

Core Carrier Competitive Advantages

Carrier	Products	Accelerated Underwriting	Underwriting	Niches & Riders	Marketing & Programs
<p>AIG As of 12/2021 (No response to follow up)</p>	<ul style="list-style-type: none"> Select-a-Term - 10, 15 to 30-years 35 Year Term Ultra-One Term GUL Index UL 	<p>Available for all apps. Issue ages: 0-55 Face Amt: up to \$1,500,000.</p> <p>Max Accumulator and Value+ Protector Non-Medical Underwriting Age: 0-59 (18-59 in New York) Face Amount: \$2,000,000 or less UW Classes:</p> <ul style="list-style-type: none"> Preferred Plus NT Preferred NT Standard NT Preferred T Standard T <p>Expanded Standard includes Table A & B</p> <p>Part B – AIG orders Part B tele-interview required, may only be completed by the tele-interview vendor. Do not submit an agent completed part B exam, labs or APS records as this will create duplication & delays.</p> <p>For AU+, agents will have the option of submitting agent-completed Part B applications for cases through \$1 million and submitted via IGO full eApp. For cases between \$1-2 million, tele-interview only.</p>	<p>Check out the underwriting programs.</p> <p>Refer to the Underwriting Quick Reference Guide.</p> <p>Underwriting Insights: Standard may qualify for Standard Plus.</p> <p>Foreign Travel</p> <p>Foreign Nationals & Visa Holders</p> <p>Quick Quote/Informal service available</p> <p>Cigar Smokers – One per week can qualify for non-tobacco rates if urinalysis is clear of nicotine.</p>	<p>Chronic Illness Rider – Accelerated Access Solution</p> <p>Secure Lifetime GUL – standard includes up to Table 2</p> <p>Select Income Rider – upon the death of the insured, this rider pays a monthly benefit to the beneficiary.</p> <p>Lifestyle Income rider available on Secure Lifetime GUL – Accelerates the Death Benefit over 10 years FULLY GUARANTEED.</p> <p>Enhanced Surrender Value Rider –Secure Lifetime GUL 3</p> <p>Income Rider on the Secure Lifetime GUL</p> <p>SAT Substandard Advantage – Table ratings added to Special Rate Class</p> <ul style="list-style-type: none"> For issue ages 70 or less or through Table H (applied to Special Non-Tobacco rates & Special Tobacco rates for Tobacco users) For issue ages greater than 70 through Table D (applied to Special Non-Tobacco rates & Special Tobacco rates for Tobacco users) 	<p>Rapid Rater – Quote on the go anytime, anywhere!</p> <p>Quick Ticket web-based life insurance application process.</p> <p>Healthy Credits Program for Underwriting</p> <p>Premium Finance available</p> <p>Advanced Markets Group available</p> <p>Master Playbook on the AIG website contains a large collection of client-approved and producer-use sales concepts, guides, and competitive information. Finding sales concepts just got easier.</p> <p>SAT Band 1 - \$74 Commissionable Policy Fee</p>

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<div>American National</div> <div>As of 5/2021</div> <div>(No response to follow up)</div>	<div><div>- Signature Term – ART, 10, 15, 20, 30</div><div>- Signature Performance IUL</div><div>- Executive UL</div><div>- Signature GUL</div></div> <div>- ALL PRODUCTS INCLUDE NO COST LIVING BENEFIT RIDERS – Terminal, Chronic, and Critical</div>	<div><div>Underwriting Xpress</div><div><div>o Ages 0-65</div><div>o Face Amounts up to \$249,999.