

AUTOMATED UNDERWRITING PROGRAMS

	Brighthouse Financial	Global Atlantic	John Hancock	John Hancock	
	Enhanced Rate Plus (ERP)	Fast Lane	ExpressTrack	Simplified Life	
Quoting Options	Illustrations / Quoting	WinFlex & MetLife Solutions SM	Winflex, Global Atlantic Software, Term Quoting Engines	www.jhillustrator.com & www.jhsimplifiedlife.com	
	Products Available	Premier Accumulator Universal Life (PAUL)	All products with the exception of Survivorship Builder and COLI	Simplified Life VUL	
	Issue Age Limits	Ages 20 - 60	Ages 18-60	Ages 20 - 60	Ages 30 - 60
	Face Amount Limits	\$100,000 up to \$1,000,000	Ages 18 - 50 \$1,000,000 Ages 51 - 55 \$500,000 Ages 56 - 60 \$250,000	Up to \$1,000,000	No specific face amount limit. See Nuances below for additional details.
	Risk Classes Available	Qualifying Standard or Better Nonsmokers automatically upgraded to Elite Nonsmoker	Standard or Better for both Non-tobacco and Tobacco	Standard or Better for both Non-tobacco and Tobacco	Simplified Issue Non-Smoker Simplified Issued Smoker
Application Submission	Paper Application	No	Yes	No	No
	Electronic Application	No	Yes	No	No
	Paper Ticket	Yes	No	Yes	Yes
	Electronic Ticket	No	No	Yes	Yes
	Electronic Application/Ticket Platforms Supported	Brighthouse Financial Express Order Ticket	Global Atlantic Submission Process	JH Sales Net or JH Illustrator	JH Sales Net, PaperClip or ExamOne
	Binding Coverage Available?	Yes	Yes	No	No
Underwriting Process	Database Checks	MIB, MVR, Prescription Check	MIB, MVR, Prescription, Public Records Check	MIB, MVR, Prescription	MIB, MVR, Prescription
	Labs Required?	No	No	No	No
	Medical Records Required?	No	Underwriter Discretion	No	No
	Type of Phone Interview (PHI or Tele-Interview)	Tele-Interview	PHI	Tele-Interview	Tele-Interview
	Phone Interview Fulfillment	Brighthouse Financial Team	EMSI	JH Vendor Team	John Hancock UW Team
	Post Interview Turnaround Time	5 - 7 day cycle time	1 - 2 days if lab free	Offer within 3 business days from In Good Order	Policy within 8 business days from In Good Order
Policy Delivery	Electronic Policy Sent to Consumer	Yes	No	No	Yes
	Electronic Delivery Available	Yes	No	No	No
	Electronic Signature Available	Yes	No	No	No
	Payment Options for Initial & Ongoing	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
Program Information and Links	Convertible	Not Applicable	Yes	Yes	Not Applicable
	Quality Control Process	Random hold outs for quality review. If underwriter determines labs are needed, client still has option for upgrade.	Possibility of Post Issue APS for quality control only. Will not impact offer/acceptance unless fraud is discovered.	Possibility of Post Issue APS for quality control only. Will not impact offer/acceptance unless fraud is discovered.	Possibility of Post Issue APS for quality control only. Will not impact offer/acceptance unless fraud is discovered.
	Program Nuances	Standard medical risks automatically upgraded to best possible rating class subject to Minimum Face Requirements	Automatically used/mandatory for all qualifying cases	Vitality and LTC Riders available	Coverage limited to minimum face solve based on premium. Premium must be between \$10K and \$20K annually for a minimum of five years.
	Program Overview	Enhanced Rate Plus (ERP)	Fast Lane	ExpressTrack	Simplified Life VUL
	States not Available	N/A	NY	NY	NY, PR, Guam

Updated 5/12/2017.

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Please consult carrier specific documentation for additional details.

