

Carrier	Products	Underwriting	Niches & Riders	Marketing & Programs
<b>AIG</b>	<ul style="list-style-type: none"> <li>Select-A-Term - 10, 15 to 30 years</li> <li>ROP Term</li> <li>UL, SUL &amp; Index UL</li> <li>Lifestyle Income Solution Rider</li> <li>Full suite of A&amp;H products including Critical Care Plus, Accidental Choice Plus, &amp; Accident Expense Plus</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Underwriting Insights Playbook</a></li> <li>Standard can get pushed to Standard Plus for some cases with Blood Pressure or Build issues</li> <li><a href="#">Foreign Travel &amp; Foreign Nationals</a></li> </ul>	<ul style="list-style-type: none"> <li>Chronic Illness Rider: <a href="#">Accelerated Access Solution</a></li> <li>Secure Lifetime &amp; Choice Index: Standard includes up to Table 2</li> <li><a href="#">Return of Premium</a></li> <li><a href="#">Disability Rider</a> on Select-A-Term</li> <li><a href="#">Select Income Rider</a>: At death, this rider pays a monthly benefit to the beneficiary</li> <li>Enhanced Surrender Value Rider on <a href="#">AG Secure Survivor GUL II</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Rapid Rater</a>: Quote on the go anytime, anywhere!</li> <li><a href="#">Quick Ticket</a>: Web-based life insurance application process</li> <li>Premium Finance available</li> <li><a href="#">Master Playbook</a> contains a large collection of client-approved and producer-use sales concepts, guides and competitive information.</li> <li>Drop Ticket available on <a href="#">RapidApp</a></li> </ul>
<b>Fidelity Life</b>	<ul style="list-style-type: none"> <li>Rapid Decision Express Term</li> <li>Graded Benefit Term</li> <li>Graded Benefit Whole Life</li> <li>Accidental Death Benefit</li> </ul>	<ul style="list-style-type: none"> <li>Fully underwritten (non-medically) using third party data</li> <li>Approvals within 24 to 48 hours</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Rapid Decision</a>: Cutting edge technology and service for non-med products.</li> <li>Return of Premium, Waiver of Premium, Child Riders available</li> <li>Age last birthday</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Rapid App2</a> online application process. Click <a href="#">here</a> for Demo link. Login- Agent ID: demoagent; Password: life</li> <li>Training programs and monthly webinar schedules</li> </ul>
<b>Global Atlantic</b> (formerly Accordia)	<ul style="list-style-type: none"> <li>UL</li> <li>Index UL</li> <li>Index SUL                             <ul style="list-style-type: none"> <li>-First to Die Rider</li> </ul> </li> <li>Term 10, 20, 30 yrs &amp; ART</li> </ul>	<ul style="list-style-type: none"> <li>Direct Access to underwriters</li> <li><a href="#">Life Credits</a>: potentially upgrade a proposed insured rated up to Table 8</li> <li>Quick Quote/Informal service available</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">First to die rider</a> available on Index SUL product</li> <li>Linked Benefits - Accelerated Access</li> <li><a href="#">Wellness for Life Rider</a>: A unique rider designed to help your clients realize the benefits of living a healthy lifestyle</li> </ul>	<ul style="list-style-type: none"> <li>Guaranteed Term Exchange Program: Can convert other carriers term to an Accordia permanent policy</li> <li>Training programs and monthly webinar schedules</li> <li>Training department will host webinars for your brokers</li> <li>Advanced Markets Group available</li> <li>Premium Finance available</li> <li>BGA microsite</li> <li>Understanding Indexed Life Insurance</li> </ul>