</div><div>o ALL INDIVIDUAL PRODUCTS</div><div>o Paper or E-App (Expert App – ANICO’s e-app platform)</div><div>o Standard and Substandard</div><div>o NO TELEINTERVIEW, NO AUTOMATIC EXAM/LABS or APS</div><div>o MIB, RX Check, MVR and LRC (Life Risk Classifier – Lexus/Nexis Public Database Check)</div></div></div> <div><div>Underwriting Xpress Plus</div><div><div>o 18-60</div><div>o 18-50 – Up to \$1,000,000</div><div>o 51-60 – Up to \$500,000</div><div>o ALL INDIVIDUAL PRODUCTS</div><div>o E-APP ONLY (Expert App – ANICO’s e-app platform)</div><div>o Preferred Plus, Preferred, Standard Plus, Standard (Substandard cases will be disqualified from Xpress Plus, but are still eligible through full underwriting).</div><div>o NO TELEINTERVIEW, NO AUTOMATIC EXAM/LABS or APS</div><div>o MIB, RX Check, MVR, and LRC (Life Risk Classifier – Lexus/Nexis Public Database Check)</div></div></div> <div>IP Brokerage Drop Ticket available for American National’s Term and GUL</div>	<div>Non-Med for your financially and medically healthy cases – Xpress & Xpress Plus for cases up to \$1,000,000 ALL PRODUCTS!</div> <div>Precision Credit Underwriting – Table 6 or better cases can get standard or even preferred! Up to age 60, Face Amounts of up to \$1.5 million, Non-smokers only.</div> <div>RETENTION of \$5 MILLION up to age 75 thru table 16.</div> <div>Artificial Intelligence called SMART UNDERWRITING - Consistent and accurate application of American National’s underwriting standards. Reflexive and responsive medical questions built directly into ExpertApp. Decrease in the number of cases that require you to go back to a client for supplemental information.</div>	<div>No cost Living Benefits (Terminal, Critical, and Chronic Illness Riders) available on ALL PRODUCTS – automatically added to policies issued at a table 4 or better and/or a flat extra of \$5.00 or less.</div> <div>GUL VERY COMPETITIVELY PRICED – with Cash Out Rider (Automatically added at no additional cost) – cash out available in years 15,20 and 25.</div> <div>Term Conversion available to any of their permanent products currently available. Conversion Credit available through 5th anniversary.</div> <div>Unique term to term conversion. Convert from ART to 20 or 30 year term. Must convert within 1st 3 years of ART issue. ART issues age must be age 55 or under to convert to 20 year term. Must be age 50 and under to convert to either 20 or 30 year term.</div>	<div>Turnkey Pension Services available. Complete in-house pension sales and administration depart – all under one roof for the small business market. Solo 401(k), DB Plans, Safe Harbor 401(k), 412(e)(3) etc...</div> <div>Xpress & Xpress Plus non-med underwriting for cases up to \$1 million on ALL PRODUCTS!</div> <div>Expert App e-app now available for both life & Annuities. Agent must be appointed first prior to submission.</div>

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Bestow As of 3/2022	<ul style="list-style-type: none">Term (10,15,20,25 & 30-year)	Yes No Exam, No paperwork, 100% on-line Instant underwriting – Consumer completes application & if approved could have policy in under 5 minutes!	Insurable Scenarios: <ul style="list-style-type: none">- Chest pain, non-cardiac related- Depression, mild with first-line treatment- Anxiety, mild with first-line treatment- ADD, mild with first-line treatment- Type 2 Diabetes, age 30+, well-controlled- Seizure disorder, well controlled- Hepatitis, acute & recovered- Sickle cell trait (not disease)- Skin disorders, including basal cell or squamous cell carcinoma- Obsessive-Compulsive Disorder (OCD), mild with first-line treatment.	Quotes in seconds. Coverage in minutes. Credit Card for all premium payments. No hassles!	<ul style="list-style-type: none">• Click here for Agent Hub.• Sales Team will host webinars for your brokers &/or agency staff.• Unique URL's for agencies & agents can be co-branded.
