacco: Standard or Better	BrightLife Grow & VUL Optimizer: Non-smoker: Table D to Standard Plus Tobacco: Table D to Preferred COIL: Non-smoker: Table D to Preferred Tobacco: Table D to Preferred	Non-Smoker: Table D to Preferred Elite Tobacco: Table D to Preferred	Non-smoker: Standard or better	Non-smoker: Standard or Better Tobacco: Standard or Better
	Tobacco Users Eligible?	Yes	Yes	Yes	No	Yes
	Prior Applications Allowed?	Yes	Not within prior 12 months	Not within prior 12 months	Yes, as long as within total line of program (Foresters products) and not rated or declined.	Not within prior 24 months
	AU "Stacking" Allowed?	Yes	Yes	Yes	Yes	No
	Database Checks	MIB MVR Rx	MIB MVR Rx	MIB MVR Rx	MIB, MVR, Rx, TRL	MIB MVR Rx
	Underwriting Engine	Proprietary	LexisNexis Based	LexisNexis Based	Irix, Proprietary	Irix (Milliman)
	Risk Class Determination	Proprietary	Per Published Guidelines	Per Published Guidelines	Proprietary	Per Published Guidelines
	Instant Decision Available?	No	No	No	No	No
	Two Stage Acceleration Decision?	Yes	Yes	Yes	Yes	No
	Hand off to full underwriting?	Yes	Yes	Yes	Yes	Yes
	Acceleration Percentage	70%	Decline to State	50%	35-45%	40%
	Phone Interview Required?	Yes	No	No	No	No
	eInterview Available?	No	No. Medical history taken with app.	No. Medical history taken with app.	No. Medical history taken with app.	No. Medical history taken with app.
	Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	No	No	No	Green card holders only	No
Non-English Interview Available?	No	N/A: Phone Interview not required	N/A: Phone Interview not required	N/A: Phone Interview not required	N/A: Phone Interview not required	
Random Quality Control Holdouts?	No	Yes	Yes	Yes	Yes	
<i>Please see the eInterview and Phone Interview Details Summary for additional details and nuances of these platforms</i>						
APPLICATION PROCESS	Paper Application	Yes	Yes	No	Yes	Yes
	Electronic Application	Yes	Yes	Yes	Yes	Yes
	Paper Ticket	No	No	No	No	No
	Electronic Ticket	Yes	No	No	No	No
	Pre-Appointment Required?	No (Unless required by state)	No (Unless required by state)	No (Unless required by state)	No (Unless required by state)	No (Unless required by state)
	Binding Coverage Available?	Yes	Yes	Yes	Yes	Yes
<i>Please see the eApp and eTicket Platform Details Summary for additional details and nuances of these platforms</i>						
POLICY DELIVERY	Electronic Policy Available?	No	No	No	Yes	No
	Electronic Delivery Available?	Yes	No	No	Yes	No
	Electronic Signature Available?	Yes	Yes	Yes	Yes	Yes
	Initial Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
	Ongoing Premium Payments	EFT & Paper Check Only	EFT & Paper Check	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
<i>Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms</i>						
MORE INFO	Comments		Illustrated funding must reflect at least five times target premium within the first five years	No specified funding requirement		
	States Not Available	None	None	PR	NY	NY

CARRIER	JOHN HANCOCK	LINCOLN	LINCOLN	MUTUAL OF OMAHA	NATIONWIDE	
Program Name	EXPRESS TRACK	LINCXPRESS	TERMACCEL	ACCELERATED UNDERWRITING	INTELLIGENT UNDERWRITING	
PRODUCTS & CASE DESIGN	Available Products	All Single Life Term and Permanent products	All term and permanent products Exceptions: LifeElements One-Year Term, TermAccel	Lincoln TermAccel 10, 15, 20, 30 year	Term Life Answers 10, 15, 20, and 30 year	Term, UL, IUL Accumulator II, IUL Protector II, Whole Life, VUL
	Issue Ages	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60
	Face Amount Limits: 18 - 40	\$3,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
	Face Amount Limits: 41 - 45	\$3,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
	Face Amount Limits: 46 - 50	\$3,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
	Face Amount Limits: 51 - 55	\$3,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$1,000,000
	Face Amount Limits: 56 - 60	\$3,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$1,000,000
	Face Amount Limits: 61 - 65	N/A	N/A	N/A	N/A	N/A
Available Riders	All Riders	All Riders	Available Riders Include: Children's Term Rider Waiver of Premium Terminal Illness ABR	All riders except: Other Insured Rider Long-Term Care Rider	All riders except: Child Rider	
UNDERWRITING PROCESS	Risk Classes Available for Acceleration	Non-smoker: Standard or Better Tobacco: Standard or Better	Acceleration available to Standard or better underwriting classes. LincXpress application process available Preferred Plus - Table H.	Acceleration available to Standard or better underwriting classes. TermAccel available Preferred Plus - Table D.	Non-smoker: Standard or Better Tobacco: Standard or Better	Non-smoker: Standard Plus or Better Tobacco: Preferred
	Tobacco Users Eligible?	Yes	Yes	Yes	Yes	Yes
	Prior Applications Allowed?	Not within prior 12 months	Not within prior 12 months	Not within prior 12 months	Yes	Yes: If total line is under program maximums. Fully underwritten coverage issued at Preferred or better within the last three years will not impact availability of accelerated coverage.
