

CARRIER PRODUCT AND UNDERWRITING NICHES



PRODUCT NICHES

Product	Notes
Elite Global Plus	Great cash buildup / Excellent for younger ages / Optimal design is overfunding w/7-pay
Elite Survivor Index II	One of the best accumulation and low cost SIUL products on the market
Max Accumulator+ IUL	Accumulation focused IUL built specifically for the post-AG49 world. Includes new Income For Life Rider that provides a guaranteed income stream when enacted. Multiple crediting options all with unique bonus structures including ML Strategic Balanced Index (MLSB). The MLSB index is basically a volatility control or dynamic asset allocation. Accompanied by Life to the Max agent and consumer educational resources.
Secure Lifetime GUL 3	Extremely flexible NLG with 5 ways clients can access cash while they're still alive. 1. 50% ROP in year 20 2. 100% ROP in year 25 3. AAS Chronic Illness Rider 4. Lifestyle Income Solution rider 5. Guaranteed cash value accumulation. Optional Accelerated Access Solution (CI Rider) without permanency requirement and Lifestyle Income Solution. Rider details below.
Secure Survivor GULII	Competitively priced SUL that comes with a 100% ROP in year 15. Also offers guaranteed cash value accumulation, making a split policy strategy attractive for clients wanting additional flexibility based on liquidity without having to surrender their entire insurance position.
Select-a-Term	Rated term is priced off of the Standard Plus risk class as opposed to Standard. Also offers a wide range of term lengths to match the client's need, including all years from 15 - 30.
Value+ Protector IUL	Death benefit focused IUL with optional maturity guarantee. Includes AIG's revised AAS rider AND the Lifestyle Income Solutions rider.
Lifestyle Income Solution / Asset Protector	The Lifestyle Income Solution allows policy owners to accelerate policy death benefits for income without a chronic illness trigger. Rider must be added to policy at issue, premium charge applies. Income can start at the 16th policy year or year following end of premium payment period, whichever is later. Asset Protector combines the Lifestyle Income Solution with AIG's Chronic Illness rider.
Sales Ideas	Head over to Idea Lab HQ on AIN Essentials to check out AIG Sales Ideas from the Idea Lab Series

UNDERWRITING NICHES

Anxiety/Depression - Still be eligible for Preferred rates
Cigar Smoking - Still eligible for a Non-Smoker rating with a negative nicotine urine test; even if the client smokes 1 cigar per week
Expanded standard program will automatically shave a table 2 to a standard on approved UL products.
AIG now uses GenRe for CAD issues and Swiss for all other impairments. This is a big change for AIG.
No Treadmill Testing
Foreign National Underwriting - Term (A Countries Only) and permanent products available
Healthy Credit Programs to get clients into Preferred categories

Updated 5/12/2017

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PRODUCT NICHES	
Product	Notes
Athena Indexed UL	High early cash value / High targets / S&P 500 1-year or 3-year option / High early cash value rider, ROP rider and LTC rider available / 2 year rolling targets / compelling IRR illustration capability
Athena Survivorship UL	Guarantees to age 90 / Allows for skip premium designs - Very good solve in AXA Software / High early cash value rider and ROP rider available / IRR design with ROP
Athena UL	Premium flexibility / Guarantees to age 90 / High early cash value rider and ROP rider available
Brightlife Grow	Limited guarantee IUL product that accumulates excellent cash values with a more conservative rate than most other IUL accumulation products. AXA's flagship product.
Brightlife Grow SIUL	Limited guarantee IUL product that accumulates excellent cash values with a more conservative rate than most other IUL accumulation products. AXA's flagship survivorship product. May also be the superior death benefit product at younger ages and short pays.
Brightlife Protect	Limited guarantee IUL product to compete with the JH Protection IUL & UL / Protective Custom Index UL products / performs very well at a low crediting rate / great for conservative agents & clients. Guarantees to age 90 now available.
Brightlife Protect SIUL	Limited guarantee IUL product to compete with the JH Protection IUL & UL / Protective Indexed Choice UL products / performs very well at a low crediting rate / great for conservative agents & clients
LTC rider	Available on all single life permanent products. LTC pool increases under Option 2 Death Benefit. Indemnity style rider.
UNDERWRITING NICHES	
Aviation	
Cancer Cases - Shorter postpones, lower flat extras for common cancers (Prostate, Breast, Colon, etc.)	
Early Onset Coronary Artery Disease (Younger than age 60) – Traditionally viewed more aggressively than the industry average	
Elevated EBCT Scores – Traditionally viewed more aggressively than the industry average	
No Treadmill Testing at any age or face amount for non-tobacco users (Only exception is diabetics)	
S.T.E.P allows up to one class upgrade on all products, ages 20 - 69, up to retention face amount using age and amount requirements	

