IP BROKERAGE STRENGTH THROUGH PARTNERSHIP

Carrier	Guidelines
Accordia Life	Credit cards are not accepted.
AIG	Credit cards (MC, Visa, Amex & Discover) may be used for term products; initial premium only. Not allowed in the states of AK, MD, NJ, NY or NC. A&H products allow for initial and ongoing payments to be charged. Complete form #AGLC100949 with application or on policy delivery
Banner Life	Credit cards and PayPal are accepted for the initial premium only and as long as the policy is e-delivered.
Fidelity Life	Credit cards (MC, Visa, Amex & Discover) are accepted for all products and modes for initial premium payments and renewal premium payments. Complete the "Preauthorized Payment Authorization" section of app
John Hancock	Credit cards not accepted.
Lincoln National	Credit cards not accepted.
MetLife	Credit cards not accepted.
Minnesota Life	Credit cards not accepted.

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North American	Credit cards (Visa, MC and Discover) • Term: initial and renewal premiums for all modes • Universal Life/Indexed Universal Life: initial annual premium only
Protective Life	Credit cards (MC, Visa, Amex and Discover) are accepted for E-Z apps online and Tele-Life applications; initial premium only. (Make a note of the credit card information in the special remarks section of the Tele-Life application)
Prudential	Credit cards not accepted.
Symetra	Credit cards (Visa, MC and Discover) are accepted for initial and ongoing annual, semi-annual, and quarterly payments
Transamerica	Credit cards (MC and Visa) are accepted for initial premiums only. Form #TOP460-705. Speed Pay option is available: Allows payments anytime via credit card. This can be done through Transamerica's website or automated customer service phone system . The customer can also set up an automatic draft to their credit card on an quarterly, semi-annual or annual mode by calling the Customer Service Department at 800-852-4678. Speed Pays are set up by Western Union, fees listed below for each transaction on inforce policies: Internet Payment Channel: \$6.95 Phone Payment Channel: \$7.95 Recurring payments or support to process payment: \$8.95
United of Omaha	Credit cards are not accepted. Available on initial premiums for those using iGo processing ONLY.

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