

CARRIER E-APP AND DROP TICKET PLATFORM DETAILS

	Carrier	AIG			AXA	
		E-Application	E-Ticket	Paper Ticket	E-Application	E-Ticket
Program Parameters	Name of Program	Not Currently Available	AG Quick Ticket	Not Currently Available	e-App	Drop Ticket
	Age Limits		Matches Standard Product Age Limits		Matches Standard Product Age Limits	
	Products Available		Secure Lifetime GUL 3 Select-a-Term ROP Select-a-Term		All Single Life Products, Permanent and Term	All Term Products (excluding TermOne)
	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	Winflex Web, eStation, iPipeline, BGA customized link	iPipeline	iPipeline		
	Submission Method					
	iPipeline Account Required?	No	Yes	Yes		
Underwriting Process	Express Underwriting Available?	No	No	No		
	Is Lab Free an option?	No	No	No		
	Paramed Exam / APS Ordering?	Carrier	Agency	Vendor		
Policy Delivery	Electronic Policy Available?	Yes	Yes	Yes		
	Electronic Signature Available?	Yes	Yes	Yes		
	Electronic Delivery Available?	Yes	No	No		
Program Information and Links	Binding Coverage Available?	Yes	Yes	No		
	Replacements Available?	Yes (Not in NY)	Yes	Yes		
	Tele-Interview Fulfillment	Vendor	N/A	Vendor		
	Program Material	E-Ticket Details	Electronic App Details	E-Ticket Details		

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For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.

Prog	States Not Available	N/A	None	None
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Paper Ticket

Not Currently Available

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CARRIER E-APP AND DROP TICKET PLATFORM DETAILS

	Carrier	Brighthouse Financial			Foresters Financial	
		E-Application	E-Ticket	Paper Ticket	E-Application	E-Ticket
Program Parameters	Name of Program	Not Currently Available	Express Order Ticket	Express Order Ticket	E-App	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 products	Your Term, Advantage Plus, SMART UL	
	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 (each required to complete interview)	Yes (each required to complete interview)	Yes if a Juvenile case	
Application Submission	Electronic Application / Ticket Platforms Supported		iPipeline	N/A	E-App button on Foresters' Ezbiz site	
	Submission Method			NBLife@metlife.com		
	iPipeline Account Required?		Yes	No	No	
Underwriting Process	Express Underwriting Available?		Simple Underwriting Available on PAUL	Simple Underwriting available on PAUL	Yes (uses non-Med options only)	
	Is Lab Free an option?		Yes	Yes	Yes (non-Med Products)	
	Paramed Exam / APS Ordering?	Carrier or Agency	Carrier or Agency	N/A		
Policy Delivery	Electronic Policy Available?	No	No	No		
	Electronic Signature Available?	No	No	Yes		
	Electronic Delivery Available?	No	No	No		
Program Information and Links	Binding Coverage Available?	Yes	Yes	Yes		
	Replacements Available?	Yes	Yes	Yes		
	Tele-Interview Fulfillment	Carrier	Carrier	N/A		
	Program Material	E-Ticket Details	Paper Ticket Details	Electronic App Details		

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Prog	States Not Available	N/A	N/A	NY	
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CARRIER E-APP AND DROP TICKET PLATFORM DE

		Carrier		Global Atlantic		
Paper Ticket		E-Application	E-Ticket	Paper Ticket	E-Application	
Not Currently Available	Program Parameters	Name of Program	iGo	Not Currently Available	Paper Ticket	iGo
		Age Limits	Matches Standard Product Age Limits		Matches Standard Product Age Limits	Matches Standard Product Age Limits
		Products Available	All Products Available		All Products Available	All Products except Simplified Life VUL and COLI
		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		Yes	Yes
	Application Submission	Electronic Application / Ticket Platforms Supported	Insurance Tech - Firelight Platform		N/A	iPipeline or JHSalesNet.com
		Submission Method				
		iPipeline Account Required?	No		No	Agents - Yes Agency - No (Can use JH Sales Net)
	Underwriting Process	Express Underwriting Available?	Yes		Yes	No
		Is Lab Free an option?	Yes		Yes	No
		Paramed Exam / APS Ordering?	Exam - Carrier APS - Agency		Exam - Carrier APS - Agency	Agency
	Policy Delivery	Electronic Policy Available?	No		No	Yes
		Electronic Signature Available?	Yes		Yes	Yes
		Electronic Delivery Available?	No		No	Yes
	Program Information and Links	Binding Coverage Available?	Yes		Yes	Yes
		Replacements Available?	Yes		Yes	Yes (Not in NY)
		Tele-Interview Fulfillment	Yes		Yes	N/A
		Program Material	Electronic App Details		-	Electronic App Details

