

CARRIER ELECTRONIC PLATFORMS AND RESOURCES

Carrier	Accelerated Underwriting	eApp	eTicket	Paper Ticket	eInterview	Phone Interview	eSignature	Voice Signature	ePolicy	eDelivery
AIG	√*	√	√			√	√		√	√
Equitable	√	√	√			√	√		√	
F&G Life	√**	√				√	√		√	
Foresters Financial		√				√	√			√
Global Atlantic	√	√					√			
John Hancock	√	√	√	√		√	√		√	√***
Lincoln Financial	√	√	√	√	√	√	√	√****	√	√
Mutual of Omaha	√	√	√	√		√	√			
Nationwide	√	√				√	√	√		
New York Life		√					√			
North American	√	√			√	√	√	√	√	√
Principal	√	√	√		√	√	√		√	√
Protective Life	√		√	√		√	√	√	√	√
Prudential	√	√	√	√	√	√	√		√	√
Sagicor	√	√			√		√		√	√
Securian Financial	√	√	√			√	√		√	√
Symetra Financial	√	√					√		√	
Transamerica	√	√					√		√	√
Zurich							√			

√ Indicates the Core Carrier offers this capability/service

* Non-Med Underwriting through \$1MM on Max Accumulator+ 2, Value+ Protector 2

**Non-Med Underwriting through \$1MM

*** Term and Protection UL Only

**** TermAccel Only

ADDITIONAL DETAILS AND RESOURCES

Resource	Description	AIN Resource
Accelerated Underwriting	Streamlined underwriting processes with the possibility of lab-free and APS-free underwriting for qualifying clients.	Accelerated Underwriting Program Details
eApp	A full long-form application completed either via a web portal or fillable pdf.	eApp and Ticket Platform Details
eTicket	An electronic, simplified application used to initiate a streamlined application process administered by the carrier.	eApp and Ticket Platform Details
Paper Ticket	An paper-based, simplified application used to initiate a streamlined application process administered by the carrier.	eApp and Ticket Platform Details
eInterview	Application Part B/Part 2 questions completed via a web portal.	eInterview & Phone Interview Platform Details
Phone Interview	Application Part B/Part 2 questions completed via a phone interview with carrier staff or their preferred provider.	eInterview & Phone Interview Platform Details
eSignature	Signatures on applications and other forms captured via an electronic signature process	eSignature & Voice Signature Details
Voice Signature	Signatures on applications captured via voice during phone interview	eSignature & Voice Signature Details
ePolicy	An electronic copy of the policy	ePolicy & eDelivery Platform Details
eDelivery	The ability to execute the delivery requirements electronically.	ePolicy & eDelivery Platform Details

Important: Not all of the elements listed above are available in combination with some/all of the other elements. As an example, an Accelerated Underwriting platform may not allow for the use of a Paper Ticket process. Please click through to the individual resources for that level of detail.

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For informational purposes only. Not Binding. Please consult carrier documentation for additional details.