Brighthouse Financial As of 3/2022	<ul style="list-style-type: none">• Conversion Whole Life• One Year Term	Not applicable			
Global Atlantic As of 3/2022	<ul style="list-style-type: none">• Index UL	Fast Lane Underwriting Single Life IUL	Direct access to underwriters Life Credits: potentially upgrade a proposed insured rated up to Table 8. Quick Quote/Informal service available Fast Lane Underwriting Upgrade	Linked Benefits – Accelerated Access Wellness for Life Rider: A unique rider designed to help your clients realize the benefits of living a healthy lifestyle.	<ul style="list-style-type: none">• External Term Conversion Program• Training programs and monthly webinars• Training department will host webinars.• Advanced Markets Group available• Premium Finance available• BGA microsite• Foreign National• Premium Finance
John Hancock As of 3/2022	<ul style="list-style-type: none">• UL• SUL• Term (10,15, 20 & 30-year)	ExpressTrack for all products up to \$3MM	Quit Smoking Incentive An applicant can still be considered a standard non-smoker if they use other tobacco or nicotine products (i.e., chewing tobacco)	LTC Rider Critical Illness Benefit Rider Vitality Program	Advanced Markets Group

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<div>Legal & General America</div> <div>As of 3/2022</div>	<ul style="list-style-type: none">OPTerm: Competitive level premium term with guaranteed death benefit 10, 15, 20, 25, 30, 35 & 40-year plans.Life Step UL: Flexible premium universal life.A-List Term: group term carves out – individual term life insurance for highly compensated employees. (Effective Nov 1, 2021, the A-List Term product was discontinued. For more details click here.)	<p>OPTerm Level Premium Term 10,15,20,25,30,35, and 40 years</p>	<p>Preferred Plus Considerations For:</p> <ul style="list-style-type: none">- Cigarette smokers 3 years out- Treated Hypercholesterolemia- Treated Hypertension- Combination of treated HTN cholesterol- Treated or untreated total cholesterol under 300- Recreational scuba diving up to 100 feet- Family history of cancer* <p>Preferred Considerations for:</p> <ul style="list-style-type: none">- Asthma on two medications or less (well controlled)- Anxiety/Depression on one prescription medication (well controlled)- Mild Sleep Apnea (Apnea Index (AI)<20 or Respiratory Disturbance Index (RDI)<30 and lowest oxygen saturation above 85% with good compliance for one year and no residual symptoms <p>Standard Plus Consideration for:</p> <ul style="list-style-type: none">- Type II Diabetes - controlled- Severe Sleep Apnea with documented good CPAP compliance for one year and no residual symptoms- Personal history of cancer, subject to type, date of onset and last treatment of cancer <p>*Unless there are features of the family history that suggest a hereditary cancer syndrome may be present.</p>	<p>Term Rider: Our term rider solution can help your clients get the most bang for their buck. Term riders are a smart and cost-effective way for your clients to stack coverage at a 10, 15, or 20-year duration, depending on their needs. To stack coverage, the term period of the rider must be for a shorter time period than the duration of the base policy. Your client will get protection for additional years they need on top of their base policy, without the additional policy fees and confusion of owning multiple policies.</p> <p>Check 21 & eDocuments: Upload documents and submit imaged checks fast and securely.</p> <p>LGA Web Quoting</p> <p>Term conversion: Eligible policies convertible for the level period or up to attained age 70; policies issued at age 66 are convertible for the first 5 years.</p> <p>Children’s Rider: The Children’s Life Insurance Rider provides death benefit protection for families with one or more children. A single rider covers all eligible children to the earlier of the child’s 25th birthday or the insured’s 65th birthday. The rider premium is level in all years.</p> <p>eDelivery: Flexible eDelivery solution to deliver life insurance policies electronically.</p> <p>Agency Analytics, Sales Reports and Time Service Reports available online. Inforce & Real-Time case status: partner@lgamerica.com</p>	<p>Horizon Digital Application: A simplified and improved application and accelerated underwriting process offering shorter application times, faster decisions, reduced cycle times and greater flexibility for you and your clients.</p> <p>Get More, Get Less Program: Option to customize face amount, product duration and billing frequency through our Horizon Digital Application process.</p> <p>AppAssist: Start an application with our tele-application program that lets our experienced in-house team take over the administrative burden of application fulfillment and case management.</p> <p>LGA Marketing Library</p> <p>LGA YouTube Channel</p>

