

# WHITE COLLAR GROUP GUARANTEED AND SIMPLIFIED ISSUE PROGRAMS

	AIG						AXA				Global Atlantic						
Eligible Products	Elite Global Plus II						All Single Life, Permanent Products				Lifetime Builder						
Simplified / Guaranteed	Simplified			Guaranteed			Fully Underwritten	Guaranteed			Simplified		Guaranteed				
Group Size Minimum	# Lives	Participation %		# Lives	Participation %		COIL: 2 Lives, otherwise, N/A	10 Lives			5 Lives	Must have 100% Participation		10 Lives			
Group Size Maximum	100 Lives			100 Lives				None				200 Lives		200 Lives			
Eligible Ages	18-70			18-70				20-85	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	
Minimum Income	None			None				\$100,000*				\$75,000		\$75,000			
Ownership	Employer or Employee			Employer or Employee			Employer or Employee				Employer Only		Employer Only				
Job Level	Executives Only			Executives Only			Executives Only				Executives Only		Executives Only				
Risk Classes	Standard Plus Non-Tobacco			Standard Plus Non-Tobacco			0				Non-Tobacco / Business		Non-Tobacco / Business				
	Standard Tobacco			Standard Tobacco			Tobacco				Tobacco / Business		Tobacco / Business				
							Fully underwritten has more risk classes available				Accept/Reject		Accept/Reject				
Maximum Face Amount Limitations	Number of Lives	Max Face x # Lives	Face Cannot Exceed:	Number of Lives	Max Face x Number of Lives		Subject to availability of reinsurance.	Number of Lives	Max Face x Number of Lives		Age Range	Maximum Face	Number of Lives	Max Face x Number of Lives			
	5 to 9	-	\$400,000		Employer-Owned	Employee-Owned		10 to 14	\$30,000	\$50,000	18-60	\$750,000	10 to 19	\$25,000			
	10 to 19	\$75,000	\$1,500,000	20 to 49	\$30,000	\$15,000		15 to 19	\$40,000	\$50,000	61-70	\$300,000	20 to 49	\$40,000			
	20+	\$75,000	\$2,500,000	50+	\$40,000	\$25,000		20 to 25	\$50,000	\$60,000			50+	\$50,000			
								26 to 50	\$50,000	\$65,000			Up to \$2,000,000 Maximum				
				Max Total	\$3,000,000	\$2,000,000		51+	\$60,000	\$70,000							
Available Riders	Level Term Rider, Term Life Insurance Benefit Rider, Terminal Illness Rider, Overloan Protection Rider			Level Term Rider, Term Life Insurance Benefit Rider, Terminal Illness Rider, Overloan Protection Rider				COIL: Policy Continuation Rider (Overloan Protection). Others: CV Plus/Liquidity Rider, Living Benefits Rider, Disability Premium Waiver, Return of Premium Rider (with limitations)				Accelerated Benefits Rider, Overloan Protection Rider, Early Cash Value Rider		Accelerated Benefits Rider, Overloan Protection Rider, Early Cash Value Rider			
Comments	Maximum Face for Individually-owned SI = \$250,000; APS required for applicants age 60 and older			APS required for applicants age 60 and older			Generally, salaries should be \$100,000+. Salaries as low as \$75,000 may be acceptable depending on case profile, except with COIL. COIL Min. Annual Aggregate Case Premium = \$100,000				APS required for applicants age 60 and older		APS required for applicants age 60 and older				

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	John Hancock			Lincoln Financial Distributors						MetLife				
Eligible Products	Accumulation VUL Accumulation UL Accumulation Indexed UL			LifeReserve UL WealthAdvantage IUL AssetEdge VUL		LifeGuarantee UL LifeReserve IUL Accumulator			LifeCurrent UL (No GI) VULOne AssetEdge Exec VUL			Promise Whole Life Promise Whole Life Select 20 Equity Advantage VUL		
Simplified / Guaranteed	Simplified			Simplified			Simplified Issue Plus			Guaranteed Issue			Guaranteed - Qualified	
Group Size Minimum	5 Lives			5 Lives			5 Lives			10 lives			Number of Lives	Qualified Participation %
	Owner	Participation %											25 to 49	80%
	Employer	50%											50+	75%
Group Size Maximum	150 Lives			250 Lives			250 Lives			250 Lives			None	
Eligible Ages	21-65			20-70	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		20-70	
Minimum Income	\$75,000			\$75,000			\$75,000			\$75,000			Whole Life: None, EAVUL: \$117,000	
Ownership	Employer or Employee			Employer or Employee			Employer or Employee			Employer or Employee			Employer	
Job Level	Executives Only			Executive, owner, nonclerical, white collar, or managerial			Executive, owner, nonclerical, white collar, or managerial			Executive, owner, nonclerical, white collar, or managerial			Executives Only	
Risk Classes	Simplified			Non-Tobacco			Non-Tobacco			Non-Tobacco			EAVUL - Standard with flat extra	
	Simplified Plus			Tobacco			Tobacco			Tobacco			Whole Life - Table 4	
Maximum Face Amount Limitations	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	Number of Lives	Max Face Voluntary Coverage
		Simplified	Simplified Plus	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	25 to 50	\$100,000
	5 to 10	\$20,000	\$40,000	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	51 to 100	\$150,000
	11 to 20	\$40,000	\$60,000										101+	\$200,000
	21 to 40	\$60,000	\$75,000	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	20-49: \$30K x # of Lives 50+ \$35K x # of Lives		
	41+	\$70,000												
Available Riders	Supplemental Face Amount, Overloan Protection Rider			Executive High Early Cash Value Rider			Executive High Early Cash Value Rider			Executive High Early Cash Value Rider			None	
Comments	Simplified requires MIB and MVR; Simplified Plus also requires APS. Max Face = \$5,000,000			No APS needed			APS may be requested.			100% Participation.			Mandatory Coverage = \$20,000 x Number of Lives, up to \$800,000. Executive Class only available on EAVUL.	

