

Conditional/Temporary Receipt Guidelines

Carrier	Guidelines
AIG As of 3/2022	<p>LTLIA provides temporary coverage that is the lesser of:</p> <ul style="list-style-type: none"> The plan amount applied for to cover the Proposed Insured(s) under the base life policy; or \$1 million plus the amount of any premium paid for coverage in excess of \$1 million; or If death is due to suicide, the amount of premium paid will be refunded, and no death benefit will be paid.
American National As of 3/2022	<ul style="list-style-type: none"> The payment received with the application must equal the minimum initial premium required for the plan and amount of insurance applied for and the mode of premium payment selected. All medical examinations and tests required under the company's initial application requirements must be completed and the reports of those medical examinations and tests must be received at the company's home office within 45 days after the date of this receipt. On the effective date, all persons proposed for insurance must be in good health and insurable standard premium rates for the plan and amount of insurance requested in the applications. Amount cannot exceed \$500,000
Bestow As of 3/2022	<p>Customer activates policy with credit card/debit card after underwriting approval. Not temporary coverage.</p>
Brighthouse Financial As of 3/2022	<p>Guidelines for Conversion WL and One Year Term:</p> <p>The total death benefit under the TIA and all other receipts issued by all the companies listed on the receipt will not be more than \$1,000,000 for any Proposed Insured(s). Should there be more than one application or receipt for any person to be insured, the share for each application will be in the ratio that the amount applied for on that application bears to the total amount of insurance applied for under all such applications.</p> <p>The Proposed Insured(s) are eligible for TIA if:</p> <ul style="list-style-type: none"> The application, its supplements are paramedical/medical exam do not include any misrepresentation; and The Proposed Insured(s) has/have never received medical treatment for or been diagnosed with, cancer. HIV, AIDS, coronary artery disease, stroke, alcohol use; and The Proposed Insured(s) is/are at least 14 days old <p>State Variations Apply</p>

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Conditional Receipt Guideline

(See actual TIA/Conditional Receipt for complete information).

Last Update: 4/2022 / Last Carrier Review: 3/2022

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Conditional/Temporary Receipt Guidelines

Carrier

Guidelines

Global Atlantic

As of 3/2022

CONDITIONS AND LIMITATIONS

- It is a condition precedent that the proposed insured be insurable on the START DATE. This means “insurable” under our rules and limits.
- There is no insurance before the START DATE.
- There is no insurance after the STOP DATE.
- There is no insurance if any material misrepresentation exists on the application or supplements.
- This form is void if any check or draft is not valid.
- There is no insurance if less than a full month premium is paid.
- Life Insurance limits are the lesser of a. \$500,000 or the amount in Section D of the application, if the proposed insured is insurable at the rate applied for or better; or b. \$100,000 or the amount in Section D of the application, if the proposed insured is insurable, but at a higher rate than applied for.
- If the proposed insured dies by suicide, the Company’s liability under this agreement is limited to a refund of the payment received.

DO NOT COLLECT CASH IF DEATH BENEFIT AMOUNT APPLIED FOR EXCEEDS \$3,000,000.

John Hancock

As of 3/2022

Limited Amount

The limited amount is equal to or lesser than the amount applied for or \$1,000,000 individual and \$5,000,000 survivorship.

Other Limitations

All questions on the Temporary Insurance Application must be answered “No.” Insured must be between the ages of 20 and 70. The total amount of life insurance being applied for cannot exceed \$10,000,000 individual or \$15,000,000 survivorship.

Legal & General America

As of 3/2022

Limited amount is the lesser of:

- The amount of insurance applied for in the Application; or
- \$1,000,000 minus the amount of insurance on the Proposed Insured’s life with the insurer under any other applications for insurance now pending or other temporary insurance agreements.

The Insurer’s liability will be limited to a return of the amount remitted if:

- Any part of the life insurance application or the TIAA contains a misrepresentation material to the Insurer, or the Proposed Insured dies by suicide.