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<div>Lincoln Financial</div> <div>As of 3/2022</div>	Term -10,15,20 & 30-years One-Year Term TermAccel: 10, 15, 20 & 30-ys GUL UL SUL Index SUL Index UL Money Guard	<div>Term Accel</div> <div>Term Accel: 10, 15, 20, or 30-year</div> <div>LincXpress</div> <div>All products except: LifeElements One-Year Term</div>	<div>Direct access to Underwriters.</div> <div>Nontobacco rates for cigar, pipe, and chewing tobacco users.</div> <div>Improved guidelines for more competitive offers for clients with history of breast cancer, prostate cancer, asthma, ulcerative colitis, and atrial fibrillation.</div> <div>Significantly improved hepatitis C guidelines and ratings. Most will qualify for standard; some preferred.</div> <div>Resting EKGs eliminated for all ages and face amounts.</div> <div>Autobind capacity of \$25 million and jumbo limit of \$50 million.</div> <div>TermAccel eTicket and LincXpress Tele-App clients may qualify for lab-free underwriting.</div>	<div>MoneyGuard III offer LTC benefits</div> <div>Multiple Living Benefit Rider Available:</div> <div>LifeAssure ABR (Chronic illness with no up-front cost and discounted payments)</div> <div>CareCoverage ABR (LTC rider with access to ConciergeCare)</div> <div>Long-Term Care Rider</div> <div>Multiple enhanced cash value options for business or commercial premium finance cases 100%, 93%, and 85% ROP in early years.</div> <div>Comprehensive post issue policy support for both the advisor and client.</div> <div>Leading-Edge Underwriting</div> <div>Underwriting Members of Military</div>	<div>eStrategy: submit electronic applications via iPipeline's iGo eApp and electronic policy delivery via PolicyEx.</div> <div>Advanced Sales Team available</div> <div>Guarantee Issue & Simplified Issue Programs available for groups.</div> <div>Training department will host webinars for your brokers.</div> <div>Premium Finance available</div> <div>Private Pilot Program: Qualified pilots can qualify for Preferred non-tobacco.</div> <div>Business Insurance, Premium Finance, and Foreign National Teams.</div>

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<div>Nationwide</div> <div>As of 2/2022</div> <div>(No response to follow up)</div>	<div>10, 15, 20, 30 Year Term</div> <div>Whole Life 20, Whole Life 100</div> <div>No-Lapse Guarantee UL</div> <div>IUL Accumulator II 2020</div> <div>IUL Protector II 2020</div> <div>SIUL 2020</div> <div>VUL Accumulator</div> <div>VUL Protector</div> <div>CareMatters (Linked Benefit - CA & NY Only)</div> <div>CareMatters II (Linked Benefit)</div>	<div>Nationwide Intelligent Underwriting Acceleration guidelines</div> <div>•Ages 18 to 50 applying for face amounts of \$100,000 to \$5 million on eligible products</div> <div>•Ages 51 to 60 applying for face amounts of \$100,000 to \$1 million on eligible products</div> <div>•U.S. citizen, permanent resident (10-year green card status) or acceptable visa status from an A or B Country Code</div> <div>•Risk classes of Nontobacco Preferred Plus, Nontobacco Preferred, Nontobacco Standard Plus and Tobacco Preferred</div>	<div>Preferential treatment for marijuana use</div> <div>Celebratory cigar program (They don't smoke more than one cigar a month or 12 cigars a year for Nontobacco Preferred Plus, or more than one cigar a week or five cigars a month for Nontobacco Preferred • They disclose their cigar use on the application • They test negative for tobacco use)</div> <div>Wellness credits</div> <div>Placement improvement program (table shave) for VUL products (automatically move table C or B to standard NT)</div> <div>Term + Perm Program: The Term + Perm program allows clients who are U.S. citizens and Permanent Residents with a 10-year issued Green Card with an eligible term policy to buy a new permanent life insurance policy from Nationwide without current medical requirements</div> <div>Competitor match program</div>	<div>LTC Rider (cash indemnity benefit for both the rider and our CareMatters products)</div> <div>No