

CARRIER WHITE COLLAR SI & GI PROGRAM DETAILS

AXA		Global Atlantic				Lincoln Financial Distributors												
Eligible Products	All Single Life, Permanent Products			Benefit Builder				LifeReserve UL WealthAdvantage VUL AssetEdge VUL		LifeGuarantee UL LifeReserve IUL Accumulator		LifeCurrent UL (No GI) VULOne AssetEdge Exec VUL						
Simplified / Guaranteed	Guaranteed			Simplified		Guaranteed		Simplified		Simplified Issue Plus		Guaranteed Issue						
Group Size Minimum	10 Lives			5 Lives	Must have 100% Participation		10 Lives 10-25 lives – 90% participation 26-49 lives – 85% participation 50+ lives – 75% participation		5 Lives		5 Lives		10 lives					
Group Size Maximum	None			None		None		250 Lives		250 Lives		250 Lives						
Eligible Ages	20-70	Average Age Must Be 55 or Lower		18-70	Weighted Average Age Must Be 55 or Lower		18-70	Weighted Average Age Must Be 55 or Lower		20-70	Weighted Average Age Must Be 55 or Lower		20-70	Weighted Average Age Must Be 55 or Lower				
Minimum Income	\$100,000*			\$75,000		\$75,000		\$75,000		\$75,000		\$75,000						
Ownership	Employer or Employee			Employer Only		Employer and Employee Owned		Employer or Employee		Employer or Employee		Employer or Employee						
Job Level	Executives Only			Mgmt/Executives/Directors* Only *certain limitations on directors		Mgmt/Executives/Directors* Only *certain limitations on directors		Executive, owner, nonclerical, white collar, or managerial		Executive, owner, nonclerical, white collar, or managerial		Executive, owner, nonclerical, white collar, or managerial						
Risk Classes	Non-Tobacco			Non-Tobacco / Business		Non-Tobacco / Business		Non-Tobacco		Non-Tobacco		Non-Tobacco						
	Tobacco			Tobacco / Business		Tobacco / Business		Tobacco		Tobacco		Tobacco						
Maximum Face Amount Limitations	Number of Lives	Max Face x Number of Lives		Age Range	Maximum Face		Number of Lives	Max Face x Number of Lives		Number of Lives	100% Partic.	75% Partic.	Number of Lives	100% Partic.	75% Partic.	Number of Lives	Employer Owned	Employee Owned
		Level Pay	Max Pay															
	10 to 14	\$30,000	\$50,000	18-60	\$750,000		10 to 19 10 to 19	\$25,000 Employee Owned \$30,000 Employer Owned		5 to 9	\$250,000	\$150,000	5 to 9	\$400,000	\$250,000	10 to 14	\$25K x # of lives	\$20K x # of lives
	15 to 19	\$40,000	\$50,000	61-70	\$300,000		20 to 49 20 to 49	\$40,000 Employee Owned \$50,000 Employer Owned		10 to 20	\$40K x # of Lives	\$30K x # of Lives	10 to 20	\$55,000 x # of Lives	\$40,000 x # of Lives	15 to 19	\$35K x # of Lives	\$25K x # of Lives
	20 to 25	\$50,000	\$60,000			50+ 50+	\$50,000 Employee Owned \$60,000 Employer Owned											
	26 to 50	\$50,000	\$65,000					Up to \$4,000,000 Maximum* *above \$4 million with reinsurer approval		21+	\$50K x # of Lives	\$35K x # of Lives	21+	\$75,000 x # of Lives	\$60,000 x # of Lives	20+	\$50K x # of Lives	\$35K x # of Lives
51+	\$60,000	\$70,000																
Available Riders	CV Plus/Liquidity Rider, Living Benefits Rider, Disability Premium Waiver, Return of Premium Rider (with limitations), Long-Term Care Services Rider Long-Term Care Rider Qualification: -Minimum group size of 20 (Ages 65 and under) -Issue ages must be 20 - 65 -100% participation of those age 65 and under -Maximum average age of 50 -85% approval based on simplified underwriting -LTC monthly benefit of 1% or 2% for entire group			Employee Owned Riders: Wellness for Life, Overloan Protection, Waiver of Monthly Deductions, Accidental Death Benefit, Primary Insured, Waiver of Specified Premium, Terminal Illness, Accelerated Access and Premium Deposit Fund Employer Owned Riders: Business Asset Enhancement, Wellness for Life, Overloan Protection, Primary Insured, Premium Deposit Fund, Salary Increase, Accelerated Access, Terminal Illness, Accidental Death, Waiver of Specified Premium, Waiver of Monthly Deductions and Exchange of Insured		Employee Owned Riders: Wellness for Life, Overloan Protection, Waiver of Monthly Deductions, Accidental Death Benefit, Primary Insured, Waiver of Specified Premium, Terminal Illness, Accelerated Access and Premium Deposit Fund. Employer Owned Riders: Business Asset Enhancement, Wellness for Life, Overloan Protection, Primary Insured, Premium Deposit Fund, Salary Increase, Accelerated Access, Terminal Illness, Accidental Death, Waiver of Specified Premium, Waiver of Monthly Deductions and Exchange of Insured		Non-critical illness version of ABR available as follows: All single life permanent products noted above for Simplified Issue and Simplified Issue plus underwriting LifeGuarantee UL, AssetEdge and AssetEdge Exec also with guarantee issue underwriting (as well as simplified issue and simplified issue plus).										
Comments	* Generally, salaries should be \$100,000+. Salaries as low as \$75,000 may be acceptable depending on case profile.			MIB and Insurance Activity Inquiry APS required for applicants age 60 and up No known impairments Reserve the right to request additional information No backdating to save age No premium finance Fully Underwritten available		No MIB or Medical testing No known impairments No backdating to save age Prior approval required for premium finance Fully Underwritten available		No APS needed		APS may be requested.		100% Participation.						
Contact Information	Bruce A. Guillemette Vice President, Advanced Markets 860-409-1133 Bruce.Guillemette@axa.us.com			Dennis Little VP Sales 949-370-0403 Dennis.little@gafg.com				Doris Zimmer Business Insurance Consultant 336-691-3379 doris.zimmer@lfd.com										

