

CARRIER NONMEDICAL UNDERWRITING PROGRAMS

Carrier Name	American General	American General	Global Atlantic	Minnesota Life	Mutual of Omaha	Transamerica
Available Products	AG Select-a-Term	Max Accumulator + AG Platinum VUL 2	20 Yr Term 30 Yr Term Lifetime Assure Lifetime Builder	10 Yr Term 20 Yr Term Orion IUL Secure Accumulator WL Secure Protector WL	AccumUL Answers AccumUL Plus GUL	Trendsetter® LB Term
Issue Ages	20 - 59, subject to product specific limits	Ages 0 - 50	0 - 60, subject to product specific limits	0 - 50	0 - 65, subject to product specific limits	Ages 18 - 60
Minimum Face	\$50,000	Max Accumulator+: \$50,000 AG Platinum VUL 2: \$100,000	Varies by product	10 Yr Term: \$50,000 20 Yr Term: \$50,000 Orion IUL: \$50,000 Secure Accum WL: \$10,000 Secure Protector WL: \$10,000	GUL: \$50,000 AccumUL Answers: \$25,000 AccumUL Plus: \$25,000	\$25,000
Maximum Face	\$99,999	\$499,999	Ages 0 - 15: \$250,000 Ages 16 - 50: \$99,999 Ages 51 - 55: \$50,000 Ages 56 - 60: \$25,000	Ages 0 - 44: \$99,999 Ages 45 - 50: \$50,000	0 - 18: \$249,999 18 - 65: \$99,999	\$249,999
Available Underwriting Classes	Standard Non-Tobacco Standard Tobacco	Preferred Plus up to Table E	Standard Non Tobacco Standard Tobacco	Standard Nonsmoker Standard Smoker	Standard Nonsmoker Standard Smoker	Standard Nonsmoker Standard Smoker
Underwriting Requirements	MIB MVR Phone Interview Rx	MIB MVR Phone Interview Rx	Ages 0 - 15: Rx Ages 16 - 40: MVR Ages 41 - 60: MVR, Rx	MIB MVR Rx	MIB	MIB MVR 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 / 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) Childrens Insurance Disability Income Disability Waiver of Premium
State Availability	Based on product approvals	Based on product approvals	Based on product approvals. Global Atlantic products currently not available in NY	Based on product approvals	Based on product approvals	Not available in NY
Program Nuances	Total inforce coverage with AG Life cannot exceed more than \$3,000,000	-	-	Full blood profile required at age 15 and up at \$25K or more in the following states: CA, FL, NJ, TX, DC	-	-
Paper Ticket Available?	No	No	Yes	No	Yes	No
eTicket Available?	Yes	Yes	No	No	Yes	No
eApp Available?	Yes	No	Yes	Yes	Yes	Yes
eDelivery Available?	Yes	Yes	No	Yes, on some products	No	No