

WHITE COLLAR SI AND GI PROGRAMS

AXA				Brighthouse Financial		Global Atlantic				John Hancock		
Eligible Products	All Single Life, Permanent Products			Premier Accumulator (PAUL)		Benefit Builder				Accumulation VUL Accumulation UL Accumulation Indexed UL		
Simplified / Guaranteed	Guaranteed			Guaranteed Non-Qualified		Simplified		Guaranteed		Simplified		
Group Size Minimum	10 Lives			Number of Lives	Non-Qualified Participation %	5 Lives	Must have 100% Participation	10 Lives 10-25 lives – 90% participation 26-49 lives – 85% participation 50+ lives – 75% participation		5 Lives		
				10 to 19	100%					Owner	Participation %	
				20 to 49	80%					Employer	50%	
				50 to 150	75%					Individual	75%	
Group Size Maximum	None			150 Lives		None		None		150 Lives		
Eligible Ages	20-70	Average Age Must Be 55 or Lower		18 - 65 Weighted Average Issue Age < 55		18-70	Weighted Average Age Must Be 55 or Lower		18-70	Weighted Average Age Must Be 55 or Lower		21-65
Minimum Income	\$100,000*			Subject to approval		\$75,000		\$75,000		\$75,000		
Ownership	Employer or Employee			Corporation / Bank / Trust Owned		Employer Only		Employer and Employee Owned		Employer or Employee		
Job Level	Executives Only			Professional salaried employee earning minimum base salary ≥ than IRS Social Security Wage base.		Mgmt/Executives/Directors* Only *certain limitations on directors		Mgmt/Executives/Directors* Only *certain limitations on directors		Executives Only		
Risk Classes	Non-Tobacco			Non-Tobacco		Non-Tobacco / Business		Non-Tobacco / Business		Simplified		
	Tobacco			Tobacco		Tobacco / Business		Tobacco / Business		Simplified Plus		
						Accept/Reject		Accept/Reject				
Maximum Face Amount Limitations	Number of Lives	Max Face x Number of Lives		Number of Lives	Max Face x Number of Lives	Age Range	Maximum Face	Number of Lives	Max Face x Number of Lives	Number of Lives	Max Face x Number of Lives	
		Level Pay	Max Pay									
	10 to 14	\$30,000	\$50,000	10 to 150	\$50k x # of lives Maximum up to \$4MM per life	18-60	\$750,000	10 to 19 10 to 19	\$25,000 Employee Owned \$30,000 Employer Owned		Simplified	Simplified Plus
	15 to 19	\$40,000	\$50,000			61-70	\$300,000	20 to 49 20 to 49	\$40,000 Employee Owned \$50,000 Employer Owned	5 to 10	\$20,000	\$40,000
	20 to 25	\$50,000	\$60,000					50+ 50+	\$50,000 Employee Owned \$60,000 Employer Owned	11 to 20	\$40,000	\$60,000
	26 to 50	\$50,000	\$65,000					Up to \$4,000,000 Maximum* *above \$4 million with reinsurer approval		21 to 40	\$60,000	\$75,000
	51+	\$60,000	\$70,000							41+	\$70,000	
Available Riders	CV Plus/Liquidity Rider, Living Benefits Rider, Disability Premium Waiver, Return of Premium Rider (with limitations), Long-Term Care Services Rider Long-Term Care Rider Qualification: -Minimum group size of 20 (Ages 65 and under) -Issue ages must be 20 - 65 -100% participation of those age 65 and under -Maximum average age of 50 -85% approval based on simplified underwriting -LTC monthly benefit of 1% or 2% for entire group			None		Employee Owned Riders: Wellness for Life, Overloan Protection, Waiver of Monthly Deductions, Accidental Death Benefit, Primary Insured, Waiver of Specified Premium, Terminal Illness, Accelerated Access and Premium Deposit Fund Employer Owned Riders: Business Asset Enhancement, Wellness for Life, Overloan Protection, Primary Insured, Premium Deposit Fund, Salary Increase, Accelerated Access, Terminal Illness, Accidental Death, Waiver of Specified Premium, Waiver of Monthly Deductions and Exchange of Insured		Employee Owned Riders: Wellness for Life, Overloan Protection, Waiver of Monthly Deductions, Accidental Death Benefit, Primary Insured, Waiver of Specified Premium, Terminal Illness, Accelerate Access and Premium Deposit Fund. Employer Owned Riders: Business Asset Enhancement, Wellness for Life, Overloan Protection, Primary Insured, Premium Deposit Fund, Salary Increase, Accelerated Access, Terminal Illness, Accidental Death, Waiver of Specified Premium, Waiver of Monthly Deductions and Exchange of Insured		Supplemental Face Amount, Overloan Protection Rider		
Comments	* Generally, salaries should be \$100,000+. Salaries as low as \$75,000 may be acceptable depending on case profile.			Group must be sponsored by an employer so groups such as fraternal organizations or volunteer organizations are not eligible.		MIB and Insurance Activity Inquiry APS required for applicants age 60 and up No known impairments Reserve the right to request additional information No backdating to save age No premium finance Fully Underwritten available		No MIB or Medical testing No known impairments No backdating to save age Prior approval required for premium finance Fully Underwritten available		Simplified requires MIB and MVR; Simplified Plus also requires APS. Max Face = \$5,000,000		

