

## CREDIT, TAX AND BANKRUPTCY DATABASE CHECKS

Carrier	When Credit Checks are Run	When Tax and 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
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
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	NCF report - Age 71+ and face amount of \$1,000,000 and up. NCF report - age 18-70 and face amount of \$2,000,001 and up.	EIR is run at face amounts of \$3,000,001 and up.	EIR is run at face amounts of \$3,000,001 and up.
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
Sagikor	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	N/A	N/A	N/A
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