

EXECUTIVE SI & GI PROGRAM DETAILS

AXA		Global Atlantic				Lincoln Financial Distributors												
Eligible Products	All Single Life, Permanent Products			Benefit Builder				LifeReserve UL WealthAdvantage IUL AssetEdge VUL			LifeGuarantee UL WealthAccumulate IUL WealthPreserve IUL			LifeCurrent UL (No GI) AssetEdge Exec VUL				
Simplified / Guaranteed	Guaranteed			Simplified		Guaranteed		Simplified			Simplified Issue Plus			Guaranteed Issue				
Group Size Minimum	10 Lives			5 Lives	Must have 100% Participation		10 Lives 10-25 lives – 90% participation 26-49 lives – 85% participation 50+ lives – 75% participation		5 Lives			5 Lives			10 lives			
Group Size Maximum	None			None		None		250 Lives			250 Lives			250 Lives				
Eligible Ages	20-70	Average Age Must Be 55 or Lower		18-70	Weighted Average Age Must Be 55 or Lower		18-70	Weighted Average Age Must Be 55 or Lower		20-70	Weighted Average Age Must Be 55 or Lower		20-70	Weighted Average Age Must Be 55 or Lower		20-70	Weighted Average Age Must Be 55 or Lower	
Minimum Income	\$100,000*			\$75,000		\$75,000		\$75,000			\$75,000			\$75,000				
Ownership	Employer or Employee			Employer Only		Employer and Employee Owned		Employer or Employee			Employer or Employee			Employer or Employee				
Job Level	Executives Only			Mgmt/Executives/Directors* Only *certain limitations on directors		Mgmt/Executives/Directors* Only *certain limitations on directors		Executive, owner, nonclerical, white collar, or managerial			Executive, owner, nonclerical, white collar, or managerial			Executive, owner, nonclerical, white collar, or managerial				
Risk Classes	Non-Tobacco			Non-Tobacco / Business		Non-Tobacco / Business		Non-Tobacco			Non-Tobacco			Non-Tobacco				
	Tobacco			Tobacco / Business		Tobacco / Business		Tobacco			Tobacco			Tobacco				
	Accept/Reject			Accept/Reject		Accept/Reject		Accept/Reject			Accept/Reject			Accept/Reject				
Maximum Face Amount Limitations	Number of Lives	Max Face x Number of Lives		Age Range	Maximum Face		Number of Lives	Max Face x Number of Lives		Number of Lives	100% Partic.	75% Partic.	Number of Lives	100% Partic.	75% Partic.	Number of Lives	Employer Owned	Employee Owned
		Level Pay	Max Pay															
	10 to 14	\$30,000	\$50,000	18-60	\$750,000		10 to 19 10 to 19	\$25,000 Employee Owned \$30,000 Employer Owned		5 to 9	\$250,000	\$150,000	5 to 9	\$400,000	\$250,000	10 to 14	\$25K x # of lives	\$20K x # of lives
	15 to 19	\$40,000	\$50,000	61-70	\$300,000		20 to 49 20 to 49	\$40,000 Employee Owned \$50,000 Employer Owned		10 to 20	\$40K x # of Lives	\$30K x # of Lives	10 to 20	\$55K x # of Lives	\$40K x # of Lives	15 to 19	\$35K x # of Lives	\$25K x # of Lives
	20 to 25	\$50,000	\$60,000				50+ 50+	\$50,000 Employee Owned \$60,000 Employer Owned										
	26 to 50	\$50,000	\$65,000				Up to \$4,000,000 Maximum* *above \$4 million with reinsurer approval		21+	\$50K x # of Lives	\$35K x # of Lives	21+	\$75K x # of Lives	\$60K x # of Lives	20+	\$50K x # of Lives	\$20-42: \$30K x # of Lives 50+ \$35K x # of Lives	
51+	\$60,000	\$70,000																
Available Riders	CV Plus/Liquidity Rider, Living Benefits Rider, Disability Premium Waiver, Return of Premium Rider (with limitations), Long-Term Care Services Rider Long-Term Care Rider Qualification: -Minimum group size of 20 (Ages 65 and under) -Issue ages must be 20 - 65 -100% participation of those age 65 and under -Maximum average age of 50 -85% approval based on simplified underwriting -LTC monthly benefit of 1% or 2% for entire group			Employee Owned Riders: Wellness for Life, Overloan Protection, Waiver of Monthly Deductions, Accidental Death Benefit, Primary Insured, Waiver of Specified Premium, Terminal Illness, Accelerated Access and Premium Deposit Fund Employer Owned Riders: Business Asset Enhancement, Wellness for Life, Overloan Protection, Primary Insured, Premium Deposit Fund, Salary Increase, Accelerated Access, Terminal Illness, Accidental Death, Waiver of Specified Premium, Waiver of Monthly Deductions and Exchange of Insured		Employee Owned Riders: Wellness for Life, Overloan Protection, Waiver of Monthly Deductions, Accidental Death Benefit, Primary Insured, Waiver of Specified Premium, Terminal Illness, Accelerate Access and Premium Deposit Fund. Employer Owned Riders: Business Asset Enhancement, Wellness for Life, Overloan Protection, Primary Insured, Premium Deposit Fund, Salary Increase, Accelerated Access, Terminal Illness, Accidental Death, Waiver of Specified Premium, Waiver of Monthly Deductions and Exchange of Insured		Non-critical illness version of ABR available as follows: All single life permanent products noted above for Simplified Issue and Simplified Issue plus underwriting LifeGuarantee UL, AssetEdge and AssetEdge Exec also with guarantee issue underwriting (as well as simplified issue and simplified issue plus).										
Comments	* Generally, salaries should be \$100,000+. Salaries as low as \$75,000 may be acceptable depending on case profile.			MIB and Insurance Activity Inquiry APS required for applicants age 60 and up No known impairments Reserve the right to request additional information No backdating to save age No premium finance Fully Underwritten available		No MIB or Medical testing No known impairments No backdating to save age Prior approval required for premium finance Fully Underwritten available		No APS needed			APS may be requested.			100% Participation.				
Contact Information	Bruce A. Guillemette Vice President, Advanced Markets 860-409-1133 Bruce.Guillemette@axa.us.com			Dennis Little VP Sales 949-370-0403 Dennis.little@gafg.com				Craig Rubino Business Insurance Consultant 860-466-1626 craig.rubino@lfd.com										

