

EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier			Banner Life			Corebridge		
		E-Application	E-Ticket Details	Paper Ticket	E-Application	E-Ticket Details	Paper Ticket		
PROGRAM PARAMETERS	Name of Program	Digital App	Digital App	AppAssist	iPipeline	AG Quick Ticket	Not Currently Available		
	Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits			
	Products Available	OPTerm	OPTerm	OPTerm	Select-a-Term Value + Protector III Max Accumulator + III	All Single Life Products, Permanent and Term			
	Face Amounts Available	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits			
	Can Owner / Insured be different?	Yes	Yes	Yes	Yes	Yes			
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported	Yes	Yes	Yes	iPipeline	LifeSpeed via Winflex Web, Connex, iPipeline, BGA customized link			
	Submission Method	Partner Dashboard, Unique URL, Paper Ticket, iPipeline, eBix, 3rd party vendors.	Partner Dashboard, Unique URL, Paper Ticket, iPipeline, eBix, 3rd party vendors.	Paper Ticket	Upload via Ipipeline Portal	Information transmitted to ExamOne for completion			
	iPipeline Account Required?	No	No	No	Yes	No			
UNDERWRITING PROCESS	Express Underwriting Available?	Yes	Yes	Yes	No	No			
	Is Lab Free an option?	Yes	Yes	Yes	Yes	Yes			
	Paramed Exam / APS Ordering?	Yes	Yes	Yes	Carrier	Carrier			
POLICY DELIVERY	Electronic Policy Available?	Yes	Yes	Yes	Yes	Yes			
	Electronic Signature Available?	Yes	Yes	Yes	Yes	Yes			
	Electronic Delivery Available?	Yes	Yes	Yes	Yes	Yes			
ADDITIONAL INFORMATION	Binding Coverage Available?	Yes	Yes	Yes	Yes	Yes			
	Replacements Available?	Yes	Yes	Yes	Yes (Not in NY)	Yes (Not in NY)			
	Tele-Interview Fulfillment	Yes	Yes	Yes	Vendor	Vendor			
	Customers Able to call in?	Yes	Yes	Yes	No	Yes			
	Phone Number	1-855-914-9115	1-855-914-9116	1-800-638-8428	N/A	(888) 876-2407			
	Program Material	Horizon Platform Materials	Horizon Platform Materials	AppAssist Materials	iGo Eapp FAQs	E-Ticket Details			
	States Not Available	NY	NY	NY	NY	N/A			

EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier	Equitable			F&G Life		
		E-Application	E-Ticket Details	Paper Ticket	E-Application	E-Ticket Details	Paper Ticket
PROGRAM PARAMETERS	Name of Program	e-App	Drop Ticket	Not Currently Available	FireLight	Not Currently Available	Not Currently Available
	Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits		Matches Standard Product Age Limits		
	Products Available	All Single Life Products, Permanent and Term	All Term Products (excluding TermOne)		F&G Pathsetter F&G Everlast		
	Face Amounts Available	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits		Matches Standard Product Limits		
	Can Owner / Insured be different?	Yes	Yes		Yes		
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported	Equitable Website	iPipeline		FireLight		
	Submission Method	Equitable Website	Electronically Submitted to CRL for completion		Submit through BGA link or F&G Portal		
	iPipeline Account Required?	Yes	Yes		No		
UNDERWRITING PROCESS	Express Underwriting Available?	No	No		Yes		
	Is Lab Free an option?	No	No		Yes		
	Paramed Exam / APS Ordering?	Agency	Vendor	Agent Orders Paramed, Carrier Orders APS			
POLICY DELIVERY	Electronic Policy Available?	Yes	Yes	Yes, accessible on SalesLink			
	Electronic Signature Available?	Yes	Yes	No			
	Electronic Delivery Available?	No	No	No			
ADDITIONAL INFORMATION	Binding Coverage Available?	Yes	No	Yes			
	Replacements Available?	Yes	Yes	Yes (Not in NY)			
	Tele-Interview Fulfillment	N/A	Vendor	Vendor			
	Customers Able to call in?	N/A	Yes	Yes			
	Phone Number	N/A	(800) 474-8147	800-445-6758 Option 2, Option 1			
	Program Material	Electronic App Details	E-Ticket Details	F&G eApp FAQ			
	States Not Available	None	None	NY			

EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier	Foresters Financial			Global Atlantic		
		E-Application	E-Ticket	E-Ticket/Paper Ticket	E-Application	E-Ticket	Paper Ticket
PROGRAM PARAMETERS	Name of Program	E-App	LiveApp	Not Currently Available	Firelight	Not Currently Available	Not Currently Available
	Age Limits	Matches Standard Product Age Limits	Ages 50 - 75		Matches Standard Product Age Limits		
	Products Available	All products except PlanRight	PlanRight		All Products Available		
	Face Amounts Available	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits		Matches Standard Product Face Amount Limits		
	Can Owner / Insured be different?	Yes	No		Yes		
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported	E-App button on Foresters' Ezbiz site pipeline	Live App Portal on Foresters' Ezbiz site		Insurance Tech - Firelight Platform		
	Submission Method	Uploaded via pipeline	Uploaded via Live App Platform		Uploaded via Global Atlantic Portal		
	iPipeline Account Required?	No	No		No		
UNDERWRITING PROCESS	Express Underwriting Available?	Yes (based on non-med limits and/or medical accelerated underwriting limits)	No		Yes		
	Is Lab Free an option?	Yes (based on non-med limits and/or medical accelerated underwriting limits)	Yes		Yes		
	Paramed Exam / APS Ordering?	N/A	N/A	Exam - Carrier APS - Agency			
POLICY DELIVERY	Electronic Policy Available?	Yes if requested	Yes if requested	No			
	Electronic Signature Available?	Yes	Yes	Yes			
	Electronic Delivery Available?	Yes if requested	Yes if requested	No			
ADDITIONAL INFORMATION	Binding Coverage Available?	Yes	Yes	Yes			
	Replacements Available?	Yes	No	Yes			
	Tele-Interview Fulfillment	N/A	Yes	N/A			
	Customers Able to call in?	N/A	No	N/A			
	Phone Number	N/A	Conference Call Required	N/A			
	Program Material	Electronic App Details	Electronic App Details	Electronic App Details			
	States Not Available	NY	NY, MA	NY, MT			

EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier	John Hancock			Lincoln Financial		
		E-Application	E-Ticket	Paper Ticket	E-Application	E-Ticket Details	Paper Ticket
PROGRAM PARAMETERS	Name of Program	iGo	iGo	Paper Ticket	eApp	LincXpress & TermAccel	LincXpress
	Age Limits	Matches Standard Product Age Limits	Ages 18 - 80	Matches Standard Product Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits
	Products Available	All products	All Single Life Term & Perm	All single life products	UL, SUL, IUL, SIUL, and Lincoln LifeElements Term	LifeElements Level Term, TermAccel, IUL, UL, SUL, VUL	LincXpress - All products except One Year Term, TermAccel and MoneyGuard
	Face Amounts Available	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits	LincXpress - Standard Limits TermAccel: Max \$1M	Matches Standard Product Face Amount Limits
	Can Owner / Insured be different?	Yes	Yes	Yes	Yes *Maximum of a combination of 4 owners allowed; only 1 Trust with 3 Trustees allowed	Yes *Maximum of a combination of 4 owners allowed; only 1 Trust with 3 Trustees allowed	Yes
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported	iPipeline or JHSalesHub.com	iPipeline	N/A	iPipeline or Custom BGA Link	iPipeline or Custom BGA Link	N/A
	Submission Method	Application e-Submitted to John Hancock	e-Ticket Portal on BGA Site or iPipeline	Upload to JH Sales Hub or email app	Electronically Submitted to Lincoln	Electronically submitted via Ipipeline or BGA Link	AINNB@LEG.com
	iPipeline Account Required?	Agents - Yes Agency - No (Can use JH Sales Hub)	Required for iPipeline Option	No	No	No	No
UNDERWRITING PROCESS	Express Underwriting Available?	Yes - Part II Required	Yes	Yes	No	LincXpress Only	No
	Is Lab Free an option?	Yes	Yes	Yes	N/A	Yes	N/A
	Paramed Exam / APS Ordering?	No Part II - Agency Completed Part II - Carrier	Exam - Carrier APS - Agency	Exam - Carrier APS - Agency	Agency	LincXpress - Agency TermAccel - Carrier	Agency
POLICY DELIVERY	Electronic Policy Available?	Yes	Yes	Yes	Yes	Yes	Yes
	Electronic Signature Available?	Yes	Yes	Yes	Yes	Yes	Yes
	Electronic Delivery Available?	Yes	Yes	Yes	Yes	Yes (TermAccel Requires eDelivery)	Yes
ADDITIONAL INFORMATION	Binding Coverage Available?	Yes	Yes	Yes	Yes (Term can accept via credit card also)	Yes (Term can accept via credit card also)	Yes (Term can accept via credit card also)
	Replacements Available?	Yes (Not in NY)	Yes (Not in NY)	Yes (Not in NY)	Yes	Yes	Yes
	Tele-Interview Fulfillment	Digital Fulfillment with iGo	Vendor (APPS)	Vendor (APPS)	Carrier	Carrier	Carrier
	Customers Able to call in?	N/A	Yes	Yes	N/A	Yes	Yes
	Phone Number	N/A	(888) 782-7054	(844) 398-7343	N/A	(844) 398-7343	(844) 398-7343
	Program Material	Electronic App Details	E-Ticket Details	Paper Ticket Details	Electronic App Details	E-Ticket Details	Paper Ticket Details
	States Not Available	NY	NY	NY	N/A	NY	N/A

EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier	MassMutual			Mutual of Omaha					
		E-Application	E-Ticket Details	Paper Ticket	E-Application	E-Ticket Details	Paper Ticket			
PROGRAM PARAMETERS	Name of Program	IGO			iGo	Speed E-ticket				
	Age Limits	Matches Standard Product Age Limits			Matches Standard Product Age Limits	Age 18 - Product Max Age Limit				
	Products Available	All Products Available			All Products Available	Term Life Answers, Income Advantage IUL, Life Protection Advantage IUL				
	Face Amounts Available	Matches Standard Product Face Amount Limits			Matches Standard Product Face Amount Limits	\$100,000-\$5,000,000 Age 65+ limited to \$999,999				
	Can Owner / Insured be different?	Yes			Yes	No				
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported	iPipeline/iGo			Not Currently Available	Not Currently Available		iPipeline or Mutual of Omaha Website	iPipeline or Mutual of Omaha Website	Not Currently Available
	Submission Method	Electronically submitted via Ipipeline						Electronically Submitted via Ipipeline	Electronically transmitted to Exam One	
	iPipeline Account Required?	Yes						No	No	
UNDERWRITING PROCESS	Express Underwriting Available?	No						All Express Products, and Final Expense Only	Yes	
	Is Lab Free an option?	No						All Express Products, and Final Expense Only	Yes	
	Paramed Exam / APS Ordering?	Agency or Carrier	Agency or Carrier, depending on set up	Carrier						
POLICY DELIVERY	Electronic Policy Available?	Yes			No	No				
	Electronic Signature Available?	Yes			Yes	Yes				
	Electronic Delivery Available?	Yes			No	No				
ADDITIONAL INFORMATION	Binding Coverage Available?	Yes			Yes	Yes				
	Replacements Available?	Yes			Yes	Yes				
	Tele-Interview Fulfillment	Carrier			Carrier	Vendor				
	Customers Able to call in?	Yes			N/A	Yes				
	Phone Number	844-835-3264			N/A	1-844-486-8452				
	Program Material	None			Electronic App Details	E-Ticket Details				
	States Not Available	NA			NY. AD not available in MA and MN	NY				

EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier	Nationwide			New York Life						
		E-Application	E-Ticket	Paper Ticket	E-Application	E-Ticket	Paper Ticket				
PROGRAM PARAMETERS	Name of Program	iGO			eLife						
	Age Limits	All Ages beginning at age 18			Matches Standard Product Age Limits						
	Products Available	All product except: CareMatters Survivorship IUL			All Products						
	Face Amounts Available	All face amounts beginning at \$100,000			Matches Standard Product Face Amount Limits						
	Can Owner / Insured be different?	Yes			Yes						
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported	iPipeline / iGo			Not Currently Available			Not Currently Available	New York Life Website	Not Currently Available	Not Currently Available
	Submission Method	Electronically Submitted via iPipeline							Uploaded via New York Life Portal		
	iPipeline Account Required?	Yes							No		
UNDERWRITING PROCESS	Express Underwriting Available?	Yes							No		
	Is Lab Free an option?	Yes							N/A		
	Paramed Exam / APS Ordering?	Exam - Carrier APS - Agency	N/A								
POLICY DELIVERY	Electronic Policy Available?	No			No						
	Electronic Signature Available?	Yes via iPipeline			No						
	Electronic Delivery Available?	Yes			No						
ADDITIONAL INFORMATION	Binding Coverage Available?	Yes			No						
	Replacements Available?	Yes			Yes						
	Tele-Interview Fulfillment	Vendor			N/A						
	Customers Able to call in?	N/A			N/A						
	Phone Number	N/A			N/A						
	Program Material	Intelligent Underwriting			Electronic App Details						
	States Not Available	NY			N/A						

EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier	North American			Principal					
		E-Application	E-Ticket	Paper Ticket	E-Application	E-Ticket	Paper Ticket			
PROGRAM PARAMETERS	Name of Program	Simple Submit			eApp / iGo	Drop Ticket				
	Age Limits	Matches Standard Product Age Limits			Matches Standard Product Age Limits	Matches Standard Product Age Limits				
	Products Available	All Products			All Products Excluding Index Accumulation and Variable Products	Term Only				
	Face Amounts Available	Maximum Face is \$10,000,000			Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits Required for Term Ages 41 - 60 ≤ \$3,000,000 Ages 41 - 60 ≤ \$2,500,000				
	Can Owner / Insured be different?	Yes			Yes	Yes				
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported	iPipeline / iGo			Not Currently Available	Not Currently Available		Principal Website, BGA specific Link, ExamOne or iPipeline		Principal Website or BGA Website
	Submission Method	Electronically Submitted via iPipeline						PrincipalBusiness@exchange.principal.com		
	iPipeline Account Required?	Yes						No	No	
UNDERWRITING PROCESS	Express Underwriting Available?	Yes						Yes	Yes	
	Is Lab Free an option?	Yes						Yes	Yes	
	Paramed Exam / APS Ordering?	Agency	Set up at time of BGA appointment if required	Set up at time of BGA appointment if required						
POLICY DELIVERY	Electronic Policy Available?	Yes	Yes (Term Only)	Yes (Term Only)						
	Electronic Signature Available?	Yes	Yes	Yes						
	Electronic Delivery Available?	Yes	Yes (Term Only) Not Available in NY	Yes (Term Only) Not Available in NY						
ADDITIONAL INFORMATION	Binding Coverage Available?	Yes	Yes	Yes						
	Replacements Available?	Yes if not replacing North American or Midland policy	Yes	Yes						
	Tele-Interview Fulfillment	Vendor	Carrier	Carrier						
	Customers Able to call in?	N/A	N/A	No						
	Phone Number	N/A	N/A	N/A						
	Program Material	Electronic App Details	Electronic App Details	E-Ticket Details						
	States Not Available	NY	NY	NY						

EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier	Protective Life			Prudential		
		E-Application	E-Ticket	Paper Ticket	E-Application	E-Ticket	Paper Ticket
PROGRAM PARAMETERS	Name of Program	Not Currently Available	Velocity	Paper PreApp	e-App	FastApp	Pru Xpress
	Age Limits		Age 18 - 80	Age 18 - 80	Matches Standard Product Age Limits (No Juveniles)	Matches Standard Product Age Limits (No Juveniles)	Matches Standard Product Age Limits
	Products Available		All Products	All Products	All UL and Term Products NO VUL NO Survivorship NO Pru TermOne	Term only	All Products Except Survivorship
	Face Amounts Available		\$10,000,000	\$10,000,000	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits Required for Term ≤ \$500,000
	Can Owner / Insured be different?		Yes	Yes	Yes	Yes	Yes
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported		Protective Website, BGA Specific Link or iPipeline, Applioint, Ebix, IXN	N/A	iPipeline PruXpress Paperless Solutions	iPipeline ExpressComplete	N/A
	Submission Method		Electronically transmitted to Protective	Fax: 888-615-9619 Email: nbapps@protective.com	Electronically submitted via iPipeline	Electronically transmitted to Prudential	PruAN@prudential.com
	iPipeline Account Required?		Yes, if using iGo, No for others	No	Yes if using iGo	Yes if using iGo	N/A
UNDERWRITING PROCESS	Express Underwriting Available?		Yes, for all platforms	No	Yes, ONLY if using Pru Xpress Worksheet and no exam order	Yes, ONLY if no exam order	Yes, ONLY if using Pru Xpress Worksheet and no exam order
	Is Lab Free an option?		Yes, for all platforms	No	Yes, ONLY if using Pru Xpress Worksheet and no exam order	Yes, ONLY if no exam order	Yes, ONLY is using Pru Xpress Worksheet and no exam order
	Paramed Exam / APS Ordering?	Carrier	Carrier	Agent or Carrier	Carrier	Agent or Carrier	
POLICY DELIVERY	Electronic Policy Available?	Yes	Yes	Yes - Term Only	Yes - Term Only	Yes - Term Only	
	Electronic Signature Available?	Yes	Yes	Yes - Term Only	Yes - Term Only	Yes - Term Only	
	Electronic Delivery Available?	Yes	Yes	Yes - Term Only	Yes - Term Only	Yes - Term Only	
ADDITIONAL INFORMATION	Binding Coverage Available?	Yes	Yes	Yes	Yes	Yes	
	Replacements Available?	Yes	Yes	Yes	Yes - Except NY	Yes	
	Tele-Interview Fulfillment	Carrier	Carrier	CRL	TMA Fulfillment	CRL	
	Customers Able to call in?	Yes	Yes	N/A	No	No	
	Phone Number	888-800-6608	888-800-6608	N/A	N/A	N/A	
	Program Material	E-Ticket Details	Paper Ticket Details	Electronic App Details	E-Ticket Details	Paper Ticket Details	
	States Not Available	NY: Term Only	NY: Term Only	N/A	N/A	N/A	

EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier	Sagicor			Securian Financial		
		E-Application	E-Ticket	Paper Ticket	E-Application	E-Ticket	Paper Ticket
PROGRAM PARAMETERS	Name of Program	Accelewritng	Not Currently Available	Not Currently Available	eApp	Drop Ticket	Not Currently Available
	Age Limits	Matches Standard Product Age Limits			Matches Standard Product Age Limits	Matches standard product age limits	
	Products Available	All Products			All (NY has Term Only)	Advantage Elite Select (Term Only)	
	Face Amounts Available	Matches Standard Product Face Amount Limits			All face amounts available Required for \$250,000 and under on Eclipse Accumulator IUL, Eclipse Protector II IUL, Value Protection IUL \$1,500,000 and below required for term	All face amounts available \$1,500,000 and below required for term	
	Can Owner / Insured be different?	Yes			Yes	Yes	
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported	iGO www.sagicoragent.com			Securian Website or iPipeline	Securian Website or iPipeline	
	Submission Method	Electronically transmitted to Sagicor			Electronically submitted via Ipipeline or Securian Link	Electronically submitted via Ipipeline or Securian Link	
	iPipeline Account Required?	Yes if using iGO			No	No	
UNDERWRITING PROCESS	Express Underwriting Available?	Yes within Accelewritng limits			WriteFit and WriteFit Express Require eApp	Yes	
	Is Lab Free an option?	Yes			Yes	Yes	
	Paramed Exam / APS Ordering?	Agent			Carrier	Carrier	
POLICY DELIVERY	Electronic Policy Available?	Yes for Life			Yes	Yes	
	Electronic Signature Available?	Yes for Life			Yes	Yes	
	Electronic Delivery Available?	Yes for Life			Yes	Yes	
ADDITIONAL INFORMATION	Binding Coverage Available?	Yes			Yes (temporarily unavailable)	Yes	
	Replacements Available?	Yes	Yes	No			
	Tele-Interview Fulfillment	N/A	APPS	APPS			
	Customers Able to call in?	N/A	Yes	Yes			
	Phone Number	N/A	833-691-1682	866-824-0495			
	Program Material	Accelewritng	Electronic App Details	E-Ticket Details			
	States Not Available	AK, CT, ME, NY, VT	N/A	CA, D.C., DE, FL, ND, SD and NY			

EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier	Symetra			Transamerica		
		E-Application	E-Ticket	Paper Ticket	E-Application	E-Ticket	Paper Ticket
PROGRAM PARAMETERS	Name of Program	iPipeline- IGO	Not Currently Available	Not Currently Available	eApp	Not Currently Available	Not Currently Available
	Age Limits	Matches Standard Product age Limits			Matches Standard Product Age Limits		
	Products Available	Accumulation IUL Protection IUL Symetra Term			Trendsetter LB Trendsetter Super Whole Life Final Expense		
	Face Amounts Available	Matches Standard Product Face Amount Limits			Matches Standard Product Face Amount Limits		
	Can Owner / Insured be different?	Yes			Yes		
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported	iPipeline- IGO			Transamerica Website		
	Submission Method	Electronically submitted via iPipeline			Electronically Submitted to Transamerica		
	iPipeline Account Required?	Yes			No		
UNDERWRITING PROCESS	Express Underwriting Available?	No			Yes		
	Is Lab Free an option?	No			Yes		
	Paramed Exam / APS Ordering?	N/A			Exam - Agency APS - Transamerica		
POLICY DELIVERY	Electronic Policy Available?	Yes			Yes		
	Electronic Signature Available?	Yes			Yes		
	Electronic Delivery Available?	Yes			Yes		
ADDITIONAL INFORMATION	Binding Coverage Available?	Yes			Yes		
	Replacements Available?	Yes	Yes				
	Tele-Interview Fulfillment	No	N/A				
	Customers Able to call in?	N/A	N/A				
	Phone Number	N/A	N/A				
	Program Material	Electronic App Details	Electronic App Details				
	States Not Available	NY	LB: NY Super: NY				

EAPP, ETICKET AND PAPER TICKET PLATFORM DETAILS

	Carrier	William Penn		
		E-Application	E-Ticket	Paper Ticket
PROGRAM PARAMETERS	Name of Program	Not Currently Available	Digital App	AppAssist
	Age Limits		Matches Standard Product Age Limits	20-70 up to \$10M, 71-75 up to \$500K
	Products Available		OTerm	OTerm
	Face Amounts Available		Matches Standard Product Face Amount Limits	\$100K Minimum
	Can Owner / Insured be different?		Yes	Yes
APPLICATION SUBMISSION	Electronic Application / Ticket Platforms Supported		Yes	Yes
	Submission Method		Partner Dashboard, Unique URL, Paper Ticket, iPipeline, eBix, 3rd party vendors.	Partner Dashboard, Unique URL, Paper Ticket, iPipeline, eBix, 3rd party vendors.
	iPipeline Account Required?		No	No
UNDERWRITING PROCESS	Express Underwriting Available?		Yes	Yes
	Is Lab Free an option?		Yes	Yes
	Paramed Exam / APS Ordering?		Yes	Yes
POLICY DELIVERY	Electronic Policy Available?		Yes	Yes
	Electronic Signature Available?		Yes	Yes
	Electronic Delivery Available?		Yes	Yes
ADDITIONAL INFORMATION	Binding Coverage Available?		Yes	Yes
	Replacements Available?	Yes	No	
	Tele-Interview Fulfillment	Yes	Yes	
	Customers Able to call in?	Yes	Yes	
	Phone Number	1-855-914-9116	1-800-526-5568	
	Program Material	Digital App	AppAssist Materials	
	States Not Available	Available outside NY on Banner Life Paper	Available outside NY on Banner Life Paper	