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Eligible Products	Nationwide						Principal				
	YourLife Executive Indexed UL Nationwide Exec Future Executive UL Nationwide Exec Future VUL		YourLife Executive Indexed UL Nationwide Exec Future Executive UL Nationwide Exec Future VUL		YourLife Executive Indexed UL Nationwide Exec Future Executive UL Nationwide Exec Future VUL		Universal Life Protector IV Universal Life Accumulation II Variable Universal Life Income II/III		Universal Life Flex II Indexed Universal Life Flex Variable Universal Life-Business		
Simplified / Guaranteed	Simplified Issue		Guaranteed Issue		Modified Guaranteed Issue		Simplified		Guaranteed		
Group Size Minimum	3 Lives		10 Lives		5 Lives		5 Lives		10 Lives		
Group Size Maximum	No Maximum		No Maximum		No Maximum		None		None		
Eligible Ages	21 - 65	Average age target is age 55	21 - 65	Average age target is age 55	21 - 65	Average age target is age 55	18-70	Weighted Average Age Must Be 55 or Lower	18-70	Weighted Average Age Must Be 55 or Lower	
Minimum Income	\$75,000		\$75,000		\$75,000		\$75,000 W-2 Income \$100,000 for VUL		\$75,000 W-2 Income \$100,000 for VUL		
Ownership	Employee or Employer		Employee or Employer		Employer		Employer		Employer		
Job Level	Executive, owner, nonclerical, white collar, or managerial		Executive, owner, nonclerical, white collar, or managerial		Executive, owner, nonclerical, white collar, or managerial		Executives Only		Executives Only		
Risk Classes	Standard Non-Tobacco		Standard Non-Tobacco		Standard Non-Tobacco		Standard Non-Tobacco		Standard Non-Tobacco		
	Standard Tobacco		Standard Tobacco		Standard Tobacco		Standard Tobacco		Standard Tobacco		
Maximum Face Amount Limitations	Number of Lives		Number of Lives		Number of Lives		Number of Lives		Number of Lives		
	Max Face x Number of Lives		Max Face x Number of Lives		Max Face x Number of Lives		Max Face x Number of Lives		Max Face x Number of Lives		
	60% Participation Required		85% Participation Required		85% Participation Required		100% Partic. 75% Partic.		100% Partic. 100% Partic.		
	3+	\$200,000 per life	10 to 19	\$40,000 – \$50,000 per insured	5 to 9	\$50,000	5 to 9	\$40,000 VUL-\$50,000	\$30,000 VUL-\$40,000	10 to 19	\$25,000 \$15,000
			20 to 49	\$50,000 – \$60,000 per insured	10 to 19	\$65,000	10 to 19	\$50,000 VUL-\$60,000	\$40,000 VUL-\$50,000	20+	100% Partic. 80% Partic.
			50+	\$60,000 – \$70,000 per insured	20+	\$80,000	20+	\$60,000 VUL-\$75,000	\$50,000 VUL-\$60,000		\$50,000 \$35,000
Available Riders	Executive IUL Conditional Return of Premium Waiver of Monthly Deductions FEUL & FVUL Supplemental Coverage Change of Insured (COLI Only) Overloan Lapse Protection		Executive IUL Conditional Return of Premium Waiver of Monthly Deductions FEUL & FVUL Supplemental Coverage Change of Insured (COLI Only) Overloan Lapse Protection		Executive IUL Conditional Return of Premium Waiver of Monthly Deductions FEUL & FVUL Supplemental Coverage Change of Insured (COLI Only) Overloan Lapse Protection		Available riders are subject to plan design and carrier approval.		Available riders are subject to plan design and carrier approval.		
Comments	Ages 66 – 70 are considered based on plan design and need.		Ages 66 – 70 are considered based on plan design and need.		Ages 66 – 70 are considered based on plan design and need.		Face Amounts for VUL, Age 66-70 are one-half stated maximums. Premiums must be employer-paid, but allows for employee contributions. Minimum Face = \$100,000		Face Amounts for VUL, Age 66-70 are one-half stated maximums. Premiums must be employer-paid, but allows for employee contributions. Minimum Face = \$100,000		
Contact Information	Dave Mohr National Sales Manager 609-405-1836 mohrd4@nationwide.com						Dan Harty Business Owner & Executive Solutions 515-306-1141 Harty.Dan@principal.com		Britnee Scharnhorst Business Owner & Executive Solutions 515-246-4962 Scharnhorst.Britnee@principal.com		