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	John Hancock	Lincoln Financial	Lincoln Financial	Principal Financial	
	SmartProtect™	LincXpress	TermAccel®	Accelerated Underwriting	
Quoting Options	Illustrations / Quoting	JH Illustrator Desktop & www.jhillustrator.com	WinFlex & Lincoln DesignIt™	WinFlex, Lincoln DesignIt™, & Term Quoting Engines	Winflex & Principal Edge
	Products Available	SmartProtect™ 10, 15, and 20 year term	All term and permanent products (excluding <i>Lincoln LifeElements</i> ® One-Year Term, <i>Lincoln TermAccel</i> ®, and <i>Lincoln MoneyGuard</i> ®)	Lincoln TermAccel® 15, 20, and 30 year	Term, UL, IUL, VUL, SUL, or Benefit VUL II (NY Only)
	Issue Age Limits	Ages 20 - 60	Lab Free: Ages 18 - 60	Ages 18 - 50	Ages 18 - 60
	Face Amount Limits	\$100,000 up to \$1,000,000	\$1,000,000 or less	\$100,000 - \$500,000	\$50,000 - \$1,000,000
	Risk Classes Available	Super Elite (Preferred) Elite (SNT - SNT+) Tobacco	Preferred Plus - Table H	Preferred Plus - Table 4	Preferred or Super Preferred
Application Submission	Paper Application	Yes	No	No	Yes
	Electronic Application	Yes	No	No	Yes
	Paper Ticket	No	Yes	No	No
	Electronic Ticket	No	Yes	Yes	Yes
	Electronic Application/Ticket Platforms Supported	Email or Fax Submission Only	iGo or Agency Specific Link	iGo or agency specific link	iGo
	Binding Coverage Available?	No	No	Yes	Yes
Underwriting Process	Database Checks	MIB, MVR, Prescription	MIB, MVR, Prescription	MIB, MVR, Prescription	MIB, MVR, Prescription Check
	Labs Required?	No	Preferred Plus & Preferred - Lab Free; Otherwise Labs Required	Preferred Plus - Lab Free; Otherwise Labs Required	Preferred Plus & Preferred - Lab Free; Otherwise Labs Required
	Medical Records Required?	No	Underwriter Discretion	No	Lab Free Qualifying: No Records Required
	Type of Phone Interview (PHI or Tele-Interview)	No	Tele-Interview	PHI	PHI
	Phone Interview Fulfillment	No Phone Interview Required	Lincoln Tele-app Team	Lincoln TermAccel® Team	Principal Team
	Post Interview Turnaround Time	Offer within 2 business days from In Good Order	No current stated turnaround time	Decision No More than 20 business days s/t Client Availability	Review 24 - 48 hours with complete requirements
Policy Delivery	Electronic Policy Sent to Consumer	Yes	Yes	Required	No
	Electronic Delivery Available	No	Yes	Yes	No
	Electronic Signature Available	Yes	Yes	Yes	Yes
	Payment Options for Initial & Ongoing	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
Program Information and Links	Convertible	No	Normal Conversion Rules for Term Products	Yes	Normal Conversion Rules for Term Products
	Quality Control Process	Possibility of Post Issue APS for quality control only. Will not impact offer/acceptance unless fraud is discovered.	If client can not be underwritten at T4 or better without medical records, option for traditional underwriting.	If client can not be underwritten at T4 or better without medical records, option for LifeElements Term and traditional underwriting.	Small, random sample will be pulled out of Accelerated Underwriting and processed via traditional underwriting.
	Program Nuances	Bronze Vitality™ at issue. Platinum, Gold and Silver Vitality™ available for additional discounts	Client contacted within 24 - 48 hours by LincolnXpress Team Member for Tele-interview. Replacement & Privacy Notice Required	Sub-Standard Risks available for this Accelerated Underwriting Program	Upsell Campaign for coverage up to maximum death benefit under program limits
	Program Overview	SmartProtect Term	LincXpress	TermAccel®	Accelerated Underwriting
	States not Available	AL, HI, KS, LA, MN, MO, NY, PR, VA, WA	NY	NY	N/A

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AUTOMATED UNDERWRITING PROGRAMS

