

EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier	AIG		Paper Ticket	Equitable		Paper Ticket
		E-Application	E-Ticket		E-Application	E-Ticket	
PROGRAM PARAMETERS	Name of Program	iPipeline	AG Quick Ticket	Not Currently Available	e-App	Drop Ticket	Not Currently Available
	Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits		Matches Standard Product Age Limits	Matches Standard Product Age Limits	
	Products Available	Select-a-Term Value + Protector II Max Accumulator + II	All Single Life Products, Permanent and Term		All Single Life Products, Permanent and Term	All Term Products (excluding TermOne)	
	Face Amounts Available	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits		Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits	
	Can Owner / Insured be different?	Yes	Yes		Yes	Yes	
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported	iPipeline	LifeSpeed via Winflex Web, Connex, iPipeline, BGA customized link		iPipeline	iPipeline	
	Submission Method	Upload via Ipipeline Portal	Information transmitted to ExamOne for completion		Upload via Ipipeline Portal	Electronically Submitted to CRL for completion	
	iPipeline Account Required?	Yes	No		Yes	Yes	
UNDERWRITING PROCESS	Express Underwriting Available?	No	No		No	No	
	Is Lab Free an option?	No	No		No	No	
	Paramed Exam / APS Ordering?	Carrier	Carrier		Agency	Vendor	
POLICY DELIVERY	Electronic Policy Available?	Yes	Yes		Yes	Yes	
	Electronic Signature Available?	Yes	Yes		Yes	Yes	
	Electronic Delivery Available?	Yes	Yes		No	No	
ADDITIONAL INFORMATION	Binding Coverage Available?	Yes	Yes		Yes	No	
	Replacements Available?	Yes (Not in NY)	Yes (Not in NY)	Yes	Yes		
	Tele-Interview Fulfillment	Vendor	Vendor	N/A	Vendor		
	Customers Able to call in?	No	Yes	N/A	Yes		
	Phone Number	N/A	(888) 876-2407	N/A	(800) 474-8147		
	Program Material	iGo Eapp FAQs	E-Ticket Details	Electronic App Details	E-Ticket Details		
	States Not Available	NY	N/A	None	None		

EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier	Foresters Financial			Global Atlantic		
		E-Application	E-Application	E-Ticket/Paper Ticket	E-Application	E-Ticket	Paper Ticket
PROGRAM PARAMETERS	Name of Program	E-App	LiveApp	Not Currently Available	iGo	Not Currently Available	Not Currently Available
	Age Limits	Matches Standard Product Age Limits	Ages 50 - 85		Matches Standard Product Age Limits		
	Products Available	All products except PlanRight	PlanRight		All Products Available		
	Face Amounts Available	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits		Matches Standard Product Face Amount Limits		
	Can Owner / Insured be different?	Yes	No		Yes		
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported	E-App button on Foresters' Ezbiz site iPipeline	Live App Portal		Insurance Tech - Firelight Platform		
	Submission Method	Uploaded via Foresters Portal	Uploaded via Applcal Portal		Uploaded via Global Atlantic Portal		
	iPipeline Account Required?	No	No		No		
UNDERWRITING PROCESS	Express Underwriting Available?	Yes (uses non-Med options only)	No		Yes		
	Is Lab Free an option?	Yes (non-Med Products)	Yes		Yes		
	Paramed Exam / APS Ordering?	N/A	N/A	Exam - Carrier APS - Agency			
POLICY DELIVERY	Electronic Policy Available?	Yes	Yes	No			
	Electronic Signature Available?	Yes	Yes	Yes			
	Electronic Delivery Available?	Yes	Yes	No			
ADDITIONAL INFORMATION	Binding Coverage Available?	Yes	Yes	Yes			
	Replacements Available?	Yes	No	Yes			
	Tele-Interview Fulfillment	N/A	Yes	Vendor			
	Customers Able to call in?	N/A	No	N/A			
	Phone Number	N/A	Conference Call Required	N/A			
	Program Material	Electronic App Details	Electronic App Details	Electronic App Details			
	States Not Available	NY	NY	NY, MT			

