

AUTOMATED UNDERWRITING PROGRAM DETAILS

Carrier	Global Atlantic	John Hancock	John Hancock	Lincoln Financial	Lincoln Financial	MetLife	Minnesota Life	Principal Financial	
Program/Product	Fast Lane	Simplified Life	SmartProtect™	LincXpress	Lincoln TermAccel®	Enhanced Rate Plus (ERP)	WriteFit	Accelerated Underwriting	
QUOTING OPTIONS	Illustrations / Quoting	Winflex, Global Atlantic Software, Term Quoting Engines	www.jhillustrator.com & www.jhsimplifiedlife.com	JH Illustrator Desktop & www.jhillustrator.com	WinFlex & Lincoln DesignIt™	WinFlex, Lincoln DesignIt™, & Term Quoting Engines	WinFlex & MetLife Solutions™	Winflex and Minnesota Life website	WinFlex & Principal Edge
	Products Available	All product with the exception of Survivorship Builder and COLI	Simplified Life VUL	SmartProtect™ 10, 15, and 20 year term	All term and permanent products (excluding <i>Lincoln LifeElements</i> ® One-Year Term, <i>Lincoln TermAccel</i> ®, and <i>Lincoln MoneyGuard</i> ®)	Lincoln TermAccel® 15, 20, and 30 year	Promise Whole Life Select 10 or PAUL (Premier Accumulator Universal Life)	All Single Life products	Term, UL, IUL, VUL, SUL, or Benefit VUL II (NY Only)
	Issue Age Limits	18-60	Ages 20 - 60	Ages 20 - 60	Lab Free: Ages 18 - 60	Ages 18 - 50	Ages 20 - 60	Ages 18 - 54	Ages 18 - 60
	Face Amount Limits	Ages 18 - 50 \$1,000,000 Ages 51 - 55 \$500,000 Ages 56 - 60 \$250,000	No specific face amount limit. See Nuances below for additional details.	\$100,000 up to \$1,000,000	\$1,000,000 or less	\$100,000 - \$500,000	\$100,000 up to \$1,000,000	\$100,000 - \$1,000,000	\$50,000 - \$1,000,000
	Risk Classes Available	Standard or Better for both Non-tobacco and Tobacco	Simplified Issue Non-Smoker Simplified Issued Smoker	Super Elite (Preferred) Elite (SNT - SNT+) Tobacco	Preferred Plus - Table H	Preferred Plus - Table 4	Non-Smokers	Standard or Better Nontobacco Preferred Tobacco	Preferred or Super Preferred
APPLICATION SUBMISSION	Methods for Obtaining Application Information	Application	Ticket Package	Paper Application	Paper Ticket or Electronic Ticket	iPipeline or through Lincoln's distributable link	Express Order Ticket	E-application process	Paper App or electronic Submission
	Electronic Submission Available?	Eapp or Paper app	No	No	Yes	Yes	Yes	E-application process	Yes
	Simplified App?	Not available	Yes	Yes	Yes - Agent Completes Pre-Interview Packet	Drop Ticket Only	Yes - Express Order Ticket	No	No
	E-App Portals Available	Global Atlantic	JH Sales Net, PaperClient or ExamOne	Traditional Submission Method	<i>LifeElements</i> ® Term only - iPipeline or LFD.com	iPipeline or through Lincoln's distributable link	Express Order Ticket	iPipeline	iPipeline
UNDERWRITING PROCESS	Database Checks	MIB, MVR, Prescription, Public Records Check	MIB, MVR, Rx	MIB, MVR, Rx	MIB, MVR, Rx	MIB, MVR, Rx	MIB, MVR, Rx	MIB, MVR, Prescription, Credit Information, Court Records, Property Records	MIB, MVR, Rx
	Labs Required?*	No	No	No	Preferred Plus & Preferred - Lab Free; Otherwise Labs Required	Preferred Plus - Lab Free; Otherwise Labs Required	Underwriter Discretion	Underwriter Discretion	Underwriter Discretion
	Medical Records Required?*	Underwriter Discretion	No	No	Lab Free Qualifying; No Records Required	No	Underwriter Discretion	Underwriter Discretion	Underwriter Discretion
	Phone Interview Required?	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes
	Post Interview Turnaround Time	1 - 2 days if lab free	Policy within 8 business days from In Good Order	Offer within 2 business days from In Good Order	No current stated turnaround time	Decision No More than 20 business days s/t Client availability for labs, if required.	2 - 7 day cycle time	Normal turnaround of approx 24-48 hours	Review 24 - 48 hours with complete requirements
	Phone Interview Fulfillment	EMSI	John Hancock UW Team	No Phone Interview Required	Lincoln Tele-App Team	Lincoln TermAccel® Team	MetLife Team	ExamOne	Principal Team
POLICY DELIVERY OPTIONS	Electronic Policy Sent to Consumer	No	Yes	Yes	Yes	Required	Yes	No	No
	Electronic Delivery Available	No	No	No	Yes	Yes	Yes	No	No
	Electronic Signature Available	No	No	Yes	Yes	Yes	Yes	No	Yes
	Payment Options for Initial & Ongoing	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
	Binding Coverage Available?	Yes	No	No	No	Yes	Yes	Yes	Yes
PROGRAM INFORMATION AND LINKS	Convertible	Yes	Not Applicable	Yes	Normal Conversion Rules for Term Products	Normal Conversion Rules for Term Products	Not Applicable	Normal Conversion Rules for Term Products	Normal Conversion Rules for Term Products
	Quality Control Process	Possibility of Post Issue APS. Only fraud discovery will result in offer change/policy rescision. No impact on UW class.	Possibility of Post Issue APS. Only fraud discovery will result in offer change/policy rescision. No impact on UW class.	Possibility of Post Issue APS. Only fraud discovery will result in offer change/policy rescision. No impact on UW class.	If client can not be underwritten at T4 or better without medical records, option for <i>LifeElements</i> Term and traditional underwriting.	If client can not be underwritten at T4 or better without medical records, option for <i>LifeElements</i> Term and traditional underwriting.	If underwriter determines labs are needed, client still has option for upgrade	Small, random sample will be pulled out of WriteFit Underwriting and processed via traditional underwriting	Small, random sample will be pulled out of Accelerated Underwriting and processed via traditional underwriting.
	Program Nuances	Mandatory program for qualifying cases.	Coverage limited to minimum face solve based on premium. Premium must be between \$10K and \$20K annually for a minimum of five years.	Bronze Vitality™ at issue. Platinum, Gold and Silver Vitality™ available for additional discounts	Client contacted within 24 - 48 hours by LincXpress Team Member for Tele-interview. Replacement & Privacy Notice Required	Sub-Standard Risks available for this Accelerated Underwriting Program	Standard medical risks automatically upgraded to best possible rating class subject to Minimum Face Requirements	Client is able to qualify for accelerated underwriting at Standard or better risk class	Upsell Campaign for coverage up to maximum death benefit under program limits
	Full Program Details	Fast Lane	Simplified Life	SmartProtect Term	LincXpress	TermAccel	Enhanced Rate Plus (ERP)	Pending Release by MNL	Accelerated Underwriting
	States not Available	NY	NY, PR, Guam	AL, HI, KS, LA, MN, MO, NH, NM, NY, ND, PR, VA, WA	NY	NY	N/A	NY	N/A

