

CREDIT, TAX AND BANKRUPTCY DATABASE CHECKS

CARRIER	WHEN CREDIT CHECKS ARE RUN	WHEN TAX & CREDIT LIENS ARE RUN	WHEN BANKRUPTCY REPORTS ARE RUN
AIG	All faces over age 25	All faces over age 25	All faces over age 25
Equitable	Face amounts over \$2,000,000	Face amounts over \$2,000,000	Face amounts over \$2,000,000
F & G Annuities & Life	Accelerated Underwriting cases	Face Amounts beginning \$5,000,000 or for cause	Face Amounts beginning \$5,000,000 or for cause
Foresters Financial	Face amounts over \$1,000,000	Face amounts over \$1,000,000	Face amounts over \$1,000,000
Global Atlantic	Face amounts over \$5,000,000	Face amounts over \$5,000,000	Face amounts over \$5,000,000
John Hancock	N/A	All Ages and Amounts	All Ages and Amounts
Legal and General	Accelerated Underwriting cases	N/A	N/A
Lincoln Financial	All Ages: \$5,000,001 and above	Ages 18 -69: \$1,000,001 - \$5,000,000 Ages 70 - 74: \$500,001 - \$5,000,000	Ages 18 -69: \$1,000,001 - \$5,000,000 Ages 70 - 74: \$500,001 - \$5,000,000
Mutual of Omaha	Accelerated Underwriting cases	Face amounts above \$1,000,000	Face amounts above \$1,000,000
Nationwide	"Intelligent Underwriting" applications only.	Face amounts of \$5,000,000+	Face amounts of \$5,000,000+
New York Life	Face amounts of \$5,000,000+	Face amounts of \$5,000,000+	Face amounts of \$5,000,000+
North American	Ages 18+: Greater than \$2,000,000	Ages 18+: Greater than \$2,000,000	Ages 18+: Greater than \$2,000,000
Principal	Age < 70: \$5,000,001+ Age 70+: \$2,500,001+	Age < 70: \$5,000,001+ Age 70+: \$2,500,001+	Age < 70: \$5,000,001+ Age 70+: \$2,500,001+
Protective	All Term Products	All Ages and Amounts	All Ages and Amounts
Prudential	N/A	Face amounts above \$500,000	Face amounts above \$500,000
Sagicor	All products except IUL	All Ages and Amounts	All ages and Amounts
Securian Financial	Face amounts over \$5,000,000	Face amounts over \$2,000,000	Case by case
Symetra	True Risk Life Score - SwiftTerm - All	N/A	Admitted hx/case by case
Transamerica	N/A	All cases \$3.5,000,000+	Cause Only
Zurich	Ages 18+: Greater than \$2,500,000	Ages 18+: Greater than \$2,500,000	Ages 18+: Greater than \$2,500,000