

EXECUTIVE SI & GI PROGRAM DETAILS

AXA		Global Atlantic				Lincoln Financial Distributors									
Eligible Products	All Single Life, Permanent Products			Benefit Builder				AssetEdge VUL/Exec VUL, LifeCurrent UL (No GI), LifeGuarantee UL, LifeReserve UL, WealthAccumulate IUL, WealthAdvantage IUL, WealthPreserve IUL							
Simplified / Guaranteed	Guaranteed			Simplified		Guaranteed		Simplified			Simplified Issue Plus				
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			
Group Size Maximum	None			None		None		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				
Ownership	Employer or Employee			Employer Only		Employer and Employee Owned		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				
Risk Classes	Non-Tobacco			Non-Tobacco / Business		Non-Tobacco / Business		Non-Tobacco			Non-Tobacco				
	Tobacco			Tobacco / Business		Tobacco / Business		Tobacco			Tobacco				
	Accept/Reject			Accept/Reject		Accept/Reject		Accept/Reject			Accept/Reject				
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.
		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
	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	\$40,000 x # of Lives	\$30,000 x # of Lives	10 to 20	\$55,000 x # of Lives	\$40,000 x # of Lives
	20 to 25	\$50,000	\$60,000			50+ 50+	\$50,000 Employee Owned \$60,000 Employer Owned		10 to 20				\$55,000 x # of Lives	\$40,000 x # of Lives	
	26 to 50	\$50,000	\$65,000			Up to \$4,000,000 Maximum - Employer Owned* *Up to \$2 million with reinsurer approval - Employee Owned				21+	\$50,000 x # of Lives	\$35,000 x # of Lives	21+	\$75,000 x # of Lives	\$60,000 x # of Lives
	51+	\$60,000	\$70,000							21+	\$50,000 x # of Lives	\$35,000 x # of Lives	21+	\$75,000 x # of Lives	\$60,000 x # of Lives
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).			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.				
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				Business Insurance Desk 877-533-0117 businessinsurance@lfg.com			Business Insurance Desk 877-533-0117 businessinsurance@lfg.com				

Updated 10/24/2019

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

EXECUTIVE SI & GI PROGRAM DETAILS

Lincoln Financial Distributors				Nationwide						New York Life			
Eligible Products	AssetEdge VUL/Exec VUL, LifeGuarantee UL, LifeReserve UL, WealthAccumulate IUL, WealthAdvantage IUL, WealthPreserve IUL			YourLife Executive Indexed UL; Nationwide Exec Future Executive UL Nationwide Exec Future VUL; Nationwide Corporate Innovator VUL						CorpExec Accumulator VUL			
Simplified / Guaranteed	Guaranteed Issue			Simplified Issue		Guaranteed Issue		Modified Guaranteed Issue		Guaranteed			
Group Size Minimum	10 lives			3 Lives		10 Lives		5 Lives		10 Lives			
Group Size Maximum	250 Lives			No Maximum		No Maximum		No Maximum		No Maximum			
Eligible Ages	20 - 70	Weighted Average Age Must Be 55 or Lower		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	Board of Directors - Average age cannot exceed age 55
Minimum Income	\$75,000			\$75,000		\$75,000		\$75,000		\$120,000 or among highest paid 35% of all employees			
Ownership	Employer or Employee			Employee or Employer		Employee or Employer		Employer		Employee			
Job Level	Executive, owner, nonclerical, white collar, or managerial			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	Non-Tobacco			Standard Non-Tobacco		Standard Non-Tobacco		Standard Non-Tobacco		Standard Non-Tobacco			
	Tobacco			Standard Tobacco		Standard Tobacco		Standard Tobacco		Standard Tobacco			
Maximum Face Amount Limitations	Number of Lives	Employer Owned	Employee Owned	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	Number of Lives	Max Face x Number of Lives		
	10 to 14	\$25,000 x # of lives	\$20,000 x # of lives		60% Participation Required		85% Participation Required		85% Participation Required		90% Participation Required		
	15 to 19	\$35,000 x # of Lives	\$25,000 x # of Lives	3+	\$200,000 per life	10 to 19	\$40,000 – \$50,000 per insured	5 to 9	\$50,000	10 to 15	\$40,000		
	20+	\$50,000 x # of Lives	20-49: \$30,000 x # of Lives 50+ \$35,000 x # of Lives			20 to 49	\$50,000 – \$60,000 per insured	10 to 19	\$65,000	16 - 19	\$45,000		
						50+	\$60,000 – \$70,000 per insured	20+	\$80,000	20 - 29	\$60,000		
										30+	\$70,000		
Available Riders	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).			Executive IUL Conditional Return of Premium Waiver of Monthly Deductions FEUL, FVUL, Corporate Innovator VUL Supplemental Coverage Change of Insured (COLI Only) Overloan Lapse Protection		Executive IUL Conditional Return of Premium Waiver of Monthly Deductions FEUL, FVUL, Corporate Innovator VUL Supplemental Coverage Change of Insured (COLI Only) Overloan Lapse Protection		Executive IUL Conditional Return of Premium Waiver of Monthly Deductions FEUL, FVUL, Corporate Innovator VUL Supplemental Coverage Change of Insured (COLI Only) Overloan Lapse Protection		No Riders			
Comments	100% Participation.			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.		Ages 66 – 70 are considered based on plan design and need.			
Contact Information	Business Insurance Desk 877-533-0117 businessinsurance@lfg.com			Dave Mohr National Sales Manager 609-405-1836 mohrd4@nationwide.com						Chad Andresen Corporate Vice President 913-906-4059 chad_m_andresen@newyorklife.com			