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<p><b>Legal &amp; General America</b> (Banner &amp; William Penn)</p>	<ul style="list-style-type: none"> <li>• <b>OPTerm:</b> Competitive level premium term with guaranteed death benefit 10, 15, 20 &amp; 30 year plans</li> <li>• <b>Life Value Term:</b> Gently increasing premium term with guaranteed death benefit 20 &amp; 30 year plans</li> <li>• <b>Life Choice UL:</b> Flexible premium UL</li> <li>• <b>Life Step UL:</b> Flexible premium UL</li> <li>• <b>A-List Term:</b> Group term carve out - individual term life insurance for highly compensated employees. Gently increasing premium term with guaranteed death benefit. Schedule guarantee for first 3 policy years</li> </ul>	<ul style="list-style-type: none"> <li>• Most table ratings are applied to <a href="#">Standard Plus</a> rate class</li> <li>• <a href="#">Family cancer histories</a> not considered as an adverse underwriting factor for all classes</li> <li>• Ex-tobacco users offered competitive rates. Preferred plus NT available with no use of tobacco or nicotine-based products in the last 36 months. One celebratory cigar allowed per month with HO specimen negative for cotinine. Preferred NT available with no use of tobacco or nicotine-based products in the last 24 months. <a href="#">InTouch Underwriting</a> microsite</li> <li>• <a href="#">Credits add up!</a></li> <li>• <a href="#">APPCelerate UW Program</a></li> </ul>	<ul style="list-style-type: none"> <li>• Term Rider: additional insurance rider that provides temporary life insurance coverage for a specified number of years. The term period of the rider must be for a shorter time period than the level term period of the OPTerm base policy.</li> <li>• <a href="#">MobileSuite</a> provides quoting, new and inforce business review and the availability to send an RLI from a smartphone. Preferred Plus NT available after 3 years</li> <li>• <a href="#">AppAssist</a> online application submission can be completely paperless. E-delivery available for the client. Brokers can receive commission via EFT next day. No commission chargeback on lapse.</li> <li>• <a href="#">eDelivery</a> available for Banner policies. Coming soon for William Penn.</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">MediGuide America</a> – Medical Second Opinion Program: A valuable and unique benefit, absolutely free. Should an insured be diagnosed with a qualifying life threatening condition or disease, they will collect and assemble all medical records and obtain a medical second opinion.</li> <li>• <a href="#">Term Riders</a> microsite</li> <li>• <a href="#">The new LGA</a> microsite</li> <li>• <a href="#">OPTerm</a> microsite</li> <li>• <a href="#">Link to all LGA microsities: <a href="http://www.lgamerica.com/microsites/">http://www.lgamerica.com/microsites/</a></a></li> <li>• <a href="#">Link to LGA YouTube channel: <a href="http://www.youtube.com/thenewlga">http://www.youtube.com/thenewlga</a></a></li> <li>• Drop Ticket available on <a href="#">RapidApp</a></li> </ul>
<p><b>Lincoln National</b></p>	<ul style="list-style-type: none"> <li>• Term - 10, 15, 20 &amp; 30 years</li> <li>• One Year Term</li> <li>• UL, SUL &amp; Index UL</li> <li>• Money Guard</li> </ul>	<ul style="list-style-type: none"> <li>• Liberal tobacco guidelines-consider anything other than cigarette use as Standard non-tobacco.</li> <li>• Family history of cancer does not exclude best rate.</li> <li>• <a href="#">Table Reduction Program</a></li> <li>• TermAccel and LincXpress clients could possibly qualify for lab free underwriting.</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Life Guarantee UL &amp; SUL</a> – competitive on level pays, with guarantees through maturity.</li> <li>• <a href="#">LifeReserve UL</a> with supplemental coverage rider can be used as a vehicle for rescuing policies with large loans.</li> <li>• Exec Rider generates full 100% of premiums paid surrender value to help with balance sheet sensitive sales.</li> <li>• <a href="#">MoneyGuard Reserve</a>, <a href="#">MoneyGuard Reserve Plus</a> and <a href="#">MoneyGuard II</a> offer LTC benefits. MoneyGuard state approvals can be found <a href="#">here</a>.</li> <li>• <a href="#">LifeEnhance</a> Accelerated Benefit Rider</li> </ul>	<ul style="list-style-type: none"> <li>• Advanced marketing and financial planning tools available via Lincoln’s DesignIt illustration software.</li> <li>• MoneyGuard microsite available at <a href="http://www.myconfidentfuture.com">www.myconfidentfuture.com</a></li> <li>• Advanced Sales Team available</li> <li>• Premium Finance available</li> </ul>