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EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier	John Hancock			Lincoln Financial		
		E-Application	E-Ticket	Paper Ticket	E-Application	E-Ticket	Paper Ticket
PROGRAM PARAMETERS	Name of Program	iGo	JH Life eTicket	Paper Ticket	eApp	LincXpress & TermAccel	LincXpress
	Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits
	Products Available	All products	All Single Life Term & Perm	All single life products	UL, SUL, IUL, SIUL, and Lincoln LifeElements Term	LifeElements Level Term, TermAccel, IUL, UL, SUL, VUL	LincXpress - All products except One Year Term, TermAccel and MoneyGuard
	Face Amounts Available	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits	LincXpress - Standard Limits TermAccel: Max \$1M	Matches Standard Product Face Amount Limits
	Can Owner / Insured be different?	Yes	Yes	Yes	Yes *Maximum of a combination of 4 owners allowed; only 1 Trust with 3 Trustees allowed	Yes *Maximum of a combination of 4 owners allowed; only 1 Trust with 3 Trustees allowed	Yes
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported	iPipeline or JHSalesHub.com	iPipeline	N/A	iPipeline or Custom BGA Link	iPipeline or Custom BGA Link	N/A
	Submission Method	Application e-Submitted to John Hancock	e-Ticket Portal on BGA Site or iPipeline	Upload to JH Sales Hub or email app	Electronically Submitted to Lincoln	Electronically submitted via ipipeline or BGA Link	AINNB@LFG.com
	iPipeline Account Required?	Agents - Yes Agency - No (Can use JH Sales Hub)	Required for iPipeline Option	No	No	No	No
UNDERWRITING PROCESS	Express Underwriting Available?	Yes - Part II Required	Yes	Yes	No	LincXpress Only	No
	Is Lab Free an option?	Yes	Yes	Yes	N/A	Yes	N/A
	Paramed Exam / APS Ordering?	Agency	Exam - Carrier APS - Agency	Exam - Carrier APS - Agency	Agency	LincXpress - Agency TermAccel - Carrier	Agency
POLICY DELIVERY	Electronic Policy Available?	Yes	Yes	Yes	Yes	Yes	Yes
	Electronic Signature Available?	Yes	Yes	Yes	Yes	Yes	Yes
	Electronic Delivery Available?	Yes	Yes	Yes	Yes	Yes (TermAccel Requires eDelivery)	Yes
ADDITIONAL INFORMATION	Binding Coverage Available?	Yes	Yes	Yes	Yes (Term can accept via credit card also)	Yes (Term can accept via credit card also)	Yes (Term can accept via credit card also)
	Replacements Available?	Yes (Not in NY)	Yes (Not in NY)	Yes (Not in NY)	Yes	Yes	Yes
	Tele-Interview Fulfillment	N/A	Vendor (APPS)	Vendor (APPS)	Carrier	Carrier	Carrier
	Customers Able to call in?	N/A	Yes	Yes	N/A	Yes	Yes
	Phone Number	N/A	(888) 782-7054	(844) 398-7343	N/A	(844) 398-7343	(844) 398-7343
	Program Material	Electronic App Details	E-Ticket Details	Paper Ticket Details	Electronic App Details	E-Ticket Details	Paper Ticket Details
	States Not Available	NY	NY	NY	N/A	NY	N/A

