	Carrier		AIG			Equitable	
		E-Application	E-Ticket	Paper Ticket	E-Application	E-Ticket	Paper Ticket
	Name of Program	iPipeline	AG Quick Ticket		e-App	Drop Ticket	, apar menar
	Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits		Matches Standard Product Age Limits	Matches Standard Product Age Limits	
AMETERS	Products Available	Select-a-Term Value + Protector II Max Accumulator + II	All Single Life Products, Permanent and Term		All Single Life Products, Permanent and Term	All Term Products (excluding TermOne)	
PROGRAM PARAMETERS	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	
	Can Owner / Insured be different?	Yes	Yes		Yes	Yes	
Z Z	Electronic Application / Ticket Platforms Supported	iPipeline	LifeSpeed via Winflex Web, Connext, iPipeline, BGA customized link		iPipeline	iPipeline	
APPLICATION SUBMISSION	Submission Method	Upload via Ipipeline Portal	Information transmitted to ExamOne for completion		Upload via Ipipeline Portal	Electronically Submitted to CRL for completion	Not Currently Available
AP.	iPipeline Account Required?	Yes	No	Not Currently Available	Yes	Yes	
ING SS	Express Underwriting Available?	No	No		No	No	
UNDERWRITING PROCESS	Is Lab Free an option?	No	No		No	No	
ın .	Paramed Exam / APS Ordering?	Carrier	Carrier		Agency	Vendor	
≻ ≿	Electronic Policy Available?	Yes	Yes		Yes	Yes	
Z E	Electronic Signature Available?	Yes	Yes		Yes	Yes	
POLICY DELIVERY	Electronic Delivery Available?	Yes	Yes		No	No	
Z O	Binding Coverage Available?	Yes	Yes		Yes	No	
RMATI	Replacements Available?	Yes (Not in NY)	Yes (Not in NY)		Yes	Yes	
<u>P</u>	Tele-Interview Fulfillment	Vendor	Vendor		N/A	Vendor	
	Customers Able to call in?	No	Yes		N/A	Yes	
ADDITIONAL INFORMATION	Phone Number	N/A	(888) 876-2407		·	(800) 474-8147	
	Program Material	<u>iGo Eapp FAQs</u>	<u>E-Ticket Details</u>		<u>F-Ticket Details</u>		
¥	States Not Available	NY	N/A		None	None	

	Carrier		F&G Life			Foresters Financial	
		E-Application	E-Ticket	Paper Ticket	E-Application	E-Application	E-Ticket/Paper Ticket
	Name of Program	FireLight	NA NA	NA NA	E-App	LiveApp	z nekelyi apel nekel
	Age Limits	Matches Standard Product Age Limits			Matches Standard Product Age Limits	Ages 50 - 85	
AMETERS	Products Available	F&G Pathsetter F&G Everlast			All products except PlanRight	PlanRight	
PROGRAM PARAMETERS	Face Amounts Available	Matches Standard Product Limits			Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits	
	Can Owner / Insured be different?	Yes			Yes	No	
Z Z	Electronic Application / Ticket Platforms Supported	FireLight			E-App button on Foresters' Ezbiz site Ipipeline	Live App Portal	Not Currently Available
APPLICATION SUBMISSION	Submission Method	Submit through BGA link or F&G Portal			Uploaded via Foresters Portal	Uploaded via Apptical Portal	
AP. St	iPipeline Account Required?	No			No	No	
ING SS	Express Underwriting Available?	Yes			Yes (uses non-Med options only)	No	
UNDERWRITING PROCESS	Is Lab Free an option?	Yes			Yes (non-Med Products)	Yes	
5	Paramed Exam / APS Ordering?	Agent Orders Paramed, Carrier Orders APS			N/A	N/A	
≻ ≿	Electronic Policy Available?	Yes, accessible on SalesLink			Yes	Yes	
N N	Electronic Signature Available?	No			Yes	Yes	
POLICY DELIVERY	Electronic Delivery Available?	No			Yes	Yes	
N O	Binding Coverage Available?	Yes			Yes	Yes	
RMATI	Replacements Available?	Yes (Not in NY)			Yes	No	
<u>@</u>	Tele-Interview Fulfillment	Vendor			N/A	Yes	
≅	Customers Able to call in?	Yes			N/A	No	
ADDITIONAL INFORMATION	Phone Number	800-445-6758 Option 2, Option 1			N/A	Conference Call Required	
	Program Material	F&G eApp FAQ			Electronic App Details	Electronic App Details	
Αľ	States Not Available	NY			NY	NY	