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	Prog	States Not Available	NY, MT		NY, MT	NY
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John Hancock			Carrier	Lincoln Financial		
E-Ticket	Paper Ticket		E-Application	E-Ticket	Paper Ticket	
eTicket	Paper Ticket	Program Parameters	Name of Program	eApp	LincXpress & TermAccel	LincXpress
Matches Standard Product Age Limits	Matches Standard Product Age Limits		Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits	Matches Standard Product Age Limits
Term Only Excluding SP Term	All Single Life products excluding SP Term, Simplified Life VUL, COLI		Products Available	UL, SUL and Lincoln LifeElements Term	LincXpress - All products except One Year Term, TermAccel and MoneyGuard TermAccel	LincXpress - All products except One Year Term, TermAccel and MoneyGuard
Matches Standard Product Face Amount Limits	Matches Standard Product Face Amount Limits		Face Amounts Available	Matches Standard Product Face Amount Limits	LincXpress - Standard Limits TermAccel Product Max \$500K	Matches Standard Product Face Amount Limits
Yes	Yes		Can Owner / Insured be different?	Yes	Yes	Yes
Custom Link or Applicant	N/A	Application Submission	Electronic Application / Ticket Platforms Supported	iPipeline or Custom BGA Link	iPipeline or Custom BGA Link	N/A
	Upload to JH Sales Net or email app		Submission Method			AINNB@LFG.com
No	No		iPipeline Account Required?	No	No	No
Yes	Yes	Underwriting Process	Express Underwriting Available?	No	LincXpress Only	No
Yes	Yes		Is Lab Free an option?	N/A	Yes	N/A
Exam - Carrier APS - Agency	Exam - Carrier APS - Agency		Paramed Exam / APS Ordering?	Agency	LincXpress - Agency TermAccel - Carrier	Agency
Yes	Yes	Policy Delivery	Electronic Policy Available?	Yes	Yes	Yes
Yes	Yes		Electronic Signature Available?	Yes	Yes	Yes
Yes	Yes		Electronic Delivery Available?	Yes	Yes (TermAccel Requires eDelivery)	Yes
Yes	Yes	Program Information and Links	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 (Not in NY)	Yes (Not in NY)		Replacements Available?	Yes	Yes	Yes
Vendor	Vendor		Tele-Interview Fulfillment	Carrier	Carrier	Carrier
E-Ticket Details	Paper Ticket Details		Program Material	Electronic App Details	E-Ticket Details	Paper Ticket Details

NY	NY	Prog	States Not Available	N/A	LincXpress - NY TermAccel - NY	N/A
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PLATFORM DETAILS

CARRIER E-APP AND

Mutual of Omaha				Carrier	Nationwide	
E-Application	E-Ticket	Paper Ticket			E-Application	E-Ticket
iGo	Speed E-ticket	Speed E-ticket	Program Parameters	Name of Program	iGO	Not Currently Available
Matches Standard Product Age Limits	Age 18 - Product Max Age Limit	Age 18 - Product Max Age Limit		Age Limits	18 - 70	
Term Life Answers, Term Life Express, Final Expense, Accidental Death, Children's Whole Life	Term Life Answers	Term Life Answers		Products Available	All product except: CareMatters Survivorship UL & Survivorship VUL	
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		Face Amounts Available	Up to \$5MM	
Yes	No	No		Can Owner / Insured be different?	Yes	
iPipeline or Mutual of Omaha Website	iPipeline or Mutual of Omaha Website	N/A	Application Submission	Electronic Application / Ticket Platforms Supported	iPipeline / iGo	
		Fax 800-395-9457		Submission Method	iPipeline or Traditional methods	
No	No	No		iPipeline Account Required?	Yes	
Term Life Express and Final Expense Only	Yes	No	Underwriting Process	Express Underwriting Available?	Yes	
Term Life Express and Final Expense Only	Yes	No		Is Lab Free an option?	Yes	
Agency or Carrier, depending on set up	Carrier	Carrier		Paramed Exam / APS Ordering?	Exam - Carrier APS - Agency	
No	No	No	Policy Delivery	Electronic Policy Available?	No	
Yes	Yes	No		Electronic Signature Available?	Yes via iPipeline	
No	No	No		Electronic Delivery Available?	No	
Yes	Yes	Yes	Program Information and Links	Binding Coverage Available?	Yes	
Yes	Yes	Yes		Replacements Available?	Yes	
Carrier	Vendor	Vendor		Tele-Interview Fulfillment	Vendor	
Electronic App Details	E-Ticket Details	Paper Ticket Details		Program Material	Intelligent Underwriting	

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NY. AD not available in MA and MN	NY	NY	Prog	States Not Available	NY	
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DROP TICKET PLATFORM DETAILS

