

**CARRIER NONMEDICAL UNDERWRITING PROGRAMS**

| Carrier Name                   | AIG  | Global Atlantic  | Mutual of Omaha  | Prudential  | Securian Financial  | Transamerica   |
|--------------------------------|--|--|--|---|---|--|
| Available Products             | Max Accumulator +<br>AG Platinum VUL 2                     | 20 Year Term<br>30 Year Term<br>Lifetime Assure<br>Lifetime Builder                                  | AccumUL Answers<br>AccumUL Plus<br>GUL                               | PruLife UL Plus<br>PruLife Universal Protector<br>PruTerm One | 10 Year Term<br>20 Year Term<br>Orion IUL<br>Secure Accumulator WL<br>Secure Protector WL   | Trendsetter® LB Term   |
| Issue Ages                     | Ages 0 - 50  | 0 - 60, subject to product specific limits   | 0 - 65, subject to product specific limits                           | 0 - 50, subject to product specific limits                    | 0 - 50  | Ages 18 - 60   |
| Minimum Face                   | Max Accumulator+: \$50,000<br>AG Platinum VUL 2: \$100,000 | Varies by product  | GUL: \$50,000<br>AccumUL Answers: \$25,000<br>AccumUL Plus: \$25,000 | \$50,000  | 10 Year Term: \$50,000<br>20 Year Term: \$50,000<br>Orion IUL: \$50,000<br>Secure Accum WL: \$10,000<br>Secure Protector WL: \$10,000 | \$25,000   |
| Maximum Face                   | \$499,999  | Ages 0 - 15: \$250,000<br>Ages 16 - 50: \$99,999<br>Ages 51 - 55: \$50,000<br>Ages 56 - 60: \$25,000 | 0 - 18: \$249,999<br>18 - 65: \$99,999                               | 0 - 17: \$499,999<br>18 - 45: \$50,000<br>46 - 50: \$25,000   | Ages 0 - 44: \$99,999<br>Ages 45 - 50: \$50,000   | \$249,999  |
| Available Underwriting Classes | Preferred Plus up to Table E                               | Standard Non Tobacco<br>Standard Tobacco   | Standard Nonsmoker<br>Standard Smoker                                | Standard Nonsmoker<br>Standard Smoker                         | Standard Nonsmoker<br>Standard Smoker   | Standard Nonsmoker<br>Standard Smoker  |
| Underwriting Requirements      | MIB<br>MVR<br>Phone Interview<br>Rx                        | Ages 0 - 15: Rx<br>Ages 16 - 40: MVR<br>Ages 41 - 60: MVR, Rx  | MIB  | MIB   | MIB<br>MVR<br>Rx  | MIB<br>MVR<br>Rx   |
| Included Riders                | Follows the product in question                            | Follows the product in question  | Follows the product in question                                      | Follows the product in question                               | Follows the product in question   | Chronic / Critical /<br>Terminal Illness   |
| Elective Riders                | Follows the product in question                            | Follows the product in question  | Follows the product in question                                      | Follows the product in question                               | Follows the product in question   | Accidental Death (issue ages 18 - 55)<br>Children's Insurance<br>Disability Income<br>Disability Waiver of Premium |
| State Availability             | Based on product approvals                                 | Based on product approvals. Global Atlantic products currently not available in NY                   | Based on product approvals   | Based on product approvals                                    | Based on product approvals  | Not available in NY  |
| Program Nuances                | N/A  | N/A  | N/A  | N/A   | Full blood profile required at age 15 and up at \$25,000 or more in the following states: CA, FL, NJ, TX, DC                          | N/A  |
| Paper Ticket Available?        | No   | Yes  | Yes  | Yes   | No  | No   |
| eTicket Available?             | Yes  | No   | Yes  | Yes   | No  | No   |
| eApp Available?                | No   | Yes  | Yes  | Yes   | Yes   | Yes  |
| eDelivery Available?           | Yes  | No   | No   | No  | Yes, on some products   | No   |