charge chronic & critical illness rider automatically added to all permanent products & all term except 10 year term</div> <div>Contractually guaranteed conversion privileges on all term products (guaranteed convertibility to any permanent product being offered at time of conversion)</div> <div>Automated income monitoring for income designs (keeps track of an income plan and notifies the client and advisor if the plan is on/off track annually)</div> <div>Automated premium monitoring for guaranteed designs (keeps track of the guarantee and notifies the client and advisor if the plan is on/off track annually)</div> <div>Advanced premium fund (up to \$1M)</div> <div>Waiver of premium/monthly deductions</div> <div>Child Rider</div> <div>Extended no-lapse guarantee riders on our IUL/VUL Protector products</div>	<div>Land as your legacy (LAYL) provides farmers and ranchers access to legacy planning that is specifically designed for the farming industry. Also provides looser underwriting for farmers & ranchers (more favorable build charts & chewers can receive non-tobacco rates)</div> <div>Advanced consulting group</div> <div>Premium finance</div> <div>Nationwide executive advantage program</div> <div>Digital part B available</div> <div>Nationwidefinancial.com/bga microsite</div> <div>Mutual company</div> <div>Nationwide has never increased COI on in force business</div>

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<div>North American</div> <div>As of 3/2022</div>	<ul style="list-style-type: none">GULTerm - 10,15,20 & 30 yearsIndex ULGIUL	<div>Write Away</div> <div>ADDvantage Term</div> <div>Custom Guarantee</div> <div>Builder Plus IUL</div> <div>Protection Builder</div> <div>Smart Builder IUL</div> <div>Classic Term (Discontinued on 11/20/21 - Add'l details).</div>	<div>1.Many medical impairments can qualify for Super Preferred if well. controlled and not ratable. (Some examples are anxiety & asthma).</div> <div>2.Treated Hypercholesterolemia can qualify with a cholesterol up to 300 for Super Preferred, with a favorable cholesterol/HDL ratio.</div> <div>3.Treated Hypertension can qualify for Super Preferred, with favorable blood pressure readings.</div> <div>4.Marijuana users can qualify for non-tobacco rates starting at age 21.</div> <div>5.Cigar use up to 24 per year can qualify for Preferred non-tobacco rates. if there is no nicotine in the urine; Cigar use up to 12 per year can qualify for Super Preferred non-tobacco rates if there is no nicotine in the urine.</div> <div>6.For applicants age 18 to 50 for face amounts up to 2 million, there are no routine age/amount APS req. For applicants age 51 to 60 for face amounts up to 1 million, there are no routine age/amount APS. req. APSs are ordered for cause only.</div> <div>7. No MD exams or treadmills are required.</div> <div>8. No inspection reports are required under \$1,000,000 face amount.</div> <div>9.Non-ratable scuba divers who only dive up to 50 feet can receive Super Preferred. Non-ratable pilots or applicants who participate in other non-ratable sports can qualify for Preferred.</div> <div>10.Family history qualifications do not include diabetes or stroke. Family history qualifications apply to deaths only rather than disease.</div>	<ul style="list-style-type: none">No cost living benefits on all products (like American National lists)Convertible to increase in existing life insurance policy.Policy charges waived on chronic claim up to \$1mil NAR.Protected Death Benefit Rider allows overloan protection with client's ability to choose death benefit protected, not lock the policy, and continue to take distributions even after exercising.Index credits on full beginning segment value regardless of policy charges throughout the year.Daily index sweepsIndex credits appear on 1st annual statement.Premium Deposit Agreement with competitive rates (Available on IUL Only)Age LAST birthday on Builder PlusFixed participating loans with a 2% bonus on the Builder Plus 3	<div>Write Away – accelerated underwriting non-fluid process currently available on Custom Guarantee, Builder Plus IUL, ADDvantage, and Protection Builder may qualify for top rate classes.</div> <div>Simple Submit electronic application process. Mobile App for iPhone, iPad & Android</div> <div>Sales Concept Landing Pages on microsites.</div>