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<p>Lincoln Financial</p> <p>As of 3/2022</p>	<ul style="list-style-type: none"> Max temporary insurance coverage amount = \$500,000 Available on applications up to \$3,000,000 Coverage terminates automatically on earliest. <ul style="list-style-type: none"> of 45 days if no medical exam or Part II is received. 90 days from the agreement. the date insurance takes effect. or the Proposed Insured(s)/Applicant(s)' receipt of termination of coverage also defined herein as 5 days immediately following the date the Company mails notice of termination of coverage to the premium notice address designated in the Company Ticket(s) or Part I of the Application(s) No coverage available for a person under age 15 days or over 70 years Certain medical restrictions apply, consult Temporary Life Insurance Agreement document for details. Coverage begins on the date of this Agreement but only if a Company Ticket(s) or Part I of the Application(s) has been completed on the same date or not more than 7 days prior to the date of this Agreement.
<p>Nationwide</p> <p>As of 4/2022</p>	<ul style="list-style-type: none"> Amount of Coverage – \$1,000,000 overall maximum for all applications or agreements. Temporary Insurance under this Agreement will commence on the date of the application if the full first premium for the mode selected has been paid and accepted by Nationwide or authorized by Electronic Funds Transfer as advance payment for an application for Life Insurance. If any Proposed Insured dies while this temporary insurance is in effect, Nationwide will pay to the designated Beneficiary the lesser of the amount of death benefits, if any, which would be payable under the policy and its riders if issued as applied for, excluding any accidental death benefits, or • \$1,000,000 This total benefit limit applies to all insurance applied for under this and any other current applications to Nationwide and any other Temporary Insurance Agreements for Life Insurance whether applied for on the life or lives of one or more Proposed Insureds. Date Coverage Terminates – 60 DAYS maximum coverage. Temporary Life Insurance under this Agreement will terminate automatically on the earliest of: <ul style="list-style-type: none"> 60 Days from the date of this signed agreement The date any policy is offered or issued to the proposed insured in connection with the application <p>The date Nationwide mails notice of termination of coverage and refund of the advance payment to the proposed insured, or owner, if different</p>
<p>North American</p> <p>As of 3/2022</p>	<p>Special Limitations:</p> <ul style="list-style-type: none"> Fraud or material misrepresentation in the application or in this Agreement shall invalidate this agreement and the Company's only liability is to refund any advance premium payment made. There is no insurance under this agreement if the check, initial EFT draft or Credit Card is not honored when presented. If the Proposed Insured dies by suicide, the Company's liability under this Agreement is limited to a refund of any advance premium payment made. No agent or other person is authorized to accept money on a Proposed Insured less than 15 days of age or over 70 years of age from the date of this Agreement, nor will any insurance take effect for such person. No agent is authorized to modify any of the provisions of this Agreement. We can now accept Temporary Insurance Agreements (TIA) on pending applications for up to \$1,000,000 regardless of the amount of coverage in force with our company. All other restrictions and state specific guidelines still apply. <p>Please refer to state specific forms for detail as some state rules vary.</p>

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OneAmerica <small>As of 3/2022</small>	<p>The TIA agreement is used only when premium is included with the application.</p> <p>This form is used for saving age. The client has up to 30 days past their birth date to save age. Including the premium and TIA with application guarantees OneAmerica will save their age even if underwriting takes longer than 30 days.</p> <p>Maximum is \$250,000.</p>
Pacific Life <small>As of 3/2022</small>	<p>We offer a user-friendly approach to temporary insurance requests. Temporary insurance is designed to cover your needs during the underwriting process. Coverage begins the moment your client signs the TIAA paperwork and submits the required premium or payment authorization provided the application – Part 1 is complete and submitted with the original signed TIAA and all TIAA eligibility questions are correctly answered “no.”</p> <p>Important points to remember about temporary insurance:</p> <ul style="list-style-type: none"> • Lasts a maximum of 90 days. • Ends 45 days after the start date if the required exams and tests are not completed and received by Pacific Life by that time. • Ends the date the owner withdraws the application, refuses the policy, or offer, or the date we mail notice that the case is declined. • Coverage available under a TIAA is the lesser of the amount applied for or \$1M minus the amount of any insurance on the proposed insured’s life in force with Pacific Life under any policies, conditional receipts, or other temporary insurance agreements. • Premium will not be processed from the credit card or checking account until policy delivery (when delivery requirements are submitted). <p>The policy with TIAA will be current dated when issued unless backdating is requested, and premium/insurance charges will be required from that date forward.</p>
Protective Life <small>As of 3/2022</small>	<p>No insurance is provided under the terms of the Conditional Receipt in the event of death of the Insured by suicide. In the event of suicide, the Company’s sole liability will be the return of any money received.</p> <p>Note: Premium may not be collected (1) where the face amount applied for plus any other in force life insurance and accidental death benefits (including those applied for) on Proposed Insured(s) with the Company and its affiliates exceeds \$1,000,000; OR (2) on Proposed Insured(s) under 15 days of age or over age 80; OR (3) for cases in which the Proposed Insured(s) intends to leave the United States within the next 60 days. Any premium received under (1), (2) or (3) of this note will be refunded.</p> <p>AMOUNT OF COVERAGE - \$1,000,000 MAXIMUM (Per Proposed Insured)</p> <p>The total amount of insurance on Proposed Insured(s) which may become effective prior to delivery of the policy to the Owner shall not exceed \$1,000,000 with the Company and its affiliates. This amount includes other life insurance and accidental death benefits on such Proposed Insured(s) currently in force and applied for with the Company and its affiliates.</p>