CARRIER PRODUCT AND UNDERWRITING NICHEs



PRODUCT NICHES

Product	Notes
Premier Accumulator UL (PAUL)	A true "level compensation" product designed for the securities-based advisor. Producer compensation includes includes both compensation on on going premiums as well as an asset based trail. This structure allows for very high surrender values on both the guaranteed and current side. Also has Enhanced Rate Plus Program.

UNDERWRITING NICHES

Brighthouse Financial has one of the most robust Exclusion Riders available in the industry
Can offer coverage on active duty military personnel (non-special ops) even if they are to be deployed to a hazardous location/war zone
Enhanced Rate Plus Program: An innovative, no fluids, simplified underwriting process available to eligible clients on the Premier Accumulator (PAUL). Face amounts of \$1MM or less.
MetEdge and MetEdge plus programs: Partnerships with a reinsurer that bump Table B ratings to Standard and Standard ratings to Preferred classes in many cases
Wellness Credit to offset early family history of CAD to obtain PFD classes
1-2 times per week marijuana users can get up to a PFD NT rate class
Super Pool Program



PRODUCT NICHES

Product	Notes
Your Term	Competitively priced fully underwritten or SI Level Term Product
Accelerated Benefit Rider	Chronic Illness, Critical Illness and Terminal Illness coverage included in Your Term at no additional cost
Disability Income Rider	Available for additional premium, provides up to \$2000 per month for up to 24 months upon total disability
Charity Benefit Provision	Foresters will pay an additional 1% of face to an accredited nonprofit organization as designated by the owner. Included at no cost.
Fraternal Benefits	A suite of Member Benefits available to all policy holders. See AIN Essentials for additional details regarding these benefits.

[Please see the Foresters Financial page on AIN Essentials for more on the full suite of Foresters Simplified Issue and Final Expense](#)

UNDERWRITING NICHES

Aviation: No maximum age restriction for private pilots. See Aviation Cheat Sheet on AIN Essentials for additional details.
Non-Medical Underwriting up to \$400,000 in coverage on all SI products: Advantage Plus WL, Your Term, Smart UL
SI Products priced to accommodate up to four tables

CARRIER PRODUCT AND UNDERWRITING NICHEs



PRODUCT NICHEs	
Product	Notes
Life Assure	Low cost CAUL product with guarantees that last 30-15years
Life Provider	Low cost IUL DB product with minimal guarantees
Lifetime Builder Series III	IUL Product which provides excellent cash buildup / Unique indexing option for the S&P 500 with 200% participation / short pay with income solve / Waive of specified premium makes this product "self completing" in the event of disability (very different than waiver of COI's, which most contracts offer)
Lifetime Foundation	IUL Product which provides lifetime guarantees (Guaranteed face amount drops to 50% around LE) / Solid cash build on the non-guaranteed side and COI's drop off at age 95 which allow the DB on the non Guaranteed side to run to lifetime given any cash value at age 95. Extremely competitive on single pay, short pays and on a cumulative basis on the level pay scenarios.
Survivorship Builder	SIUL product that generates very high DB / Unique indexing option for the S&P 500 with 200% participation / \$1 @ Age 100 level pay and short pay designs looks amazing / overfund younger insureds for endowing face amt to keep up with estate growth (even in option 1 dB) / First to Die rider (up to 75% of face as rider) / term blend capability - increases early cash - does not extend coverage.
Accelerated Access Rider	Updated and enhanced Chronic Illness Rider now offers terminal, critical and chronic illness benefits. One of a very few riders that uses the Lien Method for benefit calculation. Can result in significant savings relative to the mortality discount approach, maximizing net benefit to beneficiaries.
Wellness for Life Rider	Cost Reduction via COI discounts / enhanced cash performance via COI discounts / COI reductions can be significant - up to 10% if the client qualifies for all available discounts.
Sales Ideas	Head over to Idea Lab HQ on AIN Essentials to check out Global Atlantic Sales Ideas from the Idea Lab Series
UNDERWRITING NICHEs	
Health Styles Program up to age 80 which allows us to credit cases from table ratings to Standard and from Standard to Preferred	
Can offer Preferred Non-Smoker after only 12 months of smoking cessation	
No Treadmill Testing until face amount is above \$25,000,000	
On SIUL – medical requirements are based on half of the total face amount even if one life is uninsurable	
Liberal Cholesterol Guidelines which allow Cholesterol levels up to 300 and a ratio as high as 6.5 for Preferred on clients above age 70	