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OneAmerica As of 3/2022	Asset Care (Whole Life Based LTC)	Express Underwriting Asset-Care	Pre-qualified underwriting form (E-mail to CSPUI@oneamerica.com) Phone interview or full underwriting	<ul style="list-style-type: none"> U.S. Patent on Joint second to die policies, ability to insure 2 individuals with an insurable interest under one asset. Unlimited lifetime rider option Ability to accept cash, IRA, or annuity lump sum transfers. Available up to joint age of 80 (no more than 25 years difference in age and oldest individual cannot exceed 85) Guaranteed cash value growth Guaranteed death benefit Guaranteed premium(s) Limited pay options anywhere from 10 up to 20 years on continuous pay. Waiver of premium on all recurring payment options 5, 10, 20-pay and continuous pay. Available on Single Premium, Annuity Funding Whole Life, and payment of COB on recurring basis. 	Training webinars for products and quotes. Care Solutions Deep Dive Webinar Recordings
Pacific Life As of 3/2022	Promise Term 10, 15, 20, 25, 30 Promise Conversion UL Promise GUL	Smooth Sailing Underwriting Program available for Promise Term and Promise GUL Client's age nearest birthday 50-69 Amount of coverage applied for and inforce with Pacific Life must be less than or equal to \$1,000,000. Comprehensive physical and blood work from the applicant's personal physician in the last 18 months. Accept both electronic ticket and paper applications. Swift Sailing (AU) Underwriting Phone interview Only Available for Promise Term Ages 18-60 Coverage \$50k - \$2mil	Very Aggressive Guidelines for Better than Standard Rate Classes for: Build, Total Cholesterol & Blood Pressure Preferred Rate Classes Possible: Depression/Anxiety, Sleep Apnea, Asthma, Rheumatoid Arthritis, Gastrointestinal Disorders, Recreational Scuba Diving up to 100 feet, Foreign Travel, Military Individuals, Aviation - With IFR, fly less than 150 Hours per Year Smooth Sailing underwriting program. Ages 50-69, face amounts \$25k-\$1m, if Dr. visit (to include labs) within last 18 months then we will waive paramedical exam and order APS instead. Available on Promise Term & GUL. Swift Sailing (AU) underwriting program. Ages 18-60. Face amounts \$50k-\$2mil. Available on Promise Term - Preferred Best, Preferred NN, Select, Standard NN, Preferred NU and Standard NU. Not available in NY.	<ul style="list-style-type: none"> Promise Term: 25 Year Term period; Monthly premiums. Promise Conversion UL- early conversion incentives: lowest premium rates and 150% of normal compensation. Promise GUL: No lapse guarantees from age 90 to lifetime (age 121) Return of Premium Feature (Enhanced Surrender Value Rider) on both UL products. Accelerated Death Benefit Rider Children's Level Term Insurance Rider Waiver of Premium Rider Smooth Sailing Underwriting Program ages 50-69; Face amounts \$1M or less; available on both Promise Term and Promise GUL. Chronic Illness Rider 	Producer Bay - Collection of Guides & Competitive Information Express App (drop ticket) available on both Promise Term and Promise GUL Training Webinars Customized emails regarding products and programs (Producer Bay website and microsites) IP Brokerage Drop Tickets: IP Brokerage call center used for fulfillment.

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Protective Life As of 3/2022	<ul style="list-style-type: none"> UL GUL Term UL Index UL Executive UL – Designed to carve-out Executives from existing Group Term Plan and replace coverage with Individually owned UL Insurance. 	Term Term UL	<ul style="list-style-type: none"> Coronary artery disease Type II diabetes Sleep Apnea Competitive build chart Private Pilots qualify for Preferred with NO EXCLUSION (see underwriting guidelines) Use Dual Underwriting Manuals for Best Offer Quick Quote/Informal service available Super Jumbo Capacity 	<p>Chronic Illness protection available with the Extend Care Rider</p> <p>Income Provider Option available at no-cost, providing security for today's needs and tomorrows dreams.</p> <p>Sweet Spots include: Prostate Cancer & CAD</p> <p>Survivorship Term - commissionable policy fee</p>	<p>Webrae: The innovative approach to field underwriting.</p> <p>TeleLife App online application process. Training Department will host webinars for your brokers.</p> <p>Advance Sales Team available</p> <p>Premium Finance available</p> <p>ExtendCare on microsite</p> <p>GrandLegacy on microsite</p>
Prudential As of 3/2022	Please refer to Prudential's website at www.PruXpress.com .				