	Carrier		Global Atlantic			John Hancock	
		E-Application	E-Ticket	Paper Ticket	E-Application	E-Ticket	Paper Ticket
	Name of Program	Firelight	L HEROI	тары пекет	iGo	iGo	Paper Ticket
	Age Limits	Matches Standard Product Age Limits			Matches Standard Product Age Limits	Ages 18 - 80	Matches Standard Product Age Limits
« METERS	Products Available	All Products Available			All products	All Single Life Term & Perm	All single life products
PROGRAM PARAMETERS	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
	Can Owner / Insured be different?	Yes			Yes	Yes	Yes
ZZ	Electronic Application / Ticket Platforms Supported	Insurance Tech - Firelight Platform			iPipeline or JHSalesHub.com	iPipeline	N/A
APPLICATION SUBMISSION	Submission Method	Uploaded via Global Atlantic Portal			Application e-Submitted to John Hancock	e-Ticket Portal on BGA Site or iPipeline	Upload to JH Sales Hub or email app
AP SL	iPipeline Account Required?	No	Not Currently Available	Not Currently Available	Agents - Yes Agency - No (Can use JH Sales Hub)	Required for iPipeline Option	No
IIING	Express Underwriting Available?	Yes			Yes - Part II Required	Yes	Yes
UNDERWRITING PROCESS	Is Lab Free an option?	Yes			Yes	Yes	Yes
'n	Paramed Exam / APS Ordering?	Exam - Carrier APS - Agency			Agency	Exam - Carrier APS - Agency	Exam - Carrier APS - Agency
≻ ≿	Electronic Policy Available?	No			Yes	Yes	Yes
	Electronic Signature Available?	Yes			Yes	Yes	Yes
POLICY DELIVERY	Electronic Delivery Available?	No			Yes	Yes	Yes
Z O	Binding Coverage Available?	Yes			Yes	Yes	Yes
RMATI	Replacements Available?	Yes			Yes (Not in NY)	Yes (Not in NY)	Yes (Not in NY)
G	Tele-Interview Fulfillment	N/A			N/A	Vendor (APPS)	Vendor (APPS)
Z	Customers Able to call in?	N/A			N/A	Yes	Yes
ADDITIONAL INFORMATION	Phone Number	N/A			N/A	(888) 782-7054	(844) 398-7343
	Program Material	Electronic App Details			Electronic App Details	<u>E-Ticket Details</u>	<u>Paper Ticket Details</u>
AE	States Not Available	NY, MT			NY	NY	NY

	Carrier		Lincoln Financial			Mutual of Omaha	
		E-Application	E-Ticket	Paper Ticket	E-Application	E-Ticket	Paper Ticket
	Name of Program	еАрр	LincXpress & TermAccel	LincXpress	iGo	Speed E-ticket	Speed E-ticket
	Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits	Age 18 - Product Max Age Limit	Age 18 - Product Max Age Limit
AMETERS	Products Available	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	All Products Available No LTC Rider Available	Term Life Answers, Income Advantage IUL, Life Protection Advantage IUL	Term Life Answers, Income Advantage IUL, Life Protection Advantage IUL
PROGRAM PARAMETERS	Face Amounts Available	Matches Standard Product Face Amount Limits	LincXpress - Standard Limits TermAccel: Max \$1M	Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits	\$100,000-\$5,000,000 Age 65+ limited to \$999,999	\$100,000-\$5,000,000 Age 65+ limited to \$999,999
	Can Owner / Insured be different?	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	Yes	No	No
ZZ	Electronic Application / Ticket Platforms Supported	iPipeline or Custom BGA Link	iPipeline or Custom BGA Link	N/A	iPipeline or Mutual of Omaha Website	iPipeline or Mutual of Omaha Website	N/A
APPLICATION SUBMISSION	Submission Method	Electronically Submitted to Lincoln	Electronically submitted via Ipipeline or BGA Link	AINNB@LFG.com	Electronically Submitted via lpipeline	Electronically transmitted to Exam One	Fax 800-395-9457
AP SL	iPipeline Account Required?	No	No	No	No	No	No
IING S	Express Underwriting Available?	No	LincXpress Only	No	All Express Products, and Final Expense Only	Yes	No
UNDERWRITING PROCESS	Is Lab Free an option?	N/A	Yes	N/A	All Express Products, and Final Expense Only	Yes	No
á	Paramed Exam / APS Ordering?	Agency	LincXpress - Agency TermAccel - Carrier	Agency	Agency or Carrier, depending on set up	Carrier	Carrier
_ >	Electronic Policy Available?	Yes	Yes	Yes	No	No	No
NE IC	Electronic Signature Available?	Yes	Yes	Yes	Yes	Yes	No
POLICY DELIVERY	Electronic Delivery Available?	Yes	Yes (TermAccel Requires eDelivery)	Yes	No	No	No
NO	Binding Coverage Available?	Yes (Term can accept via credit card also)	Yes (Term can accept via credit card also)	Yes (Term can accept via credit card also)	Yes	Yes	Yes
INFORMATION	Replacements Available?	Yes	Yes	Yes	Yes	Yes	Yes
FO	Tele-Interview Fulfillment	Carrier	Carrier	Carrier	Carrier	Vendor	Vendor
I Z	Customers Able to call in?	N/A	Yes	Yes	N/A	Yes	Yes
ADDITIONAL	Phone Number	N/A	(844) 398-7343	(844) 398-7343	N/A	1-844-486-8452	1-844-486-8452
ΙÖ	Program Material	Electronic App Details	<u>E-Ticket Details</u>	<u>Paper Ticket Details</u>	Electronic App Details	<u>E-Ticket Details</u>	<u>Paper Ticket Details</u>
AE	States Not Available	N/A	NY	N/A	NY. AD not available in MA and MN	NY	NY