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<b>MetLife</b>	<ul style="list-style-type: none"> <li>• Term - 10, 15, 20 &amp; 30 years</li> <li>• One Year Term</li> <li>• UL &amp; SUL</li> <li>• Whole Life - FlexTerm Rider</li> <li>• <a href="#">Individual Disability Income</a> Insurance</li> <li>• <a href="#">Promise Whole Life Select 10, 20 &amp; Select 65</a></li> </ul>	<ul style="list-style-type: none"> <li>• Reinsurance/Retention</li> <li>• Pro Athletes</li> <li>• Prostate Cancer</li> <li>• Competitive Foreign Travel Program</li> <li>• Large case expertise</li> <li>• <a href="#">Top 10</a> Reasons to choose MetLife Underwriting</li> <li>• <a href="#">MetEdge Program</a>: Facultative reinsurance program, which could improve some Table C and B cases to Standard. Available for all products, for up to \$10 million in coverage.</li> </ul>	<ul style="list-style-type: none"> <li>• MetLife is Your Clients' Passport to <a href="#">Foreign Travel</a></li> <li>• <a href="#">Flex Term Rider</a> – innovative solution makes it possible for your clients to benefit from the guarantees whole life offers at a more affordable premium.</li> <li>• <a href="#">Enricher Option Rider</a> - enables the policy owner to pay additional premiums that purchase amounts of single-premium paid up insurance to increase life insurance protection and cash value.</li> <li>• <a href="#">Enhanced Care Benefit Rider</a> available</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">External Term Conversion Program</a>: Convert other carrier(s) term to a MetLife permanent policy</li> <li>• <a href="#">QuikMet</a> online application submission process.</li> <li>• Advanced Markets team available</li> <li>• Premium Finance</li> <li>• <a href="#">Life Core Stories</a> microsite</li> <li>• <a href="#">BOSS</a> microsite</li> <li>• <a href="#">A New Look on Life</a> microsite</li> </ul>
<b>Minnesota Life</b>	<ul style="list-style-type: none"> <li>• Term - 5,10,15,20 &amp; 30 yrs</li> <li>• Convertible Annual Renewable Term</li> <li>• Whole Life -Flexible Term Rider</li> <li>• GIUL and Index UL, SIUL</li> <li>• UL and SUL</li> </ul>	<ul style="list-style-type: none"> <li>• Motor Vehicle Racing</li> <li>• Asthma</li> <li>• Diabetes</li> <li>• Prostate Cancer</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">First to die rider available on Eclipse Survivor &amp; Survivor Pro</a></li> <li>• <a href="#">Linked Benefits- Long Term Care Agreement</a></li> <li>• <a href="#">Performance Death Benefit Guarantee Agreement</a></li> </ul>	<ul style="list-style-type: none"> <li>• Advanced Markets Group available</li> <li>• Premium Finance</li> <li>• Training Department will host broker webinars</li> </ul>
<b>North American</b>	<ul style="list-style-type: none"> <li>• Guaranteed UL</li> <li>• Term - 10, 15, 20 &amp; 30 yrs</li> <li>• Index UL &amp; SUL</li> </ul>	<ul style="list-style-type: none"> <li>• Aviation: Possible preferred w/o IFR</li> <li>• Elevated liver enzymes</li> <li>• Marijuana usage</li> <li>• Coronary artery disease 60+</li> <li>• Type II diabetes 65+</li> <li>• Sleep apnea</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Accelerated Death Benefit Endorsements</a> rider available</li> <li>• <a href="#">Top 10 ways to benefit from North American's underwriting</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Table Shave Program</a>– Table 3 to standard Custom Growth CV &amp; Rapid Builder IUL- with waiver of surrender charge option at application. Table 3 to Standard (0-75)</li> <li>• Mobile App for Apple &amp; Android</li> <li>• <a href="#">Sales Concept</a> microsites</li> </ul>

