

**INSTANT DECISION PROGRAM DETAILS**

CARRIER	ASSURTY	BANNER LIFE	F&G	JOHN HANCOCK	
Program Name	INSTANT DECISION	HORIZON	INSTAPPROVAL	EXPRESS TRACK <sup>1</sup>	
PRODUCTS & CASE DESIGN	<b>Available Products</b>	10, 15, 20, 30-Year (Including ROP)	OpTerm all durations, LifeStep	ExecuDex	All Single Life Term and Permanent products
	<b>Issue Ages</b>	Ages 18 - 60	Ages 20 - 50	Ages 18 - 60	Ages 18 - 60
	<b>Face Amount Limits: 18 - 50</b>	\$1,000,000	\$2,000,000	\$1,000,000	\$3,000,000
	<b>Face Amount Limits: 51 - 60</b>	\$500,000	Females to age 55; \$250K	\$1,000,000	\$3,000,000
	<b>Face Amount Limits: 61 - 65</b>	\$500,000	N/A	\$1,000,000	NA
	<b>Face Amount Limits: 66 - 75</b>	N/A	N/A	\$1,000,000	NA
	<b>Face Amount Limits: 76 &amp; 85</b>	N/A	N/A	NA	NA
<b>Available Riders</b>	Accelerated Benefits Rider Critical Illness Benefit Monthly Disability Income Rider Accident-Only Disability Income Endowment Benefit Rider (ROP) Children's Term Rider Disability Waiver of Premium	All Riders	ABR: Terminal Illness ABR: Chronic Illness Accidental Death Account Value Enhancement Rider Overloan Protection Funding Bonus	All Riders	
UNDERWRITING PROCESS	<b>Eligible Risk Classes for Instant Decision</b>	Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Preferred Tobacco, Standard Non-Tobacco, Standard Tobacco	Preferred Plus NT Preferred NT & Tobacco Standard Plus NT & Tobacco Standard NT & Tobacco	Express Non-tobacco Express Tobacco	Non-smoker: Standard or Better Tobacco: Standard or Better
	<b>Tobacco Users Eligible?</b>	Yes	Yes	Yes	Yes
	<b>Prior Applications Allowed?</b>	Yes	Yes	No	Not within prior 12 months
	<b>"Stacking" Allowed?</b>	Yes	Yes	Yes, but multiple recent applications may result in a decline	Yes: Up to \$3MM in total coverage with JH, \$5MM all carriers
	<b>Database Checks</b>	Lexis Nexis   MIB   Rx   MVR	Lexis Nexis   MIB   Rx   MVR	Lexis Nexis   MIB   Rx   MVR	MIB   MVR   Rx
	<b>Underwriting Engine</b>	Proprietary based off Lexis Nexis Risk Classifier Score	Proprietary	Proprietary	Proprietary
	<b>Hand off to Accelerated Underwriting?</b>	No	Yes	Yes	Yes
	<b>Hand off to full underwriting?</b>	Yes	Yes	No	Yes
	<b>Instant Decision Percentage</b>	75%	20%	70%	Awaiting Feedback from JH
	<b>Acceleration Percentage</b>	-	40%	15%	Awaiting Feedback from JH
	<b>Total "Throughput"</b>	75%	60%	85%	45%
	<b>Throughput Calculation Method*</b>	Method 1	Method 2	Method i	Method 1
	<b>Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?</b>	U.S. Citizens, Green Card or visa holders who permanently reside in the U.S. or one of the following acceptable visas: H-1B, H-1C, L-1A, L-1B, TN-1, E-1, E-2, E-2C, E-3, EB-5, K-1, or K-3 with minimum 2 years residence in the U.S.	No	No	No
<b>Non-English Interview Available?</b>	No	No	Yes	No	
<b>Random Quality Control Holdouts?</b>	Yes	Yes	No	No	
POLICY DELIVERY	<b>Electronic Policy Available?</b>	Yes	Yes	No	Yes
	<b>Electronic Delivery Available?</b>	Yes	Yes	No	Yes
	<b>Electronic Signature Available?</b>	Yes	Yes	No	Yes
	<b>Initial Premium Payments</b>	Credit Card	Credit card available for initial payments only, EFT, direct bill	EFT, Wire Transfer or Check	EFT & Paper Check Only
	<b>Ongoing Premium Payments</b>	Credit Card	EFT, direct bill	EFT, Wire Transfer or Check	EFT & Paper Check Only
MORE INFO	<b>Comments</b>		InstApproval® is not available to all applicants. Those who qualify as determined by an initial questionnaire are considered low-risk in all critical underwriting categories, and no additional risks can be uncovered in an instant search of online records databases. If risks are found, traditional underwriting may be required, and placement in another Fixed Indexed Universal Life (FIUL) product may be more appropriate. Same-week ExecuDex coverage requires electronic payment (ACH) of initial premium at time of application.	<sup>1</sup> Underwriting decision delivered to agency via email within minutes of submission of the completed application. Preferred Submission Methods include iPipeline Flex app and JH eApp	
	<b>States Not Available</b>	NY	NY	DE, MT, NY, PR	NY

\* Carriers generally use one of three methods for reporting the throughput of their platform, defined as percentage of cases that are either approved via Instant Decision or Accelerated Underwriting. Please see the Instant Decision Program Details Glossary for additional information on this topic.