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

	Carrier		North American			Principal	
		E-Application	E-Ticket	Paper Ticket	E-Application	E-Ticket	Paper Ticket
	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	
METERS	Products Available	All Products			All Products Excluding Variable Products	Term Only	
PROGRAM PARAMETERS	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	
ZZ	Electronic Application / Ticket Platforms Supported	iPipeline / iGo			Principal Website, BGA specific Link, ExamOne or iPipeline	Principal Website or BGA Website	
APPLICATION SUBMISSION	Submission Method	Electronically Submitted via iPipeline			PrincipalBusiness@exc	PrincipalBusiness@exchange.principal.com	
AF SI	iPipeline Account Required?	Yes	Not Currently Available	Not Currently Available	No	No	Not Currently Available
IIING	Express Underwriting Available?	Yes			Yes	Yes	
UNDERWRITING PROCESS	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	
≻ ≿	Electronic Policy Available?	Yes			Yes (Term Only)	Yes (Term Only)	
	Electronic Signature Available?	Yes			Yes	Yes	
POLICY DELIVERY	Electronic Delivery Available?	Yes			Yes (Term Only) Not Available in NY	Yes (Term Only) Not Available in NY	
Z O	Binding Coverage Available?	Yes			Yes	Yes	
RMATI	Replacements Available?	Yes if not replacing North American or Midland policy			Yes	Yes	
<u> </u>	Tele-Interview Fulfillment	E-Interview Only			Carrier	Carrier	
	Customers Able to call in?	N/A			N/A	No	
ADDITIONAL INFORMATION	Phone Number	N/A			N/A	N/A	
	Program Material	Electronic App Details			Electronic App Details	<u>E-Ticket Details</u>	
Ĭ	States Not Available	NY			NY	NY	

	Carrier		Protective Life			Prudential	
		E-Application	E-Ticket	Paper Ticket	E-Application	E-Ticket	Paper Ticket
	Name of Program	· ·	EZApp	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
AMETERS	Products Available		All Products	All Products	All UL and Term Products NO VUL NO Survivorship NO Pru TermOne	Term only	All Products Except Survivorship
PROGRAM PARAMETERS	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
N N	Electronic Application / Ticket Platforms Supported		Protective Website, BGA Specific Link or iPipeline, Applicint, Ebix, IXN	N/A	Ipipeline PruXpress Paperless Solutions	Ipipeline ExpressComplete	N/A
APPLICATION SUBMISSION	Submission Method		Electronically transmitted to Protective	Fax: 888-615-9619 Email: nbapps@protective.com	Electronically submitted via iPipeline	Electronically transmitted to Prudential	PruAlN@prudential.com
A IS	iPipeline Account Required?	Not Currently Available	Yes, if using IGo, No for others	No	Yes if using iGo	Yes if using iGo	N/A
ING SS	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
UNDERWRITING PROCESS	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
á	Paramed Exam / APS Ordering?		Carrier	Carrier	Agent or Carrier	Carrier	Agent or Carrier
_ >	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
POLICY DELIVERY	Electronic Delivery Available?		Yes	Yes	Yes - Term Only	Yes - Term Only	Yes - Term Only
N O	Binding Coverage Available?		Yes	Yes	Yes	Yes	Yes
INFORMATION	Replacements Available?		Yes	Yes	Yes	Yes - Except NY	Yes
FOF	Tele-Interview Fulfillment		Carrier	Carrier	CRL	TMA Fulfillment	CRL
Z	Customers Able to call in?		Yes	Yes	N/A	No	No
ADDITIONAL	Phone Number		888-800-6608	888-800-6608	N/A	N/A	N/A
TO	Program Material		E-Ticket Details	Paper Ticket Details	Electronic App Details	<u>E-Ticket Details</u>	<u>Paper Ticket Details</u>
Αſ	States Not Available		NY	NY	N/A	N/A	N/A

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

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