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<b>Protective Life</b>	<ul style="list-style-type: none"> <li>• UL</li> <li>• Term UL</li> <li>• Index UL</li> <li>• Legacy Joint Term</li> <li>• SUL</li> </ul>	<ul style="list-style-type: none"> <li>• Coronary artery disease</li> <li>• Type II diabetes</li> <li>• Sleep Apnea</li> <li>• Competitive build chart</li> <li>• Private Pilots qualify for Preferred with NO EXCLUSION (see additional guidelines)</li> <li>• “High Touch” Underwriting Support for UL and Trial Cases</li> <li>• Use Dual Underwriting Manuals for Best Offer</li> </ul>	<ul style="list-style-type: none"> <li>• Chronic Illness protection available with the <a href="#">Extend Care Rider</a></li> <li>• <a href="#">Income Provider Option</a> available at no-cost, providing security for today’s needs and tomorrows dreams.</li> <li>• Sweet Spots include: <a href="#">Build</a>, <a href="#">CAD</a> &amp; <a href="#">Prostate Cancer</a></li> <li>• Return of Substandard Charges Option Rider (<a href="#">ROSCO</a>)</li> <li>• <a href="#">Top 10</a> Reasons to sell Extend Care Rider</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Working with Widows</a> microsite</li> <li>• Premium Finance available</li> <li>• <a href="#">ExtendCare</a> microsite</li> <li>• <a href="#">GrandLegacy</a> microsite</li> <li>• Drop Ticket available on <a href="#">RapidApp</a></li> </ul>
<b>Prudential</b>	<ul style="list-style-type: none"> <li>• UL, Index UL &amp; SUL</li> <li>• Term - 10, 15, 20 &amp; 30 yrs</li> <li>• ROP Term</li> <li>• Work-Life 65 Term</li> </ul>	<ul style="list-style-type: none"> <li>• Foreign Travel- Preferred Best available for selected countries</li> <li>• Aviation – commercial pilots for US based airlines</li> <li>• <a href="#">Generous build tables</a></li> <li>• Will consider pipe, cigar, smokeless tobacco users and nicotine patch/gum users at Non Smoker Plus rates – Celebratory cigars may qualify for Preferred Best or Preferred Non-tobacco.</li> <li>• Underwriting credits are available for ANY face amount, age, product, table rating – both smokers &amp; non-smokers</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Living Needs Benefit Rider</a></li> <li>• <a href="#">BenefitAccess Rider</a> available for chronic &amp; terminal illness.</li> <li>• <a href="#">Return of Premium</a></li> <li>• Get to know why some clients “<a href="#">Prefer</a>” Prudential.</li> <li>• Simplified approach to <a href="#">Foreign Travel</a> &amp; <a href="#">Short-Term U.S. Residents</a></li> <li>• <a href="#">Worklife 65</a> – includes an insured’s waiver of premium benefit for both disability &amp; unemployment.</li> <li>• Age last birthday</li> <li>• Underwriting <a href="#">Military Members</a></li> </ul>	<ul style="list-style-type: none"> <li>• Extensive library of <a href="#">Rx for Success news-letters</a> explain life insurance medical impairments and other underwriting issues in “lay terms”. Log into <a href="#">Pruxpress.com</a> to view complete library.</li> </ul>
<b>SBLI</b>	<ul style="list-style-type: none"> <li>• Term - 10, 15, 20, 25 &amp; 30</li> <li>• WL: Continuous Pay, Paid up at 65, Whole Life 10, 15, 20 &amp; Single Premium</li> <li>• UL + Whole Life for conversion</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Accelerated UW Program</a></li> <li>• Treated and untreated HTN</li> <li>• Mild, controlled asthma</li> <li>• Mild, controlled anxiety</li> <li>• Certain family histories that are gender specific cancers: breast, testicular, prostate, ovarian and uterine</li> </ul>	<p>Sweet Spots include: Asthma, Sleep Apnea and Diabetes (type II).</p>	<ul style="list-style-type: none"> <li>• Drop Ticket available on <a href="#">RapidApp</a></li> <li>• New technology enhancements including MYSBLI.com, e-policy delivery and SBLIAgent.com to enhance services and easy access to information.</li> </ul>