EXECUTIVE SI & GI PROGRAM DETAILS

Eligible Products	Nationwide						New York Life				Principal	
	YourLife Executive Indexed UL Nationwide Exec Future Executive UL Nationwide Exec Future VUL		YourLife Executive Indexed UL Nationwide Exec Future Executive UL Nationwide Exec Future VUL		YourLife Executive Indexed UL Nationwide Exec Future Executive UL Nationwide Exec Future VUL		CorpExec Accumulator VUL		CorpExec Accumulator VUL		Universal Life Protector IV Universal Life Accumulation II Variable Universal Life Income II/III	
Simplified / Guaranteed	Simplified Issue		Guaranteed Issue		Modified Guaranteed Issue		Guaranteed		Simplified		Simplified	
Group Size Minimum	3 Lives		10 Lives		5 Lives		10 Lives		3 Lives		5 Lives	
Group Size Maximum	No Maximum		No Maximum		No Maximum		No Maximum		No Maximum		None	
Eligible Ages	21 - 65	Average age target is age 55	21 - 65	Average age target is age 55	21 - 65	Average age target is age 55	18-70	Board of Directors - Average age cannot exceed age 55	20 - 65	Board of Directors - Average age cannot exceed age 55	18-70	Weighted Average Age Must Be 55 or Lower
Minimum Income	\$75,000		\$75,000		\$75,000		\$120,000 or among highest paid 35% of all employees		\$120,000 or among highest paid 35% of all employees		\$75,000 W-2 Income \$100,000 for VUL	
Ownership	Employee or Employer		Employee or Employer		Employer		Employee or Employer		Employee or Employer		Employer	
Job Level	Executive, owner, nonclerical, white collar, or managerial		Executive, owner, nonclerical, white collar, or managerial		Executive, owner, nonclerical, white collar, or managerial		Executives Only		Executives Only		Executives Only	
Risk Classes	Standard Non-Tobacco		Standard Non-Tobacco		Standard Non-Tobacco		Standard Non-Tobacco		Standard Non-Tobacco		Standard Non-Tobacco	
	Standard Tobacco		Standard Tobacco		Standard Tobacco		Standard Tobacco		Standard Tobacco		Standard Tobacco	
Maximum Face Amount Limitations	Number of Lives	Max Face x Number of Lives	Number of Lives	Max Face x Number of Lives	Number of Lives	Max Face x Number of Lives	Number of Lives	Max Face x Number of Lives	Number of Lives	Max Face x Number of Lives	Number of Lives	Max Face x Number of Lives
		60% Participation Required		85% Participation Required		85% Participation Required		90% Participation Required		90% Participation Required		100% Partic. 75% Partic.
	3+	\$200,000 per life	10 to 19	\$40,000 – \$50,000 per insured	5 to 9	\$50,000	10 to 15	\$40,000	10 to 15	\$40,000	5 to 9	\$40,000 VUL-\$50,000 \$30,000 VUL-\$40,000
			20 to 49	\$50,000 – \$60,000 per insured	10 to 19	\$65,000	16 - 19	\$45,000	16 - 19	\$45,000	10 to 19	\$50,000 VUL-\$60,000 \$40,000 VUL-\$50,000
			50+	\$60,000 – \$70,000 per insured	20+	\$80,000	20 - 29	\$60,000	20 - 29	\$60,000	20+	\$60,000 VUL-\$75,000 \$50,000 VUL-\$60,000
							30+	\$70,000	30+	\$70,000		
Available Riders	Executive IUL Conditional Return of Premium Waiver of Monthly Deductions FEUL & FVUL Supplemental Coverage Change of Insured (COLI Only) Overloan Lapse Protection		Executive IUL Conditional Return of Premium Waiver of Monthly Deductions FEUL & FVUL Supplemental Coverage Change of Insured (COLI Only) Overloan Lapse Protection		Executive IUL Conditional Return of Premium Waiver of Monthly Deductions FEUL & FVUL Supplemental Coverage Change of Insured (COLI Only) Overloan Lapse Protection		No Riders		No Riders		Available riders are subject to plan design and carrier approval.	
Comments	Ages 66 – 70 are considered based on plan design and need.		Ages 66 – 70 are considered based on plan design and need.		Ages 66 – 70 are considered based on plan design and need.		Ages 66 – 70 are considered based on plan design and need.		Ages 66 – 70 are considered based on plan design and need.		Face Amounts for VUL, Age 66-70 are one-half stated maximums. Premiums must be employer paid, but allows for employee contributions. Minimum Face = \$100,000	
Contact Information	Dave Mohr National Sales Manager 609-405-1836 mohrd4@nationwide.com										Dan Harly Business Owner & Executive Solutions 515-306-1141 Harly.Dan@principal.com	