SBLI As of 3/2022	<ul style="list-style-type: none"> Term - 10,15, 20, 25, 30 Whole Life: <ul style="list-style-type: none"> - Continuous Pay - Single Pay - Limited Pay 	<p>Accelerated Underwriting Program</p> <p>Guaranteed Level Premium Term 10, 15, 20, 25 and 30 years. Issue Ages – 18-60 Face Amounts: Minimum: \$100,000 Maximum: \$750,000</p> <p>Flex Whole Life Issue Ages: 18-80 Standard - Min. Face = \$25K Preferred - Min. Face = \$100K Maximum Face = \$750K</p>	<p>Asthma (mild & controlled (with inhalers)</p> <p>Sleep Apnea</p> <p>Type II Diabetes</p> <p>Mild and controlled anxiety</p> <p>Scuba diving up to 75 feet.</p> <p>Direct access to underwriters</p> <p>Quick Quote service available</p> <p>SBLI Healthy Credits Program</p> <p>Preferred Family History Criteria</p> <p>Increased Auto-Binds Limits</p>	<p>Single Premium Whole Life product</p> <p>Offers several Limited Pay Whole Life products – 10, 15, 20-year and Pay to age 65</p> <p>Guaranteed Level Premium Term Rider available on Continuous & Limited Pay WL products</p>	<p>e-application submission allows several different electronic solutions for completing the application. ePolicy Delivery</p> <p>www.sblibrokerage.com</p> <p>ZipApp paperless and streamlined application submission process.</p> <p>Upsell Program</p> <p>New technology enhancements including MYSBLI.com and SBLIAgent.com to enhance services and easy access to information.</p>

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Carrier	Products	Accelerated Underwriting	Underwriting	Niches & Riders	Marketing & Programs
Securian Financial <small>As of 3/2022</small>	<ul style="list-style-type: none"> Term - 10,15,20 & 30 years Convertible Annual Renewable Term (CART) CART Second Death (SD) GIUL Index UL UL SUL Index SUL SecureCare UL (Asset Based LTC) 	<p>WriteFit</p> <p>Single Life Products \$0 - \$3,000,000 18 – 50 Standard or better 55 – 60 Preferred & Preferred Select available</p> <p>WriteFit Express</p> <p>Advantage Elite Select Term Eclipse Accumulator Eclipse Protector II</p>	<p>Motor Vehicle Racing Asthma Diabetes Prostate Cancer Mild Depression Quick Quote/Informal service available Pilots</p> <p>Strongest occasional tobacco use program in the industry allowing people to smoke up to 24 times a year and still be able to get NS rates.</p>	<p>First to die rider available on Eclipse Survivor & Survivor Pro</p> <p>Linked Benefits- Long Term Care Agreement.</p> <p>Advantage Elite Term offers conversion credits in the amount of the two-years of annual premium.</p> <p>Income Protection Agreement Early Values Agreement</p> <p>Secondary No Lapse Guarantee</p> <p>Premium Deposit Account Agreement Surrender Values Enhancement Agreement (SVEA)</p> <p>Chronic Illness Agreement</p> <p>Life LTC Hybrid Product (SecureCare UL)</p> <p>Chronic Illness Conversion Agreement on Term (this allows the insured not only to convert the live benefit to any perm. Product but also the Chronic Illness Benefit regardless of health).</p>	<ul style="list-style-type: none"> Quick eApp online application submission. Advanced Markets Group available Premium Finance Training Department will host webinars for your brokers. WriteFit Dynamic eApp
Symetra <small>As of 12/2021 (No response to follow up)</small>	<ul style="list-style-type: none"> Term - 10,15,20 & 30-Years SwiftTerm - 10,15,20 & 30-Years AIUL CAUL PIUL 	<p>Symetra Accelerated Underwriting Program designed to offer clients a Symetra permanent life insurance without completing an exam or submitting an APS. No Interview.</p> <p>Age: 18-50 Face Amount: Up to \$2,000 000 (If std. rate class or better)</p> <p>Age: 51-60 Face Amount: Up to \$1,000,000 (If std. rate class or better)</p>	<p>Issue up to Table 16</p> <p>Direct access to underwriters and case managers</p> <p>Quick Quote service available</p> <p>High-Net-Worth Foreign Nationals Program</p>	<p>Chronic Illness Accelerated Death Benefit rider</p> <p>Chronic Illness Plus Accelerated Death Benefit rider</p> <p>Preferred Cancer Underwriting Program (Available on all fully underwritten insurance products)</p>	<ul style="list-style-type: none"> External Term Conversion Program Training Department will host webinars for your brokers. Premium Finance