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

CARRIER WHITE COLLAR SI & GI PROGRAM DETAILS

Securian Financial		Voya								
Eligible Products	All individual Universal Life, Indexed Universal Life and Variable Universal Life products are available for consideration. Term Life and Survivorship products are not available for GI/SI consideration.			IUL Accumulator IUL-Protector	IUL-Global UL-CV VUL-CV	IUL-Global Choice Corporate VUL				
Simplified / Guaranteed	Simplified		Guaranteed		Simplified		Guaranteed			
Group Size Minimum	5 Lives		10 Lives		10 Lives		10 Lives			
Group Size Maximum	None		If over 100 lives, Securian Home Office will illustrate case for you. Call Jennifer Ortale to discuss. 651-665-1474		None		None			
Eligible Ages	20 - 70		20-70	Weighted average age 54	Weighted Average Age Must Be 55 or Lower		Weighted Average Age Must Be 55 or Lower			
Minimum Income	\$120,000 in annual earnings or top 35% of wage earners in a company		\$120,000 in annual earnings or top 35% of wage earners in a company		Subject to Underwriter Approval		Subject to Underwriter Approval			
Ownership	Employer (Bank or Corporation)		Employer (Bank or Corporation) or Employee		Employer or Employee		Employer or Employee			
Job Level	We use IRS definition of highly compensated: \$120,000 of earnings or top 35%		We use IRS definition of highly compensated: \$120,000 of earnings or top 35%		Executives Only		Executives & Professionals			
Risk Classes	Non-Tobacco		Non-Tobacco		Standard Non-Tobacco		Select GI (Executives Only)			
	Tobacco		Tobacco		Standard Tobacco		Regular GI - Available if mix is less than 50% executives			
Maximum Face Amount Limitations	Number of Lives	Max Face x Number of Lives Capped at \$1,000,000		Number of Lives	Max Face x Number of Lives		Number of Lives	Max Face x Number of Lives		
		Employer Owned	Employee Owned		Employer Owned	Employee Owned		Employee-Owned	Employer-Owned	
	10 to 15	\$45,000	\$22,500	10 to 15	\$45,000	\$22,500	Subject to review depending on number of lives and insured's incomes	10 to 14	\$15,000	\$30,000
	16 to 20	\$50,000	\$25,000	16 to 20	\$50,000	\$25,000		15 to 19	\$20,000	\$40,000
	21 to 50	\$75,000	\$37,500	21 to 50	\$75,000	\$37,500		20+	\$30,000	\$60,000
	50+	\$100,000	\$50,000	50+	\$100,000	\$50,000		Employer Owned must be 7 Pay		
Available Riders	Following are available GI or SI and then depending on product: Corporate Enhanced Values Agreement, Death Benefit Guarantee Agreement, Early Values Agreement, Exchange of Insureds Agreement, Guaranteed Income Agreement, Guaranteed Insurability Option Agreement, Income Protection Agreement, Overloan Protection Agreement, Premium Deposit Account Agreement, Term Insurance Agreement, Surrender Values Enhancement Agreement			Following are available GI or SI and then depending on product: Corporate Enhanced Values Agreement, Death Benefit Guarantee Agreement, Early Values Agreement, Exchange of Insureds Agreement, Guaranteed Income Agreement, Guaranteed Insurability Option Agreement, Income Protection Agreement, Overloan Protection Agreement, Premium Deposit Account Agreement, Term Insurance Agreement, Surrender Values Enhancement Agreement			All Voya Riders (excludes Chronic Illness Rider and Additional Insured Rider)		All Voya Riders (excludes Chronic Illness Rider and Additional Insured Rider)	
Comments	Electronic enrollment available for Employer Owned (Bank or Corporation) cases.		Electronic enrollment available for Employer Owned (Bank or Corporation) cases. Employee owned cases are paper enrollment.		APs required; SI Underwriting not available in Florida or Oregon					
Contact Information	<p style="text-align: center;">Jennifer Ortale National Director Of Sales - Executive Benefits 651-665-1474 jennifer.ortale@securian.com</p>				<p style="text-align: center;">Pamela Duncan Senior Advanced Marketing Consultant 866-464-7355, ext. 3423702 pamela.duncan@voya.com</p>					

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