GUARANTEED/SIMPLIFIED ISSUE-MULTI-LIFE

QUICK REFERENCE GUIDE

Carrier	Participants	Guarantee Issue	Guidelines	Participants	Simplified Issue	Guidelines
John Hancock	10-15 lives	$50k x # of lives	•No medical questions •Employer is owner and beneficiary •White collar employees earning >= $100k annually •Issue age 20-65 (mean age <60) •100% participation rate •No known impairments or substandard risks. •US citizen or fully residing in the US •No contractors, temporary, or part-time workers •Working at least 30 hours per week, 4 days per week •Products: Accumulation			
	16-20 lives	$55k x # of lives				
	21-40 lives	$65k x # of lives				
	41+ lives	$75k x # of lives- cannot exceed $5M				

Carrier	Participants	Guarantee Issue	Guidelines	Participants	Simplified Issue	Guidelines
Lincoln Financial Group	10 to 19 lives	$40-60K x # of lives – Employer Owned $25k x # of lives – Employee owned	•Issue ages 20-70 •Average age of eligible group should be 55 or younger •75% participation rate of the eligible group •Employer/employee relationship must exist •U.S. Citizen/Permanent resident •Minimum income $75k Including bonus •No medical questions •Available on 10+ lives •Nontobacco & tobacco rates apply •Face amounts determined by Set amount and Formula •**Products** – AssetEdge VUL (Exec), LifeGuarantee UL, VULOne, WealthAccumulate IUL, WealthPreserve IUL(*NY), WealthAdvantage IUL(NY)	5 to 9 lives	**Simplified Issue**: up to $500k •75% participation	•5 lives or more required •HIPAA and MIB check •RX Search •MVR •5 medical questions •APS as needed •All permanent single life products available •Issue ages 18-70 ••**Products** – AssetEdge VUL (Exec), LifeGuarantee UL, VULOne, WealthAccumulate IUL , WealthPreserve IUL (*NY), ,WealthAdvantage IUL (NY)
	20+	$50-70k x # of lives – Employer Owned		10 to 14 lives	**Simplified Issue**: up to $1M •75% participation	
	20-39	$30k x # of lives – Employee Owned				
	40+ lives	$40k x # of lives – Employee owned				

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MassMutual	10-50 lives- each life is limited to 5 times the lowest face amount	100% Participation of an objectively defined group – Subject to an absolute per life max of $3M for employee owned and $5M for employer owned, as well as retention limits and in force coverage with other carriers	•Ages 18-70, max group avg age of 55 •Employee/employer relationship must exist •Minimum employee income is $100k including salary, bonus, and commissions (may consider lower incomes on a case-by-case basis). •Executive owner, management, white-collar roles •Must be actively at work for employer for 90 days •Not been absent 7 days (5 consecutive) or more due to illness or injury •Must not have been previously declined or rated •Must be a U.S. Citizen or 10-year Green Card Holder (i.e., U.S. Permanent Resident) •**Products** – Whole Life 10 Pay, Whole Life 20 Pay, Whole, Life 65 & Whole Life 100 • GI Nontobacco & GI tobacco rates apply • Minimum aggregate case premium: $100,000 and Minimum Face amount is $100,000			