	AU "Stacking" Allowed?	Yes: Up to \$3MM in total coverage with JH, \$5MM all carriers	No	Yes, up to \$1M total coverage	No	Yes: Ages 18 - 50: \$2MM all carriers Ages 51 - 60: \$1MM all carriers
	Database Checks	MIB MVR Rx	MIB MVR Rx	MIB MVR Rx	MIB MVR Rx	MIB MVR Rx
	Underwriting Engine	Proprietary	Proprietary	Proprietary	LexisNexis Based	Proprietary + LexisNexis
	Risk Class Determination	Proprietary	Proprietary	Proprietary	Per Published Guidelines	Per Published Guidelines
	Instant Decision Available?	No	No	No	No	Yes
	Two Stage Acceleration Decision?	Yes	Yes	Yes	Yes	No
	Hand off to full underwriting?	Yes	Yes	No	Yes	Yes
	Acceleration Percentage	Decline to State	40%	61%	30-35%	Ages 18-40 = 41% Ages 41-60 = 32%
	Phone Interview Required?	Yes	No	No	Yes	Yes
	eInterview Available?	No	Yes	Yes	No	No
	Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	No	No	No	No	Yes
	Non-English Interview Available?	No	No	No	No	Yes: Multiple languages available
Random Quality Control Holdouts?	No	Yes	Yes	No	No	
<i>Please see the eInterview and Phone Interview Details Summary for additional details and nuances of these platforms</i>						
APPLICATION PROCESS	Paper Application	No	No	No	No	Yes
	Electronic Application	No	No	No	No	Yes
	Paper Ticket	Yes	Yes	No	Yes	No
	Electronic Ticket	Yes	Yes	Yes	Yes	No
	Pre-Appointment Required?	No (Unless required by state)	No (Unless required by state)	No (Unless required by state)	No (Unless required by state)	Yes
	Binding Coverage Available?	No	No	Yes	Yes	Yes
	<i>Please see the eApp and eTicket Platform Details Summary for additional details and nuances of these platforms</i>					
POLICY DELIVERY	Electronic Policy Available?	No	Yes	Yes	No	No
	Electronic Delivery Available?	No	Yes	Yes	No	No
	Electronic Signature Available?	No	Yes	Yes	Yes	Yes
	Initial Premium Payments	EFT & Paper Check Only	Term: CC, EFT & Paper Check Perm: EFT & Paper Check	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
	Ongoing Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
<i>Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms</i>						
MORE INFO	Comments					
	States Not Available	NY	NY	NY	NY	NY

CARRIER	NORTH AMERICAN	PRINCIPAL	PROTECTIVE LIFE	PRUDENTIAL	SAGICOR	
Program Name	WRITEAWAY	ACCELERATED UNDERWRITING	PLUS	PRUFAS TRACK	ACCELERWRITING	
PRODUCTS & CASE DESIGN	Available Products	All Products	Term, UL, IUL, VUL, or SUL	All Term and Fixed Single Life permanent products	All products except Pru Term One, PruLife UL Plus and Survivorship products	Sage IUL
	Issue Ages	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60	Ages 18 - 65
	Face Amount Limits: 18 - 40	\$2,000,000	\$3,000,000	\$1,000,000	\$3,000,000	\$1,000,000
	Face Amount Limits: 41 - 45	\$2,000,000	\$2,500,000	\$1,000,000	\$3,000,000	\$1,000,000
	Face Amount Limits: 46 - 50	\$2,000,000	\$2,500,000	\$500,000	\$3,000,000	\$1,000,000
	Face Amount Limits: 51 - 55	\$500,000	\$2,000,000	\$500,000	\$3,000,000	\$500,000
	Face Amount Limits: 56 - 60	\$500,000	\$1,000,000	\$500,000	\$3,000,000	\$500,000
	Face Amount Limits: 61 - 65	N/A	N/A	N/A	N/A	\$500,000
	Available Riders	All Riders	All Riders	All riders except: Additional Insurance Rider Extend Care Rider	All Riders	All Riders
