

INFORMAL APPLICATION GUIDELINES

| CARRIER | EMAIL ADDRESS | ESTIMATED TURNAROUND | REQUIRED INFORMATION | RESTRICTIONS |
|------------------------|---|----------------------|--|--|
| AIG | informals@aqlife.com | 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 |
| Equitable | Term Informals term.informals@equitable.com | 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: Permanent Products: \$10,000,000 Term Products: \$10,000,000 Maximum Age: Individual Products: Ages 0 - 74 Survivorship: Younger insured must be age 74 or younger 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. |
| | Permanent Informals axainformal@equitable.com | | | |
| F & G Annuities & Life | 800.445.6758, option 2 then option 1, and request a risk assessment | 24-48 hours | No informals but F&G underwriters offer risk assessments during normal business hours. You will be asked to provide as much detailed information as you can about the client's condition, and the underwriter will determine a tentative, non-binding risk class rating based on the information you provide. If you would like to discuss the underwriting for a potential client, contact our life new business team at 800.445.6758, option 2 then option 1, and request a risk assessment. | N/A |
| Foresters Financial | Foresters Financial does not accept informal submissions. Please contact the Foresters Financials risk assessment line. | | | |
| Global Atlantic | gjn.trials@gafg.com | 5 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: 79 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. | Term Minimum Face: \$2,000,000 Perm Minimum Face: Any face amounts |
| Legal & General | www.lgaquickquote.com | 5 Business Days | We accept formatted requests from XRAE. The QuickQuote should include age, sex, tobacco use and face amount. The QuickQuote is valid for 60 days from the date of the quote and a copy of the QuickQuote must accompany the formal application. We do not accept APS summaries in the QuickQuote format or as attachments unless requested by underwriting. | Due to the complexity we do not provide QuickQuotes on the following conditions unless we have enough information to properly quote: Coronary Artery Disease, Stroke, Multiple Sclerosis, MGUS, Advanced Cancers, Lymphoma, including Non-Hodgkin's, Interstitial lung disease, Applicants on public aid, government assistance or Disability. |
| Lincoln Financial | AINNB@LFG.com | 10 Business Days | Complete copies of proposed insured's medical records and can also include a summary 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: \$2,000,000 Minimum face for Term and Perm Maximum Age: 85 No MoneyGuard Informals |
| Mutual of Omaha | AINtrials@mutualofomaha.com | 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 | tstatus@Nationwide.com | 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 | AMN_NB@NewYorkLife.com | 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. | | | |

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| Principal Financial | ainbusiness@exchange.principal.com | 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: \$5,000,000 or \$10,000+ in annual target premium Maximum age: 75 |
| Protective Life | informals@protective.com | 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 <i>and</i> 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 | 10+ 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 Perm Products and \$4,000,000 for Term Maximum age: 80 |
| Sagicor | underwriting@sagicorlife.com | 5 Business Days | We allow quick quotes, we do not look at informals (APS's). Include a complete summary of records | All ages |
| Securian Financial | iclnb@minnesotalife.com | 5 - 7 Business Days | No Informals at this time | N/A |
| Symetra | PremierNewBusiness@Symetra.com | 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 | life.underwriting@zurichna.com | 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: 75 |