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<b>Transamerica</b>	<ul style="list-style-type: none"> <li>• UL, Index UL &amp; SUL</li> <li>• Term - 10,15,20,25,30 years</li> <li>• Yearly Renewable Term</li> <li>• Final Expense (simplified issue) &amp; Guaranteed Whole Life</li> <li>• Single Premium UL</li> <li>• Long Term Care</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Family history</a> waived if the applicant is age 60 or above for Preferred Status (age 65 or above for Preferred Plus)</li> <li>• <a href="#">Asthma</a> – even taking chronic medications may qualify for Preferred Status (25-65, non smoker)</li> <li>• Applicants who have a family history of <a href="#">cancer</a> may qualify for Preferred Status</li> <li>• <a href="#">Cancer Survivors</a> may now be considered for Preferred (no recurrence in the past 10 yrs)</li> </ul>	<ul style="list-style-type: none"> <li>• Linked Benefits – <a href="#">Term</a> &amp; <a href="#">UL</a></li> <li>• <a href="#">Return of Premium</a> available</li> <li>• Disability rider available with <a href="#">Trendsetter Express Term</a></li> <li>• <a href="#">GWL &amp; Final Expense</a> offer simplified issue.</li> <li>• <a href="#">Income Protection Option</a> – no cost feature which gives the policy owner the option to structure an income stream.</li> <li>• <a href="#">MultiFlex Surrender Value</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">TOP &amp; TOP Plus Program</a>: An easy way to help clients increase their term life insurance coverage with accelerated underwriting and no medical exams.</li> <li>• Substandard offers can get a step up with <a href="#">Transcend</a>.</li> <li>• <a href="#">Life Sales</a> iPad app available</li> <li>• Advanced Marketing Team available</li> <li>• <a href="#">Trendsetter Sales Tools</a> microsite</li> <li>• <a href="#">Long Term Care Rider</a> microsite</li> </ul>
<b>Symetra</b>	<ul style="list-style-type: none"> <li>• Term - 10, 15, 20, 25, 30 yrs</li> <li>• UL</li> <li>• GUL</li> <li>• SUL</li> </ul>	<ul style="list-style-type: none"> <li>• Issue up to Table 16</li> <li>• Direct access to underwriters and case managers</li> <li>• <a href="#">Preferred Underwriting Guidelines</a></li> <li>• Quick Quote service available</li> </ul>	<ul style="list-style-type: none"> <li>• Accelerated Death Benefit Rider for <a href="#">Cognitive Impairment</a></li> <li>• Highly competitive no lapse guarantee UL &amp; SUL product pricing</li> <li>• Chronic Illness Accelerated Death Benefit Rider (UL)</li> <li>• Chronic Illness Plus Accelerated Death Benefit rider (UL)</li> <li>• Age last birthday for Term</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">GoodLife Rewards Program</a></li> <li>• <a href="#">External Term Conversion Program</a></li> <li>• Training Department will host webinars for your brokers</li> <li>• Life Sales Concepts microsite</li> </ul>
<b>United of Omaha</b>	<ul style="list-style-type: none"> <li>• Term - 10, 15, 20 &amp; 30 yrs</li> <li>• UL</li> <li>• SUL</li> <li>• Children’s Whole Life</li> <li>• <a href="#">Living Promise WL</a></li> <li>• Guaranteed Accidental Death product</li> <li>• DI, LTC, CI, Med Sup</li> </ul>	<ul style="list-style-type: none"> <li>• Asthma</li> <li>• Mild Sleep Apnea</li> <li>• Occasional cigar usage for both Preferred Plus, Preferred &amp; Standard Plus classes</li> <li>• Family history of cancer is not considered in parents or siblings in Preferred rate classes</li> <li>• Large Life Case Underwriting Team</li> <li>• Fit Underwriting Credit Program</li> </ul>	<ul style="list-style-type: none"> <li>• Express Products <a href="#">Reference Guide</a></li> <li>• <a href="#">Underwriting Strengths</a> that help shape their Best Offer.</li> <li>• <a href="#">Disability &amp; ROP</a> riders available</li> <li>• Age last birthday</li> <li>• Accelerated Death Benefit</li> <li>• \$250K Chronic Illness ADB benefit included in every policy (state specific)</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Fit Underwriting Credit Program</a>: Could help clients who would be normally rated get a better classification. Click to view <a href="#">Fit Test</a>.</li> <li>• Advanced Markets Team available</li> <li>• <a href="#">Life Ideas That Work</a> microsite</li> <li>• Drop Ticket available on <a href="#">RapidApp</a></li> </ul>

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