CARRIER PRODUCT AND UNDERWRITING NICHES



LIFE INSURANCE

PRODUCT NICHES

Product	Notes
Protection SUL	Excellent performance in the older ages / Limited guarantee runs into late 90s when insured is 77+ . Vitality (Healthy Engagement Rider) available.
Protection UL	Excellent performance in the older ages / Limited guarantee runs into late 90s when insured is 77+ / 5-10% lower cost premium than no lapse guarantee / Only true minimum premium current assumption product/Excellent in single pay scenarios. Vitality (Healthy Engagement Rider) available.
Simplified Life	A VUL product combined with a streamlined, no fluids underwriting process. Simplified policy design to maximize cash accumulation. Designed for premiums of \$10K - \$20K on a five pay or longer basis.
SmartProtect Term with Vitality	Term insurance platform offering a simplified application process and automated underwriting for healthy clients age 60 or under seeking \$1MM or less in coverage
Term with Vitality	Competitively priced term insurance portfolio based on applied discounts from John Hancock's Vitality program.
John Hancock's Vitality Program	A wellness and client engagement platform that can deliver significant COI discounts to clients who meet certain criteria on an annual basis. Extensive menu of rewards beyond the COI discounts, extensive resources to help clients live a healthy lifestyle. Available on Protection UL 15, Accumulation IUL 15, Protection IUL 15, Accumulation VUL, Term with Vitality, SP Term with Vitality, Simplified Life VUL with Vitality
LTC Rider	Available on all single life permanent products
Sales Ideas	Head over to Idea Lab HQ on AIN Essentials to check out John Hancock Sales Ideas from the Idea Lab Series

UNDERWRITING NICHES

Cigarette definition for Smoker rates – Can treat cigar smokers and chewers as non-smokers even if the client's nicotine is positive on the labs
Coronary Artery Disease – Own proprietary underwriting manual that is traditionally more aggressive than the industry average
Depression – Still eligible for Preferred rates
Family History of CAD - Still eligible for Preferred if only one parent died of CAD before the age of 60
No Telephone Inspection Reports (Electronic IR's Only)
John Hancock is pleased to be able to offer term and permanent life insurance coverage to applicants living with HIV if they meet certain criteria.

Updated 5/12/2017

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CARRIER PRODUCT AND UNDERWRITING NICHEs



PRODUCT NICHEs

Product	Notes
AssetEdge VUL	VUL contract that offers three different IUL crediting strategy subaccounts, including participating loans, in addition to traditional VUL subaccounts.
LifeReserve IUL Accumulator	IUL that has the Exec rider which boosts cash and can produce 100% cash value in year 1
TermAccel	Term product built on an automated underwriting, electronic end-to-end platform for cases under \$500K and risk classes from T4 to Preferred Best. Lab-free and APS-free for qualifying clients.
VULOne / SVULOne	VUL / SVUL with a flexible, "dial-a-guarantee" type of guarantee rider. Very competitive on short and single pays as well as 1035 exchanges. Unique Premium Reserve feature.
Sales Ideas	Head over to Idea Lab HQ on AIN Essentials to check out Lincoln Financial Sales Ideas from the Idea Lab Series

UNDERWRITING NICHEs

Cigarette definition for Smoker rates – Can treat cigar smokers and chewers as non-smokers even if the client's nicotine is positive on the labs
PFD class possible with a personal history of prostate cancer above age 70
No Life Expectancy needed for uninsurable on a SUL; No medical evidence required
No Telephone Inspection Reports (Electronic IR's Only)
True Table Shave Program for permanent policies at age 70 or less
LincXpress: An automated underwriting process available on most Lincoln term and permanent products for Standard or better clients under age 60 and face amounts of \$1MM or less. No class restrictions, and healthy clients may be able to be underwritten lab-free.

