

**INFORMAL APPLICATION GUIDELINES**

Carrier	Email Address	Estimated Turnaround	Required Information	Restrictions
AIG	<a href="mailto:informals@aiglife.com">informals@aiglife.com</a>	6 Business Days	Full APS information with HIPAA Authorization, BGA/Agency code and desired face amount.	Term Minimum Face: \$2,000,000 Perm Minimum Face: \$1,000,000 Maximum Age: 80
AXA	Term Informals <a href="mailto:term.informals@axa.us.com">term.informals@axa.us.com</a> Permanent Informals <a href="mailto:oxainfomal@axa.us.com">oxainfomal@axa.us.com</a>	5 Business Days	Complete Records: In order to increase the accuracy and efficiency of tentative quotes of informal file submissions, please do not submit for review until you have received all requested APS/Exams, Lab slips, etc. Be sure that all the follow-up that a doctor has suggested the Proposed Insured obtain is included in the APS history that is being submitted. BGA's should clearly mark their code number on all file submissions for accurate processing. Prior Offers: If known, please make us aware of any offers received from other Carriers or what is needed to place this case for the Proposed Insured.	Minimum Face Amounts: \$1,000,000 Maximum Age: Ages 0 - 74 for All Products. Maximum Page Count: Submission should not exceed 500 pages per client on a single case. We will accept a professional summarization of the Proposed Insured's medical history for consideration in lieu of excessively large files.
Brighthouse Financial	Note: Brighthouse Financial has sunset their life products as part of their 2017 CSO/PBR transition strategy. Look for new life products from Brighthouse in 2020.			
Foresters Financial	N/A	N/A	N/A	N/A
Global Atlantic	<a href="mailto:aig_trials@aifa.com">aig_trials@aifa.com</a>	7 - 10 Business Days	Trial/Informal Cover Sheet, Agent Name/Code, Client Name, Client Age/Gender, Face Amount, HIPAA Authorization, Case summaries, APS, Full Medical File	Minimum Face : \$1,000,000 Perm Only Maximum Age: 85 No cases declined by 2 or more carriers. No subsequent information after submission will be accepted
John Hancock	JH SalesNet website	5 Business Days	Include: Most current APS - last five years of medical history. Current exam, labs and EKG if available.	Maximum Age: 90 John Hancock also offers Express Summary Quotes.
Lincoln Financial	<a href="mailto:AINNB@LFG.com">AINNB@LFG.com</a>	10 Business Days	Complete copies of proposed insured's medical records and can also include a su,000,000ary of non-medical and financial issues for review. The papers should be accompanied by a cover sheet or transmittal identifying the product and desired face amount.	Minimum Face: \$1,000,000 Minimum face for Term and Perm Maximum Age: 85 No MoneyGuard Informals
Mutual of Omaha	<a href="mailto:AINtrials@mutualofomaha.com">AINtrials@mutualofomaha.com</a>	5 Business Days	An informal, or Trial, submission should include APS records and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case. Inquiry as should a cover memo or a transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	In order for Mutual of Omaha to accept trials your Agency must have placed \$100,000 of Annual Base Premium Minimum Face: \$1,000,000, Perm only or \$25,000 minimum premium Maximum Age: 85 No prior decline or offers above T8 in last 12 months. SPIA and Life requests on the same applicant will not be accepted. Additional information accepted for only 60 days after initial submission.
Nationwide	<a href="mailto:Tstatus@Nationwide.com">Tstatus@Nationwide.com</a>	5 Business Days	An informal, or Trial, submission should include APS records and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case. Inquiry as should a cover memo or a transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	Permanent products only Minimum Face amount: \$1,000,000 Maximum Age: 70 No "second looks" - We will not accept informal inquiries on cases that have been previously shopped and rated Table D or higher by another carrier. No "third looks" on additional mail on an existing trial
New York Life	<a href="mailto:AMN_NB@NewYorkLife.com">AMN_NB@NewYorkLife.com</a>	5-7 Business Days	An informal, or Trial, submission should include Name, Gender, DOB, Face amount, APS records, and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case Inquiry as should a cover memo (Preferred) summarizing case details or transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	Check with NY Life Field Director for Minimum Premium requirements.
North American	North American does not accept informal submissions. Please contact the AIN Underwriting Team for assistance. Please contact the AIN Underwriting Team for assistance			
Principal Financial	<a href="mailto:aigbusiness@exchange.principal.com">aigbusiness@exchange.principal.com</a>	5 Business Days	An informal, or Trial, submission should include APS records and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case. Inquiry as should a cover memo or a transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	Minimum Face: \$1,000,000 Maximum age: 75
Protective Life	<a href="mailto:informals@protective.com">informals@protective.com</a>	7 Business Days	A cover letter or transmittal including: Proposed Insured's Full Name, Birthdate, Gender, Proposed Insured's City, State and Zip Code (of residence), Face amount and anticipated rate class (Though not required an illustration will be very helpful). A list of pending offers, if any. Agency name / contract and number / email.	Minimum policy face amount of \$1,000,000. Face amounts of less than \$1,000,000 will be considered when the annual premium is at least \$10,000. In these cases, an illustration will be required. Maximum age: 75
Prudential	Imaging Vendor or via fax to 800.416.5022	5 business days	Cover letter should include name, DOB, Face Amount, Product Type, BGA Contract Number, Pertinent information on the client's medical history, Rating class necessary to compete, other carrier offers, Why Prudential is a good fit for client, Past 5 years medical history.	Minimum Face: \$1,000,000 for All Products Maximum age: 85
Securian Financial	<a href="mailto:idlhb@minnesotalife.com">idlhb@minnesotalife.com</a>	5 - 7 Business Days	An informal, or Trial, submission should include APS records and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case. Inquiry as should a cover memo or a transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	Minimum Permanent Face Amount: \$1,000,000 Minimum Term Face Amount: \$5,000,000 Informal applications at this age require a Medical Summary. Complete files only. Informals will only be reviewed once. Clients age 70 and over require the information be sent to us in a 1-2 page summary format.

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Symetra	<a href="mailto:PremierNewBusiness@symetra.com">PremierNewBusiness@symetra.com</a>	7 Business Days	An informal, or Trial, submission should include APS records and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case, Inquiry as should a cover memo or a transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	Case should be packaged for "one" time review; max page amount 500; average turn-around time 7 days. Minimum Term Face: \$2,500,000 Minimum Perm Face: \$500,000
Transamerica	Transamerica no longer accepts informal submissions. Please contact the AIN Underwriting Team for assistance.			
Zurich	<a href="mailto:life.underwriting@zurichna.com">life.underwriting@zurichna.com</a>	5 business days	An informal, or Trial, submission should include APS records and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case, Inquiry as should a cover memo or a transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	Minimum Face: \$1,000,000 for All Products Maximum age: 85