

Fast - App Carrier Guidelines

	Legal & General (Banner)	Protective	American General	Principal
Expedited Process	✓	✓	✓	✓
Electronic Application	✓	✓	✓	⊘
Trials	⊘	⊘	⊘	⊘
Survivorship Cases	⊘	⊘	⊘	✓
Cases with Two or More Policy Owners	✓ Up to three owners	⊘	⊘	✓
Premium Finance	⊘	⊘	⊘	⊘
Active Military	⊘	⊘	✓	✓
New York Cases	⊘	⊘	✓ except for replacements	✓
Age Restrictions	⊘	Ages 18-80	⊘	Under age 70
Telephone Interview for Part II	✓	✓	✓	✓
Non-English Telephone Interview	Client can bring in own translator with pre-approval from Banner.	Spanish Only	Spanish Only	Yes, multiple languages offered.
Exams / APS	Carrier orders	Carrier orders	Carrier orders	Not needed if case is approved for Accelerated Underwriting
Max Death Benefit	\$10 Million up to age 70 \$500,000 ages 71+	\$5 Million	No stated limit. Call CBIZ first for cases over \$5 Million death benefit	\$1 Million
Products	All Products	All Products	Select-a-Term ROP Select-a-Term Secure Lifetime GUL II	All Products
Term Conversion Products	Life Choice UL (Policy Under 5 years) Life Step UL (Policy over 5 years)	Index Choice UL (IUL) ProClassic UL Non-par WL Premier III VUL Advantage Choice UL (GUL)	AG Lifetime GUL II – can only convert within the first 5 policy years AG Extend IUL	Universal Life Protector UL Flex II UL Accumulation II VUL Income II Indexed UL Flex
Term Conversion Rules	Convertible for duration of the guaranteed level premium period or up to attained age 70, whichever comes first. Policies issued at age 66 and over are convertible during the first five policy years.	Replacement (subject to contract terms) without evidence of insurability. May only occur after the 1st policy year and prior to the earlier of the 20th year and the insured's attained age 70.	Earlier of the level premium period or age 70.	Earlier of the level premium period or age 70. Conversion to guaranteed UL products available only after 2nd anniversary of term policy.
Case Status	Through CBIZ website www.cbizlife.com	Through CBIZ website www.cbizlife.com	Through CBIZ website www.cbizlife.com	Through CBIZ website www.cbizlife.com