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OneAmerica					Carrier	
Paper Ticket	E-Application	E-Ticket	Paper Ticket			E-Application
Not Currently Available	eApp	Not Currently Available	Not Currently Available	Program Parameters	Name of Program	eApp / iGo
	Matches Standard Product Age Limits				Age Limits	Matches Standard Product Age Limits
	All Products				Products Available	All Products Excluding Variable Products
	Matches Standard Product Face Amount Limits				Face Amounts Available	Matches Standard Product Face Amount Limits
	Yes				Can Owner / Insured be different?	Yes
	OneAmerica or iPipeline			Application Submission	Electronic Application / Ticket Platforms Supported	Principal Website, BGA specific Link or iPipeline
					Submission Method	PrincipalBusiness@exchange.principal.com
	No				iPipeline Account Required?	No
	Yes - Expedited Underwriting			Underwriting Process	Express Underwriting Available?	Yes
	N/A				Is Lab Free an option?	Yes
	N/A				Paramed Exam / APS Ordering?	Set up at time of BGA appointment if required
	Yes			Policy Delivery	Electronic Policy Available?	No
	Yes				Electronic Signature Available?	Prior to delivery only
	Yes				Electronic Delivery Available?	No
	Yes - Asset Care Line of Products			Program Information and Links	Binding Coverage Available?	Yes
	Yes				Replacements Available?	Yes
	Vendor				Tele-Interview Fulfillment	Carrier
	Electronic App Details				Program Material	Electronic App Details

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	NY		Prog	States Not Available	NY
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ER E-APP AND DROP TICKET PLATFORM DETAILS

Principal			Protective Life			Carrier
E-Ticket	Paper Ticket	E-Application	E-Ticket	Paper Ticket		
Drop Ticket	Not Currently Available	Not Currently Available	EZApp	Paper PreApp	Program Parameters	Name of Program
Matches Standard Product Age Limits			Age 18 - 80	Age 18 - 80		Age Limits
Term Only			All Products	All Products		Products Available
Matches Standard Product Face Amount Limits			\$5,000,000	\$5,000,000		Face Amounts Available
Yes			No	Yes		Can Owner / Insured be different?
Principal Website, BGA specific Link or iPipeline			Protective Website, BGA Specific Link or iPipeline, Applicant, Ebix	N/A	Application Submission	Electronic Application / Ticket Platforms Supported
PrincipalBusiness@exchange.principal.com			Drop Ticket	Traditional Submission Method		Submission Method
No			Yes, if using IGo, No for others	No	Underwriting Process	iPipeline Account Required?
Yes			Yes, for all platforms except Applicant	No		Express Underwriting Available?
Yes			Yes, for all platforms except Applicant	No		Is Lab Free an option?
Set up at time of BGA appointment if required			Carrier	Carrier	Policy Delivery	Paramed Exam / APS Ordering?
No			Yes	Yes		Electronic Policy Available?
Prior to delivery only			Yes	Yes		Electronic Signature Available?
No			Yes	Yes	Program Information and Links	Electronic Delivery Available?
Yes			Yes	Yes		Binding Coverage Available?
Yes			Yes	Yes		Replacements Available?
Carrier			Carrier	Carrier		Tele-Interview Fulfillment
E-Ticket Details					E-Ticket Details	Paper Ticket Details

NY		NY	NY	Prog	States Not Available
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CARRIER E-APP AND DROP TICKET PLATFORM DETAILS

Minnesota Life			Transamerica							
E-Application	E-Ticket	Paper Ticket	E-Application	E-Ticket	Paper Ticket					
eApp	Not Currently Available	Not Currently Available	eApp	Not Currently Available	Not Currently Available	Program Parameters				
Matches Standard Product Age Limits			Matches Standard Product Age Limits							
All (NY has Term and Whole Life Only)			Trendsetter LB & Trendsetter Super							
All Face Amounts Available Required for \$250,000 and under on Term, WL and Orion (WriteFit Express)			Matches Standard Product Face Amount Limits (Lower Limits for Express Underwriting Option)			Application Submission				
Yes			Yes							
Minnesota Life Website or iPipeline			Transamerica Website							
No			No			Underwriting Process				
WriteFit and WriteFit Express Require eApp			Yes - Non-Med Cases Only							
Yes			Non-Med option available							
Carrier			Exam - Agency APS - Transamerica			Policy Delivery				
Yes			No							
Yes			Yes							
Yes (select products only)			Yes			Program Information and Links				
Yes			Yes							
Yes			Yes							
Exam One			N/A							
Electronic App Details							Electronic App Details			

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N/A			LB - MA & NY Super - NY			Prog
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CARRIER E-APP AND DROP TICKET PLATFORM DETAILS

Carrier	Voya Financial		
	E-Application	E-Ticket	Paper Ticket
Name of Program	Fast Track Voya eSubmit	Not Currently Available	Not Currently Available
Age Limits	Matches Standard Product Age Limits		
Products Available	Global Choice, Protector and Accumulator (No NY Products for Fast Track)		
Face Amounts Available	Matches Standard Product Face Amount Limits		
Can Owner / Insured be different?	Yes		
Electronic Application / Ticket Platforms Supported	Voya Software, Voya Website or iPipeline		
Submission Method			
iPipeline Account Required?	No		
Express Underwriting Available?	Yes		
Is Lab Free an option?	Yes		
Paramed Exam / APS Ordering?	Agency		
Electronic Policy Available?	No		
Electronic Signature Available?	Yes		
Electronic Delivery Available?	No		
Binding Coverage Available?	Yes		
Replacements Available?	Yes		
Tele-Interview Fulfillment	N/A		
Program Material	Electronic App Details		

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States Not Available	N/A (Fast Track not available in NY)	
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