

CARRIER NONMEDICAL UNDERWRITING PROGRAMS

Carrier Name	AIG	Global Atlantic	Mutual of Omaha	Prudential	Securian Financial	Transamerica
Available Products	Max Accumulator + AG Platinum VUL 2	20 Year Term 30 Year Term Lifetime Assure Lifetime Builder	AccumUL Answers AccumUL Plus GUL	PruLife UL Plus PruLife Universal Protector PruTerm One	10 Year Term 20 Year Term Orion IUL Secure Accumulator WL Secure Protector WL	Trendsetter® LB Term
Issue Ages	Ages 0 - 50	0 - 60, subject to product specific limits	0 - 65, subject to product specific limits	0 - 50, subject to product specific limits	0 - 50	Ages 18 - 60
Minimum Face	Max Accumulator+: \$50,000 AG Platinum VUL 2: \$100,000	Varies by product	GUL: \$50,000 AccumUL Answers: \$25,000 AccumUL Plus: \$25,000	\$50,000	10 Year Term: \$50,000 20 Year Term: \$50,000 Orion IUL: \$50,000 Secure Accum WL: \$10,000 Secure Protector WL: \$10,000	\$25,000
Maximum Face	\$499,999	Ages 0 - 15: \$250,000 Ages 16 - 50: \$99,999 Ages 51 - 55: \$50,000 Ages 56 - 60: \$25,000	0 - 18: \$249,999 18 - 65: \$99,999	0 - 17: \$499,999 18 - 45: \$50,000 46 - 50: \$25,000	Ages 0 - 44: \$99,999 Ages 45 - 50: \$50,000	\$249,999
Available Underwriting Classes	Preferred Plus up to Table E	Standard Non Tobacco Standard Tobacco	Standard Nonsmoker Standard Smoker	Standard Nonsmoker Standard Smoker	Standard Nonsmoker Standard Smoker	Standard Nonsmoker Standard Smoker
Underwriting Requirements	MIB MVR Phone Interview Rx	Ages 0 - 15: Rx Ages 16 - 40: MVR Ages 41 - 60: MVR, Rx	MIB	MIB	MIB MVR Rx	MIB MVR Rx
Included Riders	Follows the product in question	Follows the product in question	Follows the product in question	Follows the product in question	Follows the product in question	Chronic / Critical / Terminal Illness
Elective Riders	Follows the product in question	Follows the product in question	Follows the product in question	Follows the product in question	Follows the product in question	Accidental Death (issue ages 18 - 55) Children's Insurance Disability Income Disability Waiver of Premium
State Availability	Based on product approvals	Based on product approvals. Global Atlantic products currently not available in NY	Based on product approvals	Based on product approvals	Based on product approvals	Not available in NY
Program Nuances	N/A	N/A	N/A	N/A	Full blood profile required at age 15 and up at \$25,000 or more in the following states: CA, FL, NJ, TX, DC	N/A
Paper Ticket Available?	No	Yes	Yes	Yes	No	No
eTicket Available?	Yes	No	Yes	Yes	No	No
eApp Available?	No	Yes	Yes	Yes	Yes	Yes
eDelivery Available?	Yes	No	No	No	Yes, on some products	No

Updated 9/28/20

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.