CARRIER PRODUCT AND UNDERWRITING NICHES

MINNESOTA LIFE



PRODUCT NICHES

Product	Notes
Eclipse IUL	Strong accumulation focused IUL with excellent performance in both larger premium finance cases as well as retirement supplement cases ages 55 and younger.
Eclipse Protector	Death benefit focused IUL with optional lifetime guarantees. Also has a unique "reset" feature that allows index performance to offset future premiums, extend guarantees, or even eliminate premiums completely.
Omega Builder IUL	Accumulation focused IUL with Income Protection Agreement that stretches the death benefit payout over 30 years. Resulting income solves are incredibly competitive, and can offset the impact of adverse underwriting decisions. Best at ages 55 and up.
Orion IUL	New flagship IUL product that combines the feature set of both the Eclipse and Omega Builder.
LTC Rider	An indemnity style, true LTC rider available on all single life permanent products.
Early Values Agreement Rider	Eliminates surrender charges associated with the policy. Accumulation values are reduced by additional monthly charge for rider.
Surrender Value Enhancement Rider	Provides that the SVEA Surrender Value is equal to the cumulative premium payments made on the policy, less a "Reduction Value" as stated in the illustration.
Sales Ideas	Head over to Idea Lab HQ on AIN Essentials to check out Minnesota Life Sales Ideas from the Idea Lab Series

UNDERWRITING NICHES

Mortality Credits Program allows for improved offers for clients with issues related to: Build, Cholesterol, Driving History, Family History, and Tobacco Usage.
Can offer best class nonsmoker rates on occasional tobacco users, including cigarette with 12 or fewer cumulative tobacco uses per year and a negative urine specimen.
Can offer PFD rates after only 12 months of smoking cessation
Aviation: Minnesota Life can offer best class rates on aviation cases
No Telephone Inspection Reports (Electronic IR's Only)

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CARRIER PRODUCT AND UNDERWRITING NICHES



Mutual of Omaha

PRODUCT NICHES

Product	Notes
Express Products	Term, GUL and more on a simplified issue basis for smaller face amounts.
Income Advantage IUL	Accumulation focused IUL product. Good performance at older ages. Extremely flexible at younger ages.
Life Protection Advantage IUL	Death Benefit focused IUL that also offers embedded CI Rider and GRO rider. Details below.
Term Life Express	Simplified Issue Term product
GRO rider	Liquidity provision to provide premiums paid back in year 15 (50%), 20, 21, 22, 23, 24, 25 (100%) available on all Mutual of Omaha Permanent Products.
ABR rider	Accelerated Benefit Rider for Chronic and Critical Illness included on all permanent products including after a conversion with no table rating restriction and no morbidity underwriting
Sales Ideas	Head over to Idea Lab HQ on AIN Essentials to check out Mutual of Omaha Sales Ideas from the Idea Lab Series

UNDERWRITING NICHES

Wellness Credit to offset early family history of CAD to obtain PFD classes
Build – On average they are 7% more liberal than the competition on Standard rate build charts
FIT Crediting Program up to \$5M is available on term products
Chronic Illness Rider available on all cases that are approved for life (No minimum rating or separate underwriting)
STD Plus and PFD classes are available with a Personal History of cancer (See AIN Cancer Cheat Sheet)



PRODUCT NICHES

Product	Notes
IUL Flex	IUL based on the UL Flex. Low cost, death benefit focused IUL. Not designed for over-funded scenarios.
IUL Flex Accumulation	IUL built for accumulation and "safe harbor" income streams based on a "de-risked" income strategy.
Life Protector IV	NLG contract with no cash accumulation.
UL Accumulation II	Accumulation focused UL. Solid cash accumulation.
UL Flex II	Death benefit focused current assumption UL. Minimal guarantees. Reasonable cash accumulation.
Sales Ideas	Head over to Idea Lab HQ on AIN Essentials to check out Principal Sales Ideas from the Idea Lab Series

UNDERWRITING NICHES

Principal has one of the most robust Exclusion Riders available in the industry
Avocation Flat Extra's are based off of PFD classes if the insured medically qualifies
Healthy Life Style Credits that can be used on rated cases to Standard and Standard cases into Preferred categories
Liberal build chart
Accelerated Underwriting: A no fluids, streamlined underwriting available to health clients seeking up to \$1MM in coverage on any Principal Financial term or permanent products.
True Table Shave program for permanent policies to age 70 or less