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Lincoln Financial Distributors										Minnesota Life				
Eligible Products	LifeReserve UL WealthAdvantage IUL AssetEdge VUL			LifeGuarantee UL LifeReserve IUL Accumulator			LifeCurrent UL (No GI) VULOne AssetEdge Exec VUL			All individual Universal Life, Indexed Universal Life and Variable Universal Life products are available for consideration. Term Life and Survivorship products are not available for GI/SI consideration.				
Simplified / Guaranteed	Simplified			Simplified Issue Plus			Guaranteed Issue			Simplified		Guaranteed		
Group Size Minimum	5 Lives			5 Lives			10 lives			Simplified Issue is reviewed on a case by case basis. Please contact Jennifer Ortale of Securian for additional information. Jennifer.Ortale@Securian.com 651-665-1474		10 Lives		
Group Size Maximum	250 Lives			250 Lives			250 Lives					If over 100 lives, Securian Home Office will illustrate case for you. Call Jennifer Ortale to discuss. 651-665-1474		
Eligible Ages	20-70	Weighted Average Age Must Be 55 or Lower		20-70	Weighted Average Age Must Be 55 or Lower		20-70	Weighted Average Age Must Be 55 or Lower				20-70	Weighted average age 54	
Minimum Income	\$75,000			\$75,000			\$75,000					None, but should be highly Compensated or Management Level		
Ownership	Employer or Employee			Employer or Employee			Employer or Employee					Employer or Employee		
Job Level	Executive, owner, nonclerical, white collar, or managerial			Executive, owner, nonclerical, white collar, or managerial			Executive, owner, nonclerical, white collar, or managerial					Management or above		
Risk Classes	Non-Tobacco			Non-Tobacco			Non-Tobacco					Standard Tobacco Distinct		
	Tobacco			Tobacco			Tobacco							
Maximum Face Amount Limitations	Number of Lives	100% Partic.	75% Partic.	Number of Lives	100% Partic.	75% Partic.	Number of Lives	Employer Owned	Employee Owned			Number of Lives	Max Face x Number of Lives	
	5 to 9	\$250,000	\$150,000	5 to 9	\$400,000	\$250,000	10 to 14	\$25K x # of lives	\$20K x # of lives				Employer Owned	Employee Owned
	10 to 20	\$40K x # of Lives	\$30K x # of Lives	10 to 20	\$55,000 x # of Lives	\$40,000 x # of Lives	15 to 19	\$35K x # of Lives	\$25K x # of Lives	10 to 15	\$45,000	\$22,500		
										16 to 20	\$50,000	\$25,000		
										21 to 50	\$75,000	\$37,500		
Available Riders	21+	\$50K x # of Lives	\$35K x # of Lives	21+	\$75,000 x # of Lives	\$60,000 x # of Lives	20+	\$50K x # of Lives	20-49: \$30K x # of Lives 50+ \$35K x # of Lives		50+	\$100,000	\$50,000	
Comments	No APS needed			APS may be requested.			100% Participation.			EVA, CEVA, ABA, EIA, GIA IPA (Omega, Orion), ILA, OPA, PDA, TIA				
										Electronic enrollment available for corporate owned, GI cases. Call Jennifer Ortale to discuss.				

WHITE COLLAR SI AND GI PROGRAMS

Eligible Products	Principal				Voya			
	Universal Life Protector IV Universal Life Accumulation II Variable Universal Life Income II/III		Universal Life Flex II Indexed Universal Life Flex Variable Universal Life-Business		IUL Accumulator IUL-Protector	IUL-Global UL-CV VUL-CV	IUL-Global Choice Corporate VUL	
Simplified / Guaranteed	Simplified		Guaranteed		Simplified		Guaranteed	
Group Size Minimum	5 Lives		10 Lives		10 Lives		10 Lives	
Group Size Maximum	None		None		None		None	
Eligible Ages	18-70	Weighted Average Age Must Be 55 or Lower	18-70	Weighted Average Age Must Be 55 or Lower	Weighted Average Age Must Be 55 or Lower		Weighted Average Age Must Be 55 or Lower	
Minimum Income	\$75,000, \$100,000 for VUL		\$75,000, \$100,000 for VUL		Subject to Underwriter Approval		Subject to Underwriter Approval	
Ownership	Employer		Employer		Employer or Employee		Employer or Employee	
Job Level	Executives Only		Executives Only		Executives Only		Executives & Professionals	
Risk Classes	Standard Non-Tobacco		Standard Non-Tobacco		Standard Non-Tobacco		Select GI (Executives Only)	
	Standard Tobacco		Standard Tobacco		Standard Tobacco		Regular GI - Available if mix is less than 50% executives	
Maximum Face Amount Limitations	Number of Lives	Max Face x Number of Lives		Number of Lives	Max Face x Number of Lives		Number of Lives	Max Face x Number of Lives
		100% Partic.	75% Partic.	10 to 19	100% Partic.	100% Partic.		Employee- Owned
	5 to 9	\$40,000	\$30,000		\$25,000	\$15,000	10 to 14	\$15,000
	10 to 19	\$50,000	\$40,000	20+	100% Partic.	80% Partic.	15 to 19	\$20,000
	20+	\$60,000	\$50,000		\$50,000	\$35,000	20+	\$30,000
							Employer Owned must be 7 Pay	
Available Riders	Salary Increase Rider		Salary Increase Rider		All Voya Riders (excludes Chronic Illness Rider and Additional Insured Rider)		All Voya Riders (excludes Chronic Illness Rider and Additional Insured Rider)	
Comments	Face Amounts for VUL, Age 66-70 are one- half stated maximums. Premiums must be employer-paid, but allows for employee contributions. Minimum Face = \$100,000		Face Amounts for VUL, Age 66-70 are one- half stated maximums. Premiums must be employer-paid, but allows for employee contributions. Minimum Face = \$100,000		APS required; SI Underwriting not available in Florida or Oregon			