UNDERWRITING PROCESS	Risk Classes Available for Acceleration	Non-smoker: Standard or Better Tobacco: Standard or Better	Non-smoker: Standard or Better Tobacco: Standard or Better	Ages 18 - 45: Standard Non-smoker or better Ages 46 - 60: Preferred or Select Preferred	Standard Non-smoker or better Users of non-cigarette forms of tobacco who would qualify for Standard Plus are eligible for Accelerated Underwriting	Non-Tobacco and Tobacco: Preferred Plus through Table 8 Insureds with ratings less than standard will automatically be referred to underwriter
	Tobacco Users Eligible?	Yes	Yes	No	Yes: Non-cigarette only Not within prior 12 months	Yes
	Prior Applications Allowed?	Yes - Will only look at the total amount in force with North American for our WriteAway program.	Not within prior 12 months	Not within prior 12 months	Not within prior 12 months	Yes
	AU "Stacking" Allowed?	Yes	Yes: Ages 18 - 39: \$5MM all carriers Ages 40 - 60: \$4MM all carriers	Yes	No	Yes
	Database Checks	MIB MVR Rx	MIB MVR Rx	MIB MVR Rx TRL	MIB MVR Rx Client Identification	MIB/MVR/RX/ID verification/Consumer Report
	Underwriting Engine	LexisNexis Based	Proprietary	MRAS (Munich Re)	Proprietary	CRL
	Risk Class Determination	Underwriting Engine	Underwriting Engine	Underwriting Engine	Proprietary	Underwriting Engine
	Instant Decision Available?	No	No	Yes	Yes	Yes
	Two Stage Acceleration Decision?	No	Yes	Yes	Yes	Yes
	Hand off to full underwriting?	Yes	Yes	Yes	Yes	No
	Acceleration Percentage	47%	50%	25%-27% of all TeleLife Applicants	53%	47% - 50%
	Phone Interview Required?	No	No	Yes	No	No
	eInterview Available?	Yes	Yes	No	Yes	No
	Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	Yes	No	No	No	Permanent Residents acceptable
	Non-English Interview Available?	Yes: Multiple languages available	No	Yes: Spanish Only	Yes	N/A: Phone Interview not required
	Random Quality Control Holdouts?	No	Yes	Yes	Yes	Yes
Please see the eInterview and Phone Interview Details Summary for additional details and nuances of these platforms						
APPLICATION PROCESS	Paper Application	Yes	No	No	No	No
	Electronic Application	Yes	No	Yes	No	Yes
	Paper Ticket	No	No	Yes	Yes, Pru Xpress Worksheet	No
	Electronic Ticket	No	Yes	Yes	Yes, Fast App Drop Ticket	No
	Pre-Appointment Required?	No (Unless required by state)	No (Unless required by state)	Yes	No (Unless required by state)	No
	Binding Coverage Available?	Yes	Yes	Yes	Yes	No
	Please see the eApp and eTicket Platform Details Summary for additional details and nuances of these platforms					
POLICY DELIVERY	Electronic Policy Available?	No	No	Yes	Yes	Yes
	Electronic Delivery Available?	No	No	Yes	Yes	Yes
	Electronic Signature Available?	Yes	Yes	Yes	Yes	Yes
	Initial Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT, Paper Check, & Credit Card	EFT & Paper Check Only	EFT, Paper Check and Credit Card
	Ongoing Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms						
MORE INFO	Comments	California has state specific requirements	Upsell Campaign for coverage up to maximum death benefit under program limits		Accelerated is for top three risk classes.	