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Prudential As of 3/2022	Please refer to Prudential's website at www.PruXpress.com .
SBLI As of 3/2022	<p>Maximum Amount The maximum amount of life insurance coverage available under this Conditional Receipt Agreement shall be the lesser of: (1) the amount of insurance applied for in the Life Insurance Application – Part 1; or (2) \$1,000,000, less the amount of insurance on the Proposed Insured's life in force with us under any policies, riders and Conditional Receipt Agreements, applied for or pending issue with us, including Accidental Death Benefits, plus the amount of any premium paid in excess of this amount; or (3) if death is due to suicide or intentional self-inflicted injury, the amount of premium paid will be refunded and no death benefit will be paid. There is no coverage beyond 70 years old (age nearest birthday) or below age 15 days. (Kansas, maximum amount is \$500,000).</p> <p>The Conditional Receipt Agreement will be void if the Agreement or application contains any material misrepresentation.</p>
Securian Financial As of 3/2022	<p>Money cannot be accepted if:</p> <ul style="list-style-type: none"> • The proposed insured is 76 or older. • The proposed Insured has a history of heart disease, stroke, cancer, or diabetes. • The proposed Insured has been rated or declined for life insurance in the past 60 days. • The total amount of insurance requested in all applications on the proposed insured (or if survivorship coverage is requested, both proposed insureds combined) exceeds \$5,000,000. • If the application is from the state of Kansas. <p>We will pay the beneficiary the amount of life insurance you applied for (not including any Accidental Death Benefit applied for), or \$250,000, whichever is less, if:</p> <ul style="list-style-type: none"> • Both Part 1 and Part 2 of the application have been completed, and • All representations on the Part 1 and Part 2 are true and complete, and • The proposed insured's death results solely from an accidental injury and not as the result of suicide, and • This agreement has not been terminated.
Symetra As of 3/2022	<p>If the Temporary Life Insurance questions have been answered “no” and if money has been accepted as advance payment for life insurance and the Proposed Insured dies while this temporary insurance is in effect, we will pay the beneficiary an amount equal to the lesser of:</p> <p style="padding-left: 40px;">The amount of all death benefits applied for with this application, including any accidental death benefits if applicable; or</p> <p style="padding-left: 40px;">A maximum amount under all Temporary Life Insurance Agreements with Symetra Life of \$250,000.</p> <p>Limitations: Fraud or material misrepresentation in the application or in the answers to the questions of this agreement invalidates this Agreement and the Company's only liability is for a refund of the payment made.</p> <ul style="list-style-type: none"> • If the Proposed Insured is less than 15 days old or more than 80 years old - limited to a refund of the payment made. • If the Proposed Insured commits suicide - limited to a refund of the payment made. • If the check or draft submitted as payment is not honored by the bank – no coverage under this Agreement.

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Transamerica <small>As of 3/2022</small>	<p>The aggregate amount of conditional coverage provided under the Conditional Receipt and any other Conditional Receipt issued by the Company on each person to be covered shall be limited to the lesser of the amounts(s) applied for or \$1,000,000 of life insurance if the Proposed Insured if age 16-65 and is insurable at the standard or better class of risk, \$400,000 of life insurance if the Proposed Insured is age 66-75 and is insurable at the standard or better class of risk, or \$100,000 for a class of risk with extra ratings regardless of age. There is no conditional coverage for riders or any additional benefits.</p> <p>If conditions are not met or death occurs from suicide, there is no coverage under the Conditional Receipt.</p>
United of Omaha <small>As of 3/2022</small>	<p>Temporary Life Insurance Agreement (Applies to Fully Underwritten Term and UL Products)</p> <ul style="list-style-type: none"> The TIA Benefit is an amount equal to the lesser of: (1) the amount of insurance applied for in the application; or (2) \$1,000,000 minus the amount of any insurance on the Proposed Insured's life under any other temporary insurance agreements and/or conditional receipts. In no event will the amount of the TIA Benefit under this Agreement exceed \$1,000,000. All 6 TIA eligibility questions must be answered "no". If an eligibility question is answered "yes", do not collect a check from the client. The TIA does not need to be submitted, but the electronic transaction authorization may still be submitted. <p>No Temporary Insurance coverage if:</p> <ul style="list-style-type: none"> No premium is submitted at the time this Agreement is submitted or if the premium check or EFT is not honored. There is a material misrepresentation in any answer to any question listed on the TIA or to any questions or statements in the application and/or questionnaires and supplements to the application. Death from suicide or intentional self-inflicted injury, while sane or insane, in which case, United will <u>not</u> be liable under this Agreement except to return any payment paid with the application. <p>CONDITIONAL RECEIPT (Applies to Express Products)</p> <p>The benefit under this Receipt is an amount equal to the lesser of: (1) the amount of the death benefit that would be payable in the first policy year under the policy as applied for in the application; or (2) \$100,000 minus the amount of any insurance on the Proposed Insured's life under any other temporary insurance agreements and/or conditional receipts. In no event will the amount of the Conditional Receipt benefit under this Receipt exceed \$100,000.</p>

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