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EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier	Mutual of Omaha			Nationwide		
		E-Application	E-Ticket	Paper Ticket	E-Application	E-Ticket	Paper Ticket
PROGRAM PARAMETERS	Name of Program	iGo	Speed E-ticket	Speed E-ticket	iGO	Not Currently Available	Not Currently Available
	Age Limits	Matches Standard Product Age Limits	Age 18 - Product Max Age Limit	Age 18 - Product Max Age Limit	All Ages beginning at age 18		
	Products Available	All Products Available No LTC Rider Available	Term Life Answers	Term Life Answers	All product except: CareMatters Survivorship IUL		
	Face Amounts Available	Matches Standard Product Face Amount Limits	\$100,000-\$5,000,000 Age 65+ limited to \$999,999	\$100,000-\$5,000,000 Age 65+ limited to \$999,999	All face amounts beginning at \$100,000		
	Can Owner / Insured be different?	Yes	No	No	Yes		
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported	iPipeline or Mutual of Omaha Website	iPipeline or Mutual of Omaha Website	N/A	iPipeline / iGo		
	Submission Method	Electronically Submitted via iPipeline	Electronically transmitted to Exam One	Fax 800-395-9457	Electronically Submitted via iPipeline		
	iPipeline Account Required?	No	No	No	Yes		
UNDERWRITING PROCESS	Express Underwriting Available?	All Express Products, and Final Expense Only	Yes	No	Yes		
	Is Lab Free an option?	All Express Products, and Final Expense Only	Yes	No	Yes		
	Paramed Exam / APS Ordering?	Agency or Carrier, depending on set up	Carrier	Carrier	Exam - Carrier APS - Agency		
POLICY DELIVERY	Electronic Policy Available?	No	No	No	No		
	Electronic Signature Available?	Yes	Yes	No	Yes via iPipeline		
	Electronic Delivery Available?	No	No	No	No		
ADDITIONAL INFORMATION	Binding Coverage Available?	Yes	Yes	Yes	Yes		
	Replacements Available?	Yes	Yes	Yes	Yes		
	Tele-Interview Fulfillment	Carrier	Vendor	Vendor	Vendor		
	Customers Able to call in?	N/A	Yes	Yes	N/A		
	Phone Number	N/A	1-844-486-8452	1-844-486-8452	N/A		
	Program Material	Electronic App Details	E-Ticket Details	Paper Ticket Details	Intelligent Underwriting		
	States Not Available	NY, AD not available in MA and MN	NY	NY	NY		

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EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier		New York Life		North American		
		E-Application	E-Ticket	Paper Ticket	E-Application	E-Ticket	Paper Ticket
PROGRAM PARAMETERS	Name of Program	eLife	Not Currently Available	Not Currently Available	Simple Submit	Not Currently Available	Not Currently Available
	Age Limits	Matches Standard Product Age Limits			Matches Standard Product Age Limits		
	Products Available	All Products			All Products		
	Face Amounts Available	Matches Standard Product Face Amount Limits			Maximum Face is \$10,000,000		
	Can Owner / Insured be different?	Yes			Yes		
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported	New York Life Website			iPipeline / iGo		
	Submission Method	Uploaded via New York Life Portal			Electronically Submitted via iPipeline		
	iPipeline Account Required?	No			Yes		
UNDERWRITING PROCESS	Express Underwriting Available?	No			Yes		
	Is Lab Free an option?	N/A			Yes		
	Paramed Exam / APS Ordering?	N/A			Agency		
POLICY DELIVERY	Electronic Policy Available?	No			Yes		
	Electronic Signature Available?	No			Yes		
	Electronic Delivery Available?	No			Yes		
ADDITIONAL INFORMATION	Binding Coverage Available?	No			Yes		
	Replacements Available?	Yes	Yes if not replacing North American or Midland policy				
	Tele-Interview Fulfillment	N/A	E-Interview Only				
	Customers Able to call in?	N/A	N/A				
	Phone Number	N/A	N/A				
	Program Material	Electronic App Details	Electronic App Details				
	States Not Available	N/A	NY				

EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier	Principal		Paper Ticket	E-Application	Protective Life			
		E-Application	E-Ticket			E-Ticket	Paper Ticket		
PROGRAM PARAMETERS	Name of Program	eApp / iGo	Drop Ticket	Not Currently Available	Not Currently Available	EZApp	Paper PreApp		
	Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits			Age 18 - 80	Age 18 - 80		
	Products Available	All Products Excluding Variable Products	Term Only			All Products	All Products		
	Face Amounts Available	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits Required for Term Ages 41 - 60 ≤ \$3,000,000 Ages 41 - 60 ≤ \$2,500,000			\$10,000,000	\$10,000,000		
	Can Owner / Insured be different?	Yes	Yes			Yes	Yes		
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported	Principal Website, BGA specific Link, ExamOne or iPipeline	Principal Website or BGA Website			Not Currently Available	Not Currently Available	Protective Website, BGA Specific Link or iPipeline, Applicant, Ebix, IXN	N/A
	Submission Method	PrincipalBusiness@exchange.principal.com						Electronically transmitted to Protective	Fax: 888-615-9619 Email: nbapps@protective.com
	iPipeline Account Required?	No	No					Yes, if using IGo, No for others	No
UNDERWRITING PROCESS	Express Underwriting Available?	Yes	Yes					Yes, for all platforms	No
	Is Lab Free an option?	Yes	Yes					Yes, for all platforms	No
	Paramed Exam / APS Ordering?	Set up at time of BGA appointment if required	Set up at time of BGA appointment if required	Carrier	Carrier				
POLICY DELIVERY	Electronic Policy Available?	Yes (Term Only)	Yes (Term Only)	Yes	Yes				
	Electronic Signature Available?	Yes	Yes	Yes	Yes				
	Electronic Delivery Available?	Yes (Term Only) Not Available in NY	Yes (Term Only) Not Available in NY	Yes	Yes				
ADDITIONAL INFORMATION	Binding Coverage Available?	Yes	Yes	Yes	Yes				
	Replacements Available?	Yes	Yes	Yes	Yes				
	Tele-Interview Fulfillment	Carrier	Carrier	Carrier	Carrier				
	Customers Able to call in?	N/A	No	Yes	Yes				
	Phone Number	N/A	N/A	888-800-6608	888-800-6608				
	Program Material	Electronic App Details	E-Ticket Details	E-Ticket Details	Paper Ticket Details				
	States Not Available	NY	NY	NY	NY				

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EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier	Prudential			Sagicor		
		E-Application	E-Ticket	Paper Ticket	E-Application	E-Ticket	Paper Ticket
PROGRAM PARAMETERS	Name of Program	e-App	FastApp	Pru Xpress	Accelewriting	Not Currently Available	Not Currently Available
	Age Limits	Matches Standard Product Age Limits (No Juveniles)	Matches Standard Product Age Limits (No Juveniles)	Matches Standard Product Age Limits	Matches Standard Product Age Limits		
	Products Available	All UL and Term Products NO VUL NO Survivorship NO Pru TermOne	Term only	All Products Except Survivorship	All Products		
	Face Amounts Available	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits Required for Term ≤ \$500,000	Matches Standard Product Face Amount Limits		
	Can Owner / Insured be different?	Yes	Yes	Yes	Yes		
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported	iPipeline PruXpress Paperless Solutions	iPipeline ExpressComplete	N/A	iGO www.sagicoragent.com		
	Submission Method	Electronically submitted via iPipeline	Electronically transmitted to Prudential	PruAN@prudential.com	Electronically transmitted to Sagicor		
	iPipeline Account Required?	Yes if using iGo	Yes if using iGo	N/A	Yes if using iGo		
UNDERWRITING PROCESS	Express Underwriting Available?	Yes, ONLY if using Pru Xpress Worksheet and no exam order	Yes, ONLY if no exam order	Yes, ONLY if using Pru Xpress Worksheet and no exam order	Yes within Accelewriting limits		
	Is Lab Free an option?	Yes, ONLY if using Pru Xpress Worksheet and no exam order	Yes, ONLY if no exam order	Yes, ONLY is using Pru Xpress Worksheet and no exam order	Yes		
	Paramed Exam / APS Ordering?	Agent or Carrier	Carrier	Agent or Carrier	Agent		
POLICY DELIVERY	Electronic Policy Available?	Yes - Term Only	Yes - Term Only	Yes - Term Only	Yes for Life		
	Electronic Signature Available?	Yes - Term Only	Yes - Term Only	Yes - Term Only	Yes for Life		
	Electronic Delivery Available?	Yes - Term Only	Yes - Term Only	Yes - Term Only	Yes for Life		
ADDITIONAL INFORMATION	Binding Coverage Available?	Yes	Yes	Yes	Yes		
	Replacements Available?	Yes	Yes - Except NY	Yes	Yes		
	Tele-Interview Fulfillment	EMSI	EMSI	Hooper Holmes	N/A		
	Customers Able to call in?	N/A	No	No	N/A		
	Phone Number	N/A	N/A	N/A	N/A		
	Program Material	Electronic App Details	E-Ticket Details	Paper Ticket Details	Accelewriting		
	States Not Available	N/A	N/A	N/A	AK, CT, ME, NY, VT		

EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier	Securian Financial		Paper Ticket	Symetra		
		E-Application	E-Ticket		E-Application	E-Ticket	Paper Ticket
PROGRAM PARAMETERS	Name of Program	eApp	Drop Ticket	Not Currently Available	iPipeline- IGO	Not Currently Available	Not Currently Available
	Age Limits	Matches Standard Product Age Limits	Matches standard product age limits		Matches Standard Term Product Limits		
	Products Available	All (NY has Term Only)	Advantage Elite Select (Term Only)		Accumulation IUL Protection IUL Symetra Term		
	Face Amounts Available	All face amounts available Required for \$250,000 and under on Term, Eclipse Accumulator IUL, Eclipse Protector II IUL, Value Protection IUL	All face amounts available		Matches Standard Product Face Amount Limits		
	Can Owner / Insured be different?	Yes	Yes		Yes		
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported	Securian Website or iPipeline	Securian Website or iPipeline		iPipeline- IGO		
	Submission Method	Electronically submitted via iPipeline or Securian Link	Electronically submitted via iPipeline or Securian Link		Electronically submitted via iPipeline		
	iPipeline Account Required?	No	No		Yes		
UNDERWRITING PROCESS	Express Underwriting Available?	WriteFit and WriteFit Express Require eApp	Yes		No		
	Is Lab Free an option?	Yes	Yes		No		
	Paramed Exam / APS Ordering?	Carrier	Carrier		N/A		
POLICY DELIVERY	Electronic Policy Available?	Yes	Yes		Yes		
	Electronic Signature Available?	Yes	Yes		Yes		
	Electronic Delivery Available?	Yes (select products only)	Yes		Yes		
ADDITIONAL INFORMATION	Binding Coverage Available?	Yes (temporarily unavailable)	No		Yes		
	Replacements Available?	Yes	No	Yes			
	Tele-Interview Fulfillment	Exam One	APPS	No			
	Customers Able to call in?	N/A	Yes	N/A			
	Phone Number	N/A	866-824-0495	N/A			
	Program Material	Electronic App Details	E-Ticket Details	Electronic App Details			
	States Not Available	N/A	CA, D.C., DE, FL, ND, SD and NY	NY			

EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier		Transamerica	
		E-Application	E-Ticket	Paper Ticket
PROGRAM PARAMETERS	Name of Program	eApp	Not Currently Available	Not Currently Available
	Age Limits	Matches Standard Product Age Limits		
	Products Available	Trendsetter LB Trendsetter Super		
	Face Amounts Available	Matches Standard Product Face Amount Limits		
	Can Owner / Insured be different?	Yes		
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported	Transamerica Website		
	Submission Method	Electronically Submitted to Transamerica		
	iPipeline Account Required?	No		
UNDERWRITING PROCESS	Express Underwriting Available?	Yes, Trendsetter LB is Non-Med up to \$249,999 through age 60		
	Is Lab Free an option?	Yes, Trendsetter LB is Non-Med up to \$249,999 through age 60		
	Paramed Exam / APS Ordering?	Exam - Agency APS - Transamerica		
POLICY DELIVERY	Electronic Policy Available?	No		
	Electronic Signature Available?	Yes		
	Electronic Delivery Available?	Yes		
ADDITIONAL INFORMATION	Binding Coverage Available?	Yes		
	Replacements Available?	Yes		
	Tele-Interview Fulfillment	N/A		
	Customers Able to call in?	N/A		
	Phone Number	N/A		
	Program Material	Electronic App Details		
	States Not Available	LB: NY Super: NY		

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