	States Not Available	NY	None	NY	None	NY

CARRIER	SAGICOR	SAGICOR	SECURIAN	SECURIAN	SYMETRA	
Program Name	ACCELERWRITING	ACCELERWRITING	WRITEFIT	WRITEFIT EXPRESS	ACCELERATED UNDERWRITING	
PRODUCTS & CASE DESIGN	Available Products	Sage Term	Sage Whole Life	All Single Life products	Advantage Elite Select Term, Eclipse Protector II & Eclipse Accumulator	All Permanent Products
	Issue Ages	Ages 18 - 65	Ages 16 - 65	Ages 18 - 60	Ages 0 - 54	Ages 18 - 60
	Face Amount Limits: 18 - 40	\$1,000,000	\$250,000	\$3,000,000	\$250,000	\$2,000,000
	Face Amount Limits: 41 - 45	\$1,000,000	\$250,000	\$3,000,000	\$250,000	\$2,000,000
	Face Amount Limits: 46 - 50	\$750,000	\$250,000	\$3,000,000	\$250,000	\$2,000,000
	Face Amount Limits: 51 - 55	\$750,000	\$250,000	\$1,000,000	\$250,000 (To Age 54)	\$1,000,000
	Face Amount Limits: 56 - 60	\$500,000	\$250,000	\$1,000,000	N/A	\$1,000,000
	Face Amount Limits: 61 - 65	\$500,000	\$250,000	N/A	N/A	N/A
	Available Riders	All Riders	All Riders	All Riders	All Riders	All riders except: Chronic Illness Plus
UNDERWRITING PROCESS	Risk Classes Available for Acceleration	Non-smoker and Tobacco: Preferred Plus to Rated 2	Non-smoker and Tobacco: Preferred Plus to Rated 2	Non-smoker: Standard or Better Tobacco: Standard or Better	Non-smoker: Standard or Better Tobacco: Standard or Better Note: Some underwriting classes are unavailable under age 18.	Non-smoker: Standard or Better Tobacco: Standard or Better (Standard Plus Class not available)
	Tobacco Users Eligible?	Yes	Yes	Yes	Yes	Yes
	Prior Applications Allowed?	Yes	Yes	Not within the prior 12 months. Yes, but total accelerated coverage from all carriers can not exceed Securian program maximum	Not within the prior 12 months. Yes, but total accelerated coverage from all carriers can not exceed Securian program maximum	Not within prior 12 months
	AU "Stacking" Allowed?	Yes	Yes	Yes: Ages 18-50: \$3MM all carriers Ages 51-60: \$1MM all carriers	Yes: Ages 18-50: \$3MM all carriers Ages 51-60: \$1MM all carriers	Individual Consideration. One prior AU policy from any carrier may be acceptable.
	Database Checks	MIB/MVR/RX/ID verification/Consumer Report	MIB/MVR/RX/ID verification/Consumer Report	MIB MVR Rx Credit Information, Court Records, Property Records	MIB MVR Rx	MIB MVR Rx
	Underwriting Engine	CRL	CRL	LexisNexis	LexisNexis	IRIX (Milliman)
	Risk Class Determination	Underwriting Engine	Underwriting Engine	Per Published Guidelines	Per Published Guidelines	Per Published Guidelines
	Instant Decision Available?	Yes	Yes	No	No	No
	Two Stage Acceleration Decision?	Yes	Yes	No	No	No
	Hand off to full underwriting?	No	No	Yes	No	Yes
	Acceleration Percentage	47% - 50%	47% - 50%	68%	80-85%	Decline to State
	Phone Interview Required?	No	No	Yes	Yes	No
	eInterview Available?	No	No	No	No	No
	Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	Permanent Residents acceptable	Permanent Residents acceptable	No foreign nationals but will allow permanent residents and long term visa holders	No foreign nationals but will allow permanent residents and long term visa holders	No
	Non-English Interview Available?	N/A: Phone Interview not required	N/A: Phone Interview not required	Yes: Spanish	Yes: Spanish	N/A: Phone Interview not required
	Random Quality Control Holdouts?	Yes	Yes	Yes	Yes	No
	<i>Please see the eInterview and Phone Interview Details Summary for additional details and nuances of these platforms</i>					
APPLICATION PROCESS	Paper Application	No	No	No	No	Yes
	Electronic Application	Yes	Yes	Yes	Yes	Yes
	Paper Ticket	No	No	No	No	No
	Electronic Ticket	No	No	Yes	Yes	No
	Pre-Appointment Required?	No	No	No (Unless required by state)	No (Unless required by state)	No (Unless required by state)
	Binding Coverage Available?	No	No	No (Due to COVID Restrictions)	No (Due to COVID Restrictions)	Yes
	<i>Please see the eApp and eTicket Platform Details Summary for additional details and nuances of these platforms</i>					
POLICY DELIVERY	Electronic Policy Available?	Yes	Yes	No	No	Yes
	Electronic Delivery Available?	Yes	Yes	Yes	Yes	No
	Electronic Signature Available?	Yes	Yes	Yes	Yes	Yes
	Initial Premium Payments	EFT, Paper Check and Credit Card	EFT, Paper Check and Credit Card	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
	Ongoing Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
<i>Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms</i>						
MORE INFO	Comments			eParamed is completed electronically by examiner. Only Securian is able to order Tele Interview and eParamed		Part 2 of App Required
	States Not Available	NY	NY	None	None	NY