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<table>
<tr><th>Carrier</th><th>Participants</th><th>Guarantee Issue</th><th>Guidelines</th><th>Participants</th><th>Simplified Issue</th><th>Guidelines</th></tr>
<tr><td rowspan="5">Nationwide</td><td>10-19 lives
5-9 lives</td><td>$50-$60k x # of lives (GI)
85% participation</td><td rowspan="3">•10 or more lives required
•Ages 21-65
•Working at least 30 hours per week
•U.S Citizen/Permanent resident of U.S.
•Not hospitalized (in the 90 days prior to issuance of coverage)
•Not absent for 5 consecutive days to any illness or injury
•85% participation
•Consent form required w/out medical questions in many cases</td><td rowspan="2">3+ lives</td><td rowspan="2">•$100k - $200k per insured
•Ages 21-65
•Working at least 30 hours per week
•Not hospitalized in 90 days prior to consent/coverage
•Not absent 5 or more days
•U.S. Citizen/Permanent Resident
•85% Participation</td><td rowspan="2">•Premium/Death Benefit formula based
•Up to $1 million requires MIB, MVR, Script check, APS for cause
•Over $1 million will also require Blood Chemistry Profile and Home Office Urine Specimen (BCP/HOS)</td></tr>
<tr><td>20-49 lives
10-19 lives</td><td>$60-$75k x # of lives (GI)
85% participation</td></tr>
<tr><td>50+ lives
20+ lives</td><td>$70k-100k x # of lives (GI)
85% participation</td><td colspan="3">Products for Guaranteed Issue and Simplified Issue – Future Executive UL & VUL, Future Corporate VUL, Next Generation Corporate VUL, Nationwide Private Placement VUL</td></tr>
<tr><td rowspan="5">Minimum 10 lives</td><td>10-14 lives
Corporate owned = $40,000.
Employee owned = $25,000</td><td rowspan="5">•10 or more lives required
•Max age of 70 for individuals
•Average group age of 55 or less
•Employer-employee relationship
•Favorable answers to knockout questions
•90% participation
•Max coverage amounts driven by a benefit formula (up to $5M per life). To determine max death benefit for individuals, multiply the number of lives by the appropriate ownership column
•Active key employees (executives, senior management, or highly compensated professionals)
•Rate Classes: Executive Non-Tobacco and Tobacco
•Product: Indexed UL Accumulator III or Marathon IUL Accumulator</td><td colspan="3" rowspan="5">Nationwide Multi-Life Guaranteed Issue Program</td></tr>
<tr><td>15-20 lives
Corporate owned = $45,000.
Employee owned = $30,000</td></tr>
<tr><td>21-29 lives
Corporate owned = $50,000.
Employee owned = $35,000</td></tr>
<tr><td>30-40 lives
Corporate owned = $55,000.
Employee owned = $40,000</td></tr>
<tr><td>41+ lives
Corporate owned = $60,000.
Employee owned = $45,000</td></tr>
</table>

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Principal	*GI Term II* 5-9 lives*	Max Face - $500,000 --100% participation	formula driven based on salary, position, liability, etc. •Can be no more than 3 times our multiples •Max face is $5 Million ($6 Million for Executive VUL III) •Minimum face is $100k ($200k for GI Term II). •No individual face amount can be more than 5 times the average face amount of the group •This applies to both employee-owned and employer-owned policies *GI Term 5-9 lives – Will consider groups of 5-9 lives for employers that offer Principal group term life, voluntary term life, or Guaranteed Standard Issued (GSI) individual DI	*UL, IUL, VUL, EVUL* 5+ lives	$100,000 x # of lives --75% participation	• Simplified application with MIB, Rx, MVR and APS for cause •Face amounts must be formula driven based on salary, position, liability, etc. •Can be no more than 3 times our multiples •Max Face is $5 Million •No individual face amount can be more than 2.5 times the average face amount of the group (5.0 times for VUL – Business only) •Issue ages between 20-70 with a weighted average age less than or equal to age 55. At ages 66-70, face amounts are limited to one-half the stated maximums, for EVUL III
	UL, IUL, VUL, GI Term II 10-19 lives	$60k x # of lives --100% participation				
	UL, IUL, VUL, GI Term II 20+ lives	$75k x # of lives – 85% participations				
	EVUL III 10-19 lives	$60k x # of lives – 85% participation				
	EVUL III 20-49 lives	$75k x # of lives – 75% participation				
	EVUL III 50+ lives	$100k x # of lives --75% participation				