Updated 12/13/2016

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

AUTOMATED UNDERWRITING PROGRAM DETAILS

Carrier		Voya
Program/Product		Orange Pass™
QUOTING OPTIONS	Illustrations / Quoting	WinFlex & Voya Presents
	Products Available	IUL Accumulator, IUL Protector & IUL Global Choice NY
	Issue Age Limits	Ages 0 - 50
	Face Amount Limits	0 - 15: \$250,000 16 - 50: \$500,000
	Risk Classes Available	Preferred NonTobacco: 16 - 50 Standard NonTobacco: 0 - 50 Standard Tobacco: 16 - 50
APPLICATION SUBMISSION	Methods for Obtaining Application Information Electronic Submission Available?	iPipeline and Voya eSubmit
	Simplified App?	Yes
	E-App Portals Available	Yes
	E-App Portals Available	iPipeline and Voya eSubmit
UNDERWRITING PROCESS	Database Checks	MIB, MVR, Rx
	Labs Required?*	Underwriter Discretion
	Medical Records Required?*	Underwriter Discretion
	Phone Interview Required?	Underwriter Discretion
	Post Interview Turnaround Time	Offer within 3 business days from In Good Order
	Phone Interview Fulfillment	Voya UW Team
POLICY DELIVERY OPTIONS	Electronic Policy Sent to Consumer	No
	Electronic Delivery Available	No
	Electronic Signature Available	No
	Payment Options for Initial & Ongoing	EFT & Paper Check Only
	Binding Coverage Available?	Yes
PROGRAM INFORMATION AND LINKS	Convertible	Not Applicable
	Quality Control Process	Underwriter Discretion for review of application
	Program Nuances	Table ratings available up to a maximum of Table P
	Full Program Details	Orange Pass
	States not Available	No IUL Accumulation in NY

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