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Core Carrier Competitive Advantages

Carrier	Products	Accelerated Underwriting	Underwriting	Niches & Riders	Marketing & Programs
Transamerica <small>As of 3/2022</small>	<ul style="list-style-type: none"> Index UL -With or without LTC Term - 10,15,20,25,30 years & YRT (NY Only) Living Benefit Term – 10, 15, 20, 25, 30 years Final expense Immediate Solution, 10 Pay Solution & Easy Solution Lifetime Whole Life 	<p>Point of Sale Decision & Express Protect Underwriting includes:</p> <p>Trendsetter Super Term Trendsetter LB Term Lifetime Whole Life Transamerica Financial Foundation IUL (FFIUL)</p> <p><i>(non-med only for all)</i></p>	<ul style="list-style-type: none"> Dedicated Foreign National Underwriting team Family history waived if the applicant is age 60 or above for Preferred Status (age 65 or above for Preferred Plus) Asthma – even taking chronic medications may qualify for Preferred Status (25-65, non-smoker) Applicants who have a family history of cancer may qualify for Preferred Status on some types of cancer. Cancer applicants may now be considered for Preferred (no recurrence in the past 10 yrs) Aviation Enhancements for private pilots 	<p>Linked Benefits – Term & IUL</p> <p>Immediate Solutions, 10 Pay and Easy Solutions Final Expense products available.</p> <p>Final Expense offer simplified issue.</p> <p>Income Protection Option – no cost feature which gives the policy owner the option to structure an income stream.</p> <p>Advance Premium Option on Term – Discount Factors</p> <p>Trendsetter Super & Super LB – commissionable policy fees</p>	<p>iGoApp online submission for Trendsetter Term, Final Expense & Lifetime Whole Life</p> <p>My TransWare web-based quoting software</p> <p>Training Department will host webinars for your brokers.</p> <p>Advanced Marketing Team available</p> <p>Trendsetter Sales Tools on microsite</p> <p>Foreign Nationals</p>
United of Omaha <small>As of 3/2022</small>	<ul style="list-style-type: none"> Term - 10,15,20 & 30 yrs. ROP Term Rider IUL Children's Whole Life Living Promise Whole Life Guaranteed Accidental Death product Disability Insurance Critical Illness Cancer, Heart Attack & Stroke Medicare Supplement Long Term Care 	<p>Express Products Only</p> <p>Term Life Express (TLE)</p> <p>Living Promise - Level & Graded Benefit Plan</p> <p>Children's Whole Life</p> <p>Guaranteed ADvantage (AD)</p> <p>Indexed Universal Life Express</p>	<p>Build Charts are Unisex.</p> <p>Mild Asthma</p> <p>Mild Sleep Apnea</p> <p>Occasional cigar usage (no more than 12 per year w/neg. urinalysis) may qualify for both Preferred Plus, Preferred & Standard Plus classes</p> <p>Family history qualifications apply only to deaths rather than disease.</p> <p>Large Life Case Underwriting Team</p> <p>Fit Underwriting Credit Program</p> <p>Quick Quote/Informal service available</p>	<p>Disability & ROP riders available</p> <p>Accelerated Death Benefit Rider – available for chronic & terminal illness.</p> <p>Guaranteed Refund Option – available for Income Advantage IUL & Life Protection Advantage IUL</p> <p>Term Life Express – commissionable policy fee</p> <p>Term Life Answers – commissionable policy fee for amounts under \$250K.</p> <p>Age last birthday</p>	<p>Fit Underwriting Credit Program: Could help clients who would be normally rated get a better classification.</p> <p>Speed eTicket online tele-application process Advanced Markets Team available</p> <p>Life Ideas That Work on microsite</p>

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