EXECUTIVE SI & GI PROGRAM DETAILS

	Principal			Securian Financial					
Eligible Products	Universal Life Flex II Indexed Universal Life Flex Variable Universal Life-Business			All individual Universal Life, Indexed Universal Life and Variable Universal Life products are available for consideration. Term Life and Survivorship products are not available for GI/SI consideration.					
Simplified / Guaranteed	Guaranteed			Simplified		Guaranteed			
Group Size Minimum	10 Lives			5 Lives		10 Lives			
Group Size Maximum	None			None		If over 100 lives, Securian Home Office will illustrate case for you. Call Jennifer Ortale to discuss. 651-665-1474			
Eligible Ages	18-70	Weighted Average Age Must Be 55 or Lower		20 - 70		20-70	Weighted average age 54		
Minimum Income	\$75,000 W-2 Income \$100,000 for VUL			\$120,000 in annual earnings or top 35% of wage earners in a company		\$120,000 in annual earnings or top 35% of wage earners in a company			
Ownership	Employer			Employer (Bank or Corporation)		Employer (Bank or Corporation) or Employee			
Job Level	Executives Only			We use IRS definition of highly compensated: \$120,000 of earnings or top 35%		We use IRS definition of highly compensated: \$120,000 of earnings or top 35%			
Risk Classes	Standard Non-Tobacco			Non-Tobacco		Non-Tobacco			
	Standard Tobacco			Tobacco		Tobacco			
Maximum Face Amount Limitations	Number of Lives	Max Face x Number of Lives		Number of Lives	Max Face x Number of Lives Capped at \$1,000,000		Number of Lives	Max Face x Number of Lives	
		100% Partic.	100% Partic.		Employer Owned	Employee Owned		Employer Owned	Employee Owned
	10 to 19	\$25,000	\$15,000	10 to 15	\$45,000	\$22,500	10 to 15	\$45,000	\$22,500
		100% Partic.	80% Partic.	16 to 20	\$50,000	\$25,000	16 to 20	\$50,000	\$25,000
	20+	\$50,000	\$35,000		21 to 50	\$75,000		\$37,500	21 to 50
				50+	\$100,000	\$50,000	50+	\$100,000	\$50,000
Available Riders	Available riders are subject to plan design and carrier approval.			Following are available GI or SI and then depending on product: Corporate Enhanced Values Agreement, Death Benefit Guarantee Agreement, Early Values Agreement, Exchange of Insureds Agreement, Guaranteed Income Agreement, Guaranteed Insurability Option Agreement, Income Protection Agreement, Overloan Protection Agreement, Premium Deposit Account Agreement, Term Insurance Agreement, Surrender Values Enhancement Agreement		Following are available GI or SI and then depending on product: Corporate Enhanced Values Agreement, Death Benefit Guarantee Agreement, Early Values Agreement, Exchange of Insureds Agreement, Guaranteed Income Agreement, Guaranteed Insurability Option Agreement, Income Protection Agreement, Overloan Protection Agreement, Premium Deposit Account Agreement, Term Insurance Agreement, Surrender Values Enhancement Agreement			
Comments	Face Amounts for VUL, Age 66-70 are one-half stated maximums. Premiums must be employer paid, but allows for employee contributions. Minimum Face = \$100,000			Electronic enrollment available for Employer Owned (Bank or Corporation) cases.		Electronic enrollment available for Employer Owned (Bank or Corporation) cases. Employee owned cases are paper enrollment.			
Contact Information	Britnee Schamhorst Business Owner & Executive Solutions 515-246-4962 Schamhorst.Britnee@principal.com			Jennifer Ortale National Director Of Sales - Executive Benefits 651-665-1474 jennifer.ortale@securian.com					

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