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MetLife		Minnesota Life				Principal				
Eligible Products	Promise Whole Life 120 Promise Whole Life Select 65 Premier Accumulator (PAUL)		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.				Univeral 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	Guaranteed Non-Qualified		Simplified		Guaranteed		Simplified		Guaranteed	
Group Size Minimum	Number of Lives	Non-Qualified Participation %			10 Lives		5 Lives		10 Lives	
	10 to 19	100%								
	20 to 49	80%								
	50 to 150	75%			If over 250 - Please contact Wade Allen to discuss		None		None	
Group Size Maximum	PWL: None, PAUL: 150 Lives									
Eligible Ages	20-70			20-70	Weighted average age 54	18-70	Weighted Average Age Must Be 55 or Lower	18-70	Weighted Average Age Must Be 55 or Lower	
Minimum Income	Whole Life: None, EAVUL: \$117,000			None, but should be highly Compensated or Management Level		\$75,000, \$100,000 for VUL		\$75,000, \$100,000 for VUL		
Ownership	Employer			Employer or Employee		Employer		Employer		
Job Level	Executives Only			Management or above		Executives Only		Executives Only		
Risk Classes	EAVUL - Standard			Standard Tobacco Distinct		Standard Non-Tobacco		Standard Non-Tobacco		
	Whole Life - Table 4					Standard Tobacco		Standard Tobacco		
	PAUL - Tobacco and Non Tobacco									
Maximum Face Amount Limitations	Number of Lives	Max Face x Number of Lives			Number of Lives	Max Face x Number of Lives		Number of Lives	Max Face x Number of Lives	
		Whole Life	PAUL	EAVUL		Employer Owned	Employee Owned		100% Partic.	75% Partic.
	20 to 29	\$20,000	\$50k x #of lives	\$35,000	10 to 15	\$45,000	\$22,500	5 to 9	\$25,000	\$20,000
	30+	\$30,000		\$40,000	16 to 20	\$50,000	\$25,000	10 to 19	\$40,000	\$30,000
					21 to 50	\$75,000	\$37,500	20+	\$50,000	\$35,000
				50+	\$100,000	\$50,000				
Available Riders	None			EVA,CEVA, ABA,EIA,GIA,IPA(Omega),ILA,OPA, PDA,TIA		Salary Increase Rider		Salary Increase Rider		
Comments	Executive Class only available on EAVUL			The guaranteed issue amount on any one life cannot exceed 5 times the average guaranteed issue amount on all participants. Directors cannot make up more than one-third of the case net amount at risk.		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		

Simplified Issue is reviewed on a case by case basis if a group will nto qualify for GI. Please contact Wade Allen at Minnesota Life for additional information:  
wade.allen@minnesotalife.com 651-665-5987

# WHITE COLLAR GROUP GUARANTEED AND SIMPLIFIED ISSUE PROGRAMS

Eligible Products	Transamerica	Voya			
	Final Expense Products TransACE CV, All Term Products (excluding 10-Year)	IUL Accumulator IUL-Protector	IUL-Global UL-CV VUL-CV	IUL-Global Choice Corporate VUL	
Simplified / Guaranteed	Subject to approval	Simplified	Guaranteed		
Group Size Minimum	20 Lives	10 Lives	10 Lives		
Group Size Maximum	Not Specified	None	None		
Eligible Ages	Under 65	Weighted Average Age Must Be 55 or Lower	Weighted Average Age Must Be 55 or Lower		
Minimum Income	Subject to approval	Subject to Underwriter Approval	Subject to Underwriter Approval		
Ownership	Subject to approval	Employer or Employee	Employer or Employee		
Job Level	Subject to approval	Executives Only	Executives Only		
Risk Classes	Simplified Underwriting (Preferred Risk not Available)	Standard Non-Tobacco	Select GI		
		Standard Tobacco	Regular GI - Available if mix is less than 50% executives		
Maximum Face Amount Limitations	Simplified/Guaranteed Issue	Subject to review depending on number of lives and insured's incomes	Number of Lives	Max Face x Number of Lives	
	\$1,000,000			Employee-Owned	Employer-Owned
	Final Expense Products		10 to 14	\$15,000	\$30,000
	\$1,000 - \$50,000		15 to 19	\$20,000	\$40,000
			20+	\$30,000	\$60,000
			Employer Owned must be 7 Pay		
Available Riders	Subject to approval	All Voya Riders	All Voya Riders		
Comments	Contact Advanced Marketing at (877) 238-6758 or advancedmarketing@transamerica.com for more information.	APS required; SI Underwriting not available in Florida or Oregon			

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