Updated 10/24/2019

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

EXECUTIVE SI & GI PROGRAM DETAILS

	New York Life		Principal				Securian Financial							
Eligible Products	CorpExec Accumulator 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		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.							
Simplified / Guaranteed	Simplified		Simplified		Guaranteed		Simplified		Guaranteed					
Group Size Minimum	3 Lives		5 Lives		10 Lives		5 Lives		10 Lives					
Group Size Maximum	No Maximum		None		None		None		If over 100 lives, Securian Home Office will illustrate case for you. Call Jennifer Ortale to discuss. 651-665-1474					
Eligible Ages	20 - 65	Board of Directors - Average age cannot exceed age 55	18 - 70	Weighted Average Age Must Be 55 or Lower	18 - 70	Weighted Average Age Must Be 55 or Lower	20 - 70		20 - 70	Weighted average age 54				
Minimum Income	\$120,000 or among highest paid 35% of all employees		\$75,000 W-2 Income \$100,000 for VUL		\$75,000 W-2 Income \$100,000 for VUL		\$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					
Ownership	Employee		Employer		Employer		Employer (Bank or Corporation)		Employer (Bank or Corporation) or Employee					
Job Level	Executives Only		Executives Only		Executives Only		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%					
Risk Classes	Standard Non-Tobacco		Standard Non-Tobacco		Standard Non-Tobacco		Non-Tobacco		Non-Tobacco					
	Standard Tobacco		Standard Tobacco		Standard Tobacco		Tobacco		Tobacco					
Maximum Face Amount Limitations	Function of Premium: \$1,000 & Issue Age; Policy is automatically set to the minimum Non-Mec level for that age/gender.		(includes up to Table 3 Risk)											
			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 Capped at \$1,000,000				
				100% Partic.	75% Partic.		100% Partic.	100% Partic.		Employer Owned	Employee Owned			
			5 to 9	\$40,000 VUL-\$50,000	\$30,000 VUL-\$40,000	10 to 19	\$25,000	\$15,000	10 to 15	\$45,000	\$22,500	10 to 15	\$45,000	\$22,500
			10 to 19	\$50,000 VUL-\$60,000	\$40,000 VUL-\$50,000	20+	100% Partic.	80% Partic.	16 to 20	\$50,000	\$25,000	16 to 20	\$50,000	\$25,000
			20+	\$60,000 VUL-\$75,000	\$50,000 VUL-\$60,000		\$50,000	\$35,000	21 to 50	\$75,000	\$37,500	21 to 50	\$75,000	\$37,500
						50+	\$100,000	\$50,000	50+	\$100,000	\$50,000			
Available Riders	No Riders		Available riders are subject to plan design and carrier approval.		Available riders are subject to plan design and carrier approval.		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					
Comments	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		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.					
Contact Information	Chad Andresen Corporate Vice President 913-906-4059 chad_m_andresen@newyorklife.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		Jennifer Ortale National Director Of Sales - Executive Benefits 651-665-1474 jennifer.ortale@securian.com							

Updated 10/24/2019

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