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securian FINANCIAL	10-25 lives 26-49 lives 50+ lives	85% participation 75% participation 50% participation	•Insurable interest between employer and employee •Active full-time work for past 90 days w/ no more than 5 consecutive days of absence from work •Must be working minimum 30 hours per week •Issue ages 20-70 •GI issue cannot exceed 5 x the average GI amount on all participants •**Product availability** – All individual UL, IUL and VUL life products		Simplified Issue is generally available in situations that do not qualify for GI due to number of lives and/or issue amounts desired. In addition to the three GI questions, we require responses to 10 additional personal questions. Further underwriting may be necessary, such as MIB, MVR, prescription check and/or APS for cause. •Minimum of 5 lives •Maximum face amount of $1 million per life •Work with underwriting on a case-by-case basis for larger face amounts •Corporate-owned, no individually owned cases •Premium financing is not allowed •**Product availability** – All individual UL, IUL and VUL life products	
	10-15 lives - $45k x # of lives – Employer owned 10-15 lives - $22.5k x # of lives – Employee owned 16-20 lives - $50k x # of lives – Employer owned 16-20 lives - $25k x # of lives – Employee owned 21-50 lives - $75k x # of lives – Employer owned 21-50 lives - $37.5k x # of lives – Employee owned 51+ lives - $100k x # of lives - Employer owned 51+ lives - $50k x # of lives – Employee owned					
SYMETRA® RETIREMENT | BENEFITS | LIFE	10-250* lives	10-19 live: $50k x # of lives 20-49 lives: $60k x # of lives 50+ lives: $75k x # of lives At least 80% of eligible employees US Citizen or permanent residents working in the US. Foreign Nationals (non-U.S citizens/non-permanent residents) from our A-list" countries working in the U.S> will be considered but may only comprise 10% of the total group's coverage amount. Foreign nationals must have the same benefit program as domestics employees To determine eligibility, applicants will be asked three simple questions list over to the far right of this document	•Must be working minimum 30 hours per week •Issue ages 20-70 •Minimum annual income is $75k (base salary plus bonus) •Ok to backdate to save age •Product-Accumulator Ascent IUL •The employee's current salary times 20 (not to exceed $5 million) •Ok to backdate to save age •Product-Accumulator Ascent IUL •The employee's current salary times 20 (not to exceed $5 million)		Guaranteed Issue eligibility questions: 1). Have you been hospitalized or absent from work due to illness or accident for more than three days in the last three months? 2). Are you currently engaged in active full-time work? 3). Have you ever used tobacco or nicotine products? Note: If applicants answer "yes" to question one or "no" to question two they are not eligible for this program.	

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AXA EQUITABLE redefining / standards®	10-14 lives 15-19 lives	$30k x # of lives – 100% $50k X # of lives – 100% Enhanced $40k x # of lives – 100% $50k x # of lives – 100% Enhanced	•**GI available on all permanent single life policies** •Submit a completed GI Checklist and excel census form for review & approval before apps are taken •Issue Ages 20-70	Requirements for GI with the LTCSR Each group needs to qualify for life insurance coverage before it can qualify for the LTCSR. If long-term care coverage is added to the policy these are the requirements for the group's eligibility: • Minimum group size of 20 (age 65 and under) • Issue ages must be 20-65 • 100% participation of those age 65 under • A maximum average issue age of 50 • Long-term care monthly benefit of 1% or 2% (same for whole group) • Long-term care acceleration percentage of 20%-100% of the death benefit (same for whole group, the maximum of $1,000,000) • 85% approval based on simplified underwriting Once the group has qualified, each individual in the group will need to fill out a simplified LTCSR questionnaire. If 85% of the group passes, those who passed will receive long-term care coverage, as well as life. If less than 85% pass, the group will not qualify for the LTCSR, but can still receive life insurance coverage.		
	20-25 lives 26-49 lives	$50k x # of lives – 100% $60k X # of lives – 100% Enhanced $50k x # of lives – 85% $65k x # of lives – 75% Enhanced				
	50 lives 51 or more lives	$50k x # of lives – 75% $65k x # of lives – 70% $60k x # of lives up to $5M max $70k x # of lives up to $5M max				