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PRODUCT NICHES

Product	Notes
Advantage Choice UL	Protective's flagship NLG product. Competitive NLG pricing, IPO Rider, excellent cash accumulation for an NLG contract. Great value. Also offers an interesting term alternative design.
Custom Choice UL 10, 15, 20, 30	Term insurance product built on a UL chassis. No policy fee/full commissionable premium. Offers unique level premium/decreasing benefit strategy at end of level period. Can also be designed for a five year minimum premium.
Indexed Choice UL	Protection UL killer / best solve is \$1 at 100 or G to 90 / if you need increasing DB allow product to endow as there is no option 2 DB.
ProClasic UL	Current Assumption product / Cash Value rider available for financed and business cases that can accumulate close to 100% cash in year 1
Survivorship Term	Second to die term product
IPO Death Benefit Option	Allows policy owners to elect to stretch policy proceeds over a period of years versus paying out as a lump sum. Offers "spendthrift" protection, as well as premium discounts that can be used to offset the cost of other elective riders.
Sales Ideas	Head over to Idea Lab HQ on AIN Essentials to check out Protective Life Sales Ideas from the Idea Lab Series

UNDERWRITING NICHES

6-month Life Expectancy requirement for an uninsurable on a SUL
Dual Underwriting Manual approach allows Protective to offer the most aggressive rate between the two
Early Onset CAD Below Age 60 - Traditionally viewed more aggressively than the industry average
Elevated EBCT Scores - Traditionally viewed more aggressively than the industry average
Protective has one of the most robust Exclusion Riders available in the industry

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PRODUCT NICHES

Product	Notes
Survivorship UL-G	One of the top priced guaranteed SUL products on the market.
UL-G	Ages 45-75 / Standard Plus up to Preferred Best / G to 105 the product is top 3 across the board / Return of Premium / Premier Pricing provides an additional price advantage available on face amount over \$3.5mm, and on decreasing face amounts by age down to \$1.5mm at age 70.
ROP Rider	Return of Premium available for an additional charge on UL-G
Chronic Illness Rider	Two-tiered Chronic Illness Rider that combines an inherent rider with no up front charge plus an option to add an enhanced, monthly benefit style rider for a premium charge
Sales Ideas	Head over to Idea Lab HQ on AIN Essentials to check out Symetra Sales Ideas from the Idea Lab Series

UNDERWRITING NICHES

Symetra is pleased to announce Perm Life Insurance for HIV clients that meet certain criteria
Depression - Preferred possible if on only one medication with APS documentation of control
Elevated liver function tests - Preferred possible with no alcohol history
Goodlife Rewards - Potential to improve up to three table ratings up to an including Preferred Plus
Sleep apnea - Preferred possible with documentation of treatment



PRODUCT NICHES

Product	Notes
Trans Navigator	Global IUL triple index with hindsight selection with a 1 year point to point. Product features a "Plus" option to buy up the cap to 18%. Add the LTC rider for differentiation.
Trendsetter LB	Guaranteed initial level premium term life insurance with Chronic, Critical and Terminal Illness Accelerated Death Benefits (ADB) inherent in the products, subject to state availability
All Products (except whole life)	IPO feature that reduces annual premium cost to insured by spreading the death benefit over 5-25 years
LTC rider	Available on permanent products
UL Products	Flat extra equivalent that allows for a table rating to be removed in favor of a flat extra that can save the client annual premium cost

UNDERWRITING NICHES

Adverse Driving History - Still eligible for Preferred with 3 moving violations in the last three years (Industry average is 2)
Depression/Anxiety - Still eligible for Preferred rates
Strong Foreign National presence, underwriting, resources and limits. New Larger International Pool: A Countries: \$30MM. B Countries: \$25MM. C Countries: \$10MM. Canadian Ownership of US policies.
TOP/TOP Plus: Allows clients underwritten in the last five years to acquire additional term coverage from Transamerica, including the Trendsetter LB with chronic illness benefits.



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PRODUCT NICHES

Product	Notes
Global	Great cash buildup / Excellent for younger ages / Optimal design is overfunding w/7-pay
Global Choice IUL	Multiple indexing strategies that are blendable with multiple options (1yr S&P, 2yr Global, 5yr Global). A version of this product is also available in NY.

UNDERWRITING NICHES

Diabetes – Still eligible for Preferred rates if the diabetes is rated at Standard and the client meets all of Voya's Preferred guidelines
Does Not Rate for Family History of Cancer – Still eligible for Super Preferred rates if all else qualifies
Elevated Cholesterol – Clients with Cholesterol levels up to 300 are still eligible for Preferred rates if all else qualifies
Favorable BMI approach to Build
Healthy Credits Program to get clients into Preferred categories
Orange Pass: A no fluids, streamlined underwriting process available to eligible clients seeking no more than \$500K of coverage on either the IUL Protector, IUL Accumulator and IUL Global Choice NY from Voya.
Robust Foreign National Program

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