

INFORMAL APPLICATION GUIDELINES

Carrier	Email Address	Estimated Turnaround	Required Information	Restrictions
AIG	informals@aqlife.com	6 Business Days	Full APS information with HIPAA Authorization, BGA/Agency code and desired face amount.	Term Minimum Face: \$2MM, Perm Minimum Face: \$1M. Max age for informal review is 80.
AXA	Term Informals	5 Business Days	Complete Records: In order to increase the accuracy and efficiency of tentative quotes of informal file submissions, please do not submit for review until you have received all requested APS/Exams, Lab slips, etc. Be sure that all the follow-up that a doctor has suggested the Proposed Insured obtain is included in the APS history that is being submitted. BGA's should clearly mark their code number on all file submissions for accurate processing. Prior Offers: If known, please make us aware of any offers received from other Carriers or what is needed to place this case for the Proposed Insured.	Minimum Face Amounts: Permanent and Term: \$1,000,000. Maximum Age: For Proposed Insureds ages 0-74. For survivorship product consideration both parties must be age 74 or less. Maximum Page Count: Submission should not exceed 500 pages per client on a single case. We will accept a professional summarization of the Proposed Insured's medical history for consideration in lieu of excessively large files.
	term.informals@axa.us.com			
	Permanent Informals			
	axainformal@axa.us.com			
Brighthouse Financial	Note: Brighthouse Financial has sunset their life products as part of their 2017 CSO/PBR transition strategy. Look for new life products from Brighthouse in 2020.			
Foresters Financial	NA	NA	NA	NA
Global Atlantic	ain.trials@gafg.com	7 - 10 Days	Trial/Informal Cover Sheet, Agent Name/Code, Client Name, Client Age/Gender, Face Amount, HIPAA Authorization, Case summaries, APS, Full Medical File	Maximum age 85. No cases declined by 2 or more carriers. No subsequent information after submission will be accepted. Minimum Face amount \$1MM, Permanent plans only.
John Hancock	JH SalesNet website	5 Business Days	Include: Most current APS - last five years of medical history. Current exam, labs and EKG if available.	Maximum age: 90. John Hancock also offers Express Summary Quotes.
Lincoln Financial	AINNB@LFG.com	10 Business Days	Complete copies of proposed insured's medical records and can also include a summary of non-medical and financial issues for review. The papers should be accompanied by a cover sheet or transmittal identifying the product and desired face amount.	\$1MM Minimum face for Term and Perm. Maximum age of 85. No MoneyGuard Informals.
Mutual of Omaha	AINtrials@mutualofomaha.com	5 Business Days	An informal, or Trial, submission should include APS records and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case, Inquiry as should a cover memo or a transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	In order for Mutual of Omaha to accept trials your Agency must have placed \$100,000 of Annual Base Premium. Perm Only: Face amounts of \$1MM and above, or \$25K minimum premium. No prior decline or offers above T8 in last 12 months. Maximum age: 85. SPIA and Life requests on the same applicant will not be accepted. Additional information accepted for only 60 days after initial submission.
Nationwide	Tstatus@Nationwide.com	5 Business Days	An informal, or Trial, submission should include APS records and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case, Inquiry as should a cover memo or a transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	Permanent products only Minimum Face amount = \$1,000,000 Maximum Age = 70 No "second looks" - We will not accept informal inquiries on cases that have been previously shopped and rated Table D or higher by another carrier. No "third looks" on additional mail on an existing trial
New York Life	AMN_NB@NewYorkLife.com	5-7 Business Days	An informal, or Trial, submission should include Name, Gender, DOB, Face amount, APS records, and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case Inquiry as should a cover memo (Preferred) summarizing case details or transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	Check with NY Life Field Director for Minimum Premium requirements.
Principal Financial	pinbusiness@exchange.principal.com	5 Business Days	An informal, or Trial, submission should include APS records and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case, Inquiry as should a cover memo or a transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	Minimum face is \$1MM, Maximum age 75.
Protective Life	informals@protective.com	7 Business Days	A cover letter or transmittal including: Proposed Insured's Full Name, Birthdate, Gender. Proposed Insured's City, State and Zip Code (of residence). Face amount and anticipated rate class (Though not required an illustration will be very helpful). A list of pending offers, if any. Agency name / contract and number / email.	Minimum policy face amount of \$1 million. Face amounts of less than \$1 million will be considered when the annual premium is at least \$10,000.00. In these cases, an illustration will be required. Maximum Proposed Insured age of 75.
Prudential	Imaging Vendor or via fax to 800.416.5022	5 business days	Cover letter should include name, DOB, Face Amount, Product Type, BGA Contract Number, Pertinent information on the client's medical history, Rating class necessary to compete, other carrier offers, Why Prudential is a good fit for client, Past 5 years medical history.	Minimum Face amount of \$1 million for Term Products. Max age is 85

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Securian Financial	idlhb@minnesotalife.com	5 - 7 Business Days	An informal, or Trial, submission should include APS records and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case, Inquiry as should a cover memo or a transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	Ages up to 69: Minimum amount for review is \$1MM for permanent products and \$5MM - \$10MM for term products. Ages 70 and Older: Minimum amount for review is \$1MM for permanent products and \$5MM - \$10MM for term products. Informal applications at this age require a Medical Summary. Complete files only. Informals will only be reviewed once.
Symetra	PremierNewBusiness@Symetra.com	7 Business Days	An informal, or Trial, submission should include APS records and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case, Inquiry as should a cover memo or a transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	Case should be packaged for "one" time review; max page amount 500; avg turn-around time 7 days. Min face amount for term - \$2.5M, min face amount for perm - \$500K
Transamerica	Transamerica no longer accepts informal submissions. Please contact the AIN Underwriting Team for assistance.			
Zurich	life.underwriting@zurichna.com	5 days	An informal, or Trial, submission should include APS records and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case, Inquiry as should a cover memo or a transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	