

## CARRIER EPOLICY & EDELIVERY DETAILS

Carrier	E-Policy Available	E-Delivery Available	Accelerated Underwriting	Upline Notified of Policy Issue & Delivery	Electronic Signature	Voice Signature	Policy Delivery Period (From Issue Date)
AIG	Yes	Yes	Yes*	No	Yes	No	30 Days
Brighthouse Financial	Carrier does not offer ePolicy or eDelivery						
Equitable	Yes	No	Yes	No	Yes	No	30 Days
Foresters Financial	Yes	Yes	No	No - Writing agent receives a copy of the client's eDelivery email	Yes	No	N/A
Global Atlantic	No	No	Yes	No	No	No	60 Days
John Hancock	Yes	Yes***	Yes	Yes	Yes	No	30 Days
Lincoln Financial	Yes	Yes	Yes	Yes	Yes	No	60 Days
Mutual of Omaha	Final Expense Only	Final Expense Only	Yes	No	Yes	No	30 Days
Nationwide	No	Yes	Yes	No	Yes	No	30 Days
New York Life	Carrier does not offer ePolicy or eDelivery						
North American	Yes	Yes	Yes	No	Yes	No	30 Days
Principal	Yes	Yes (except in NY)	Yes	Yes	Yes (except in NY)	No	49 Days
Protective Life	Yes	Yes	Yes	Yes	Yes	No	30 Days
Prudential	Yes	Yes	Yes	Yes	Yes	No	30 Days
Securian Financial	Yes	Yes	Yes	Yes	Yes	No	30 Days
Symetra Financial	Yes**	No	Yes	No	Yes	No	30 Days
Transamerica	Yes	Yes	Yes	No	Yes	No	30 Days
Zurich	Carrier does not offer ePolicy or eDelivery						

\* AIG offers a Non-Med program only on their Max Accumulator+ IUL and Platinum Choice VUL 2

\*\* Symetra offers an option for E-Policy but it is not the default

\*\*\* Term and Protection UL only