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CARRIER	LINCOLN FINANCIAL	LINCOLN FINANCIAL	SAGICOR	SAGICOR	
Program Name	LINCXPRESS	TERMACCEL	ACCELEWRITING	ACCELEWRITING	
Available Products	All Single Life Products, except TermAccel, MoneyGuard	TermAccel 10, 15, 20, 30	Sage IUL	Sage Whole Life	PRODUCTS & CASE DESIGN
Issue Ages	18 - 60	18 - 60	Ages 18 - 65	Ages 16 - 65	
Face Amount Limits: 18 - 50	\$2,500,000	\$2,500,000	\$1,000,000	\$250,000	
Face Amount Limits: 51 - 60	\$2,500,000	\$2,500,000	\$500,000	\$250,000	
Face Amount Limits: 61 - 65	\$2,500,000	\$2,500,000	\$500,000	\$250,000	
Face Amount Limits: 66 - 75	NA	NA	NA	NA	
Face Amount Limits: 76 & 85	NA	NA	NA	NA	
Available Riders	Acceleration available to Standard or better underwriting classes. LincXpress application process available Preferred Plus - Table H.	Available Riders Include: •Children's Term Rider •Waiver of Premium •Terminal Illness ABR	All Riders Available	All Riders Available	UNDERWRITING PROCESS
Eligible Risk Classes for Instant Decision	Yes	Acceleration available to Standard or better underwriting classes. TermAccel available Preferred Plus - Table D.	Non-Tobacco and Tobacco: Preferred Plus through Table 8. Insureds with ratings less than standard will automatically be referred to underwriter	Non-smoker and Tobacco: Preferred Plus to Rated 2	
Tobacco Users Eligible?	Not within prior 12 months	Yes	Yes	Yes	
Prior Applications Allowed?	No	Not within prior 12 months	Yes	Yes	
"Stacking" Allowed?	MIB   MVR   Rx	Yes, up to \$1M total coverage	Yes	Yes	
Database Checks	Proprietary	MIB   MVR   Rx	MIB   MVR   RX ID verification   Consumer Report	MIB   MVR   RX ID verification   Consumer Report	
Underwriting Engine	Proprietary	Proprietary	CRL	CRL	
Hand off to Accelerated Underwriting?	Yes	Yes	Yes	Yes	
Hand off to full underwriting?	Yes	No	No	No	
Instant Decision Percentage	TBD	TBD	35%	35.00%	
Acceleration Percentage	TBD	TBD	47%	47.00%	
Total "Throughput"	40%	61%	82%	82.00%	
Throughput Calculation Method*	Method 2	Method 1	Method 1	Method 1	
Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	No	No	Permanent Residents acceptable	Permanent Residents acceptable	POLICY DELIVERY
Non-English Interview Available?	No	No	N/A	N/A	
Random Quality Control Holdouts?	Yes	Yes	Yes	Yes	
Electronic Policy Available?	Yes	Yes	Yes	Yes	
Electronic Delivery Available?	Yes	Yes	Yes	Yes	
Electronic Signature Available?	Yes	Yes	Yes	Yes	
Initial Premium Payments	Term: CC, EFT & Paper Check Perm: EFT & Paper Check	EFT & Paper Check Only	EFT, Paper Check and Credit Card	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	
Comments					MORE INFO
States Not Available	NY	NY	AK, CT, ME, NY, VT	AK, CT, ME, NY, VT	

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\* Carriers the Inst

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CARRIER	SAGICOR	SYMETRA
Program Name	ACCELEWRITING	SWIFTERM
Available Products	WealthCare Single Premium IUL	10, 15, 20 or 30 years Term
Issue Ages	Ages 18-85	Ages 20 - 60
Face Amount Limits: 18 - 50	\$500,000 <sup>2, 3</sup>	\$3,000,000
Face Amount Limits: 51 - 60	\$350,000 <sup>2</sup>	\$2,000,000
Face Amount Limits: 61 - 65	\$350,000 <sup>2</sup>	N/A
Face Amount Limits: 66 - 75	\$200,000 <sup>2</sup>	N/A
Face Amount Limits: 76 - 85	\$100,000 <sup>2</sup>	N/A
Available Riders	All Riders Available	Accelerated DB for Terminal Illness Accidental DB, Child Rider, Waiver of Premium
Eligible Risk Classes for Instant Decision	Preferred NT and T (Preferred through Table D blended class)	Super Preferred NT, Preferred NT, Standard NT, Preferred Tobacco, Standard Tobacco
Tobacco Users Eligible?	Yes	Yes
Prior Applications Allowed?	Yes	Individual Consideration
"Stacking" Allowed?	Yes	Individual Consideration
Database Checks	MIB   MVR   RX ID verification   Consumer Report	MIB   MVR   RX   Identity Verification Credit-based insurance score
Underwriting Engine	CRL	MRAZ
Hand off to Accelerated Underwriting?	Yes	Yes
Hand off to full underwriting?	No	Yes
Instant Decision Percentage	20.00%	24.00%
Acceleration Percentage	47.00%	79.00%
Total "Throughput"	67.00%	105.00%
Throughput Calculation Method*	Method 1	Method 2
Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	Permanent Residents acceptable	No
Non-English Interview Available?	N/A	No
Random Quality Control Holdouts?	Yes	Yes
Electronic Policy Available?	Yes	Yes
Electronic Delivery Available?	Yes	Yes
Electronic Signature Available?	Yes	Yes
Initial Premium Payments	EFT, Paper Check and Credit Card	All Face Amounts: EFT Credit Card only available for face amounts of \$500,000 or less.
Ongoing Premium Payments	N/A	All Face Amounts: EFT Credit Card only available for face amounts of \$500,000 or less.
Comments	<sup>2</sup> Net Amount at Risk <sup>3</sup> \$500,000 through age 49	
States Not Available	AK, CT, ME, NY, VT	NY, SC, No riders in CA

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