	Minnesota Life		Minnesota Life		Voya	
		WriteFit	WriteFit Express	WriteFit Express	Orange Pass™	
Quoting Options	Illustrations / Quoting	Winflex and Minnesota Life website	Winflex and Minnesota Life website	Winflex & Voya Presents		
	Products Available	All Single Life products	Advantage Elite Select Term, Secure Protector & Accumulator Whole Life, Orion IUL	Voya IUL Accumulator Voya IUL Protector		
	Issue Age Limits	Ages 18 - 54	Ages 0 - 55	Ages 0 - 50		
	Face Amount Limits	\$100,000 - \$1,000,000 Permanent \$250,000 - \$1,000,000 Term	\$250,000 and under, depending on age and product	0 - 15: \$250,000 16 - 50: \$500,000		
	Risk Classes Available	Standard or Better on Nontobacco Preferred Tobacco	Preferred NonTobacco: 0 - 15 Standard NonTobacco: 16 - 55	Preferred NonTobacco: 16 - 50 Standard NonTobacco: 0 - 50 Standard Tobacco: 16 - 50		
Application Submission	Paper Application	No	No	No		
	Electronic Application	Yes	Yes	No		
	Paper Ticket	No	No	Yes		
	Electronic Ticket	No	No	Yes		
	Electronic Application/Ticket Platforms Supported	Minnesota Life website eApp Portal	Minnesota Life website eApp Portal	iGo and Voya eSubmit		
	Binding Coverage Available?	Yes	Yes	Yes		
Underwriting Process	Database Checks	MIB, MVR, Prescription, Credit Information, Court Records, Property Records	MIB, MVR, Prescription	MIB, MVR, Prescription		
	Labs Required?	Underwriter Discretion	No	Underwriter Discretion		
	Medical Records Required?	Underwriter Discretion	No	Underwriter Discretion		
	Type of Phone Interview (PHI or Tele-Interview)	Tele-Interview	Tele-Interview	Underwriter Discretion		
	Phone Interview Fulfillment	ExamOne	Exam One	Voya UW Team		
	Post Interview Turnaround Time	Normal turnaround of approx 24-48 hours	48 Hours for approval or decline	Offer within 3 business days from In Good Order		
Policy Delivery	Electronic Policy Sent to Consumer	No	No	No		
	Electronic Delivery Available	No	No	No		
	Electronic Signature Available	No	Not for Delivery	No		
	Payment Options for Initial & Ongoing	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only		
Program Information and Links	Convertible	Normal Conversion Rules for Term Products	Yes (Term Products)	Not Applicable		
	Quality Control Process	Random holdouts. Possibility of Post Issue APS for quality control only. Will not impact offer/acceptance unless fraud is discovered.	Random holdouts. Possibility of Post Issue APS for quality control only. Will not impact offer/acceptance unless fraud is discovered.	Underwriter Discretion for review of application		
	Program Nuances	Client is able to qualify for accelerated underwriting at Standard or better risk class	eParamed is completed electronically by examiner. Only Securian is able to order Tele-Interview and eParamed	Table ratings available up to a maximum of Table P		
	Program Overview	WriteFit	WriteFit Express	Orange Pass™		
	States not Available	NY	N/A	No IUL Accumulation in NY; Global Choice Available in NY		

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GLOSSARY OF TERMS

Carrier Software Only: Only option to quote the software is carrier website or standalone software.

Database Checks: Standard databases that carriers use such as Medical Information Bureau (MIB), Motor Vehicle Records (MVR) and Prescription Check to obtain information about the client.

Electronic Application: A traditional long form, complete application that an agent completes and submits electronically.

Electronic Application/Ticket Platforms Supported: Available transmission methods for Electronic Applications and/or Electronic Tickets.

Electronic Delivery: An option to have delivery requirements sent via a link to a consumer.

Electronic Policy: Carrier provides the option of sending an electronic policy, usually as a PDF, to a client in place of or in addition to a traditional bound paper policy.

Electronic Signature: Option for consumers to sign via electronic affirmation that they have received and agree to delivery requirements and conditions for the policy to be put in force.

Electronic Ticket: Agent completes a 1 – 2-page electronic ticket to submit to the carrier or fulfillment center to allow them to complete the full application.

Lab Requirement: Some carriers have the discretion with their product or platform to order labs if the initial review comes back other than the risk classes designated as “Lab Free”.

Paper Application: Traditional long form application that an agent must complete on paper and submit to the carrier via fax, mail or secure email.

Paper Ticket: Agent completes a 1 – 2-page paper ticket to submit to the carrier or fulfillment center to allow them to complete the full application.

Phone Interview: Generally, a 15 – 30-minute phone interview conducted by a representative of the company (Company employee or third party vendor contracted to complete interview) to review the full application with the applicant.

Products Available: Some carriers have designed a specific product for their Automated Underwriting platforms, some use traditional ‘off the shelf’ products.

Traditional Quoting Options: Product(s) available to quote through traditional platforms such as Winflex, Compulife, iPipeline, etc.

Turnaround Time: Standard time quoted by the carrier to provide final decision once all requirements are received.