

# WHITE COLLAR GROUP GUARANTEED AND SIMPLIFIED ISSUE PROGRAMS

		Accordia				American General						
Eligible Products		Lifetime Builder				Elite Global Plus II						
Simplified / Guaranteed		Simplified		Guaranteed		Simplified			Guaranteed			
Group Size Minimum		5 Lives	Must have 100% Participation	10 Lives		# Lives	Participation %		20+	90%		
						5 to 9	75%					
						10 to 19	50%					
						20+	30%					
Group Size Maximum		200 Lives		200 Lives		100 Lives			100 Lives			
Eligible Ages		18-70	Weighted Average Age Must Be 55 or Lower		18-70	Weighted Average Age Must Be 55 or Lower		18-70			18-70	
Minimum Income		\$75,000		\$75,000		None			None			
Ownership		Employer Only		Employer Only		Employer or Employee			Employer or Employee			
Job Level		Executives Only		Executives Only		Executives Only			Executives Only			
Risk Classes		Non-Tobacco / Business		Non-Tobacco / Business		Standard Plus Non-Tobacco			Standard Plus Non-Tobacco			
		Tobacco / Business		Tobacco / Business		Standard Tobacco			Standard Tobacco			
		Accept/Reject		Accept/Reject								
Maximum Face Amount Limitations		Age Range	Maximum Face	Number of Lives	Max Face x Number of Lives	Number of Lives	Max Face x # Lives	Face Cannot Exceed:	Number of Lives	Max Face x Number of Lives		
		18-60	\$750,000	10 to 19	\$25,000	5 to 9	-	\$400,000		Employer-Owned	Employee-Owned	
		61-70	\$300,000	20 to 49	\$40,000	10 to 19	\$75,000	\$1,500,000	20 to 49	\$30,000	\$15,000	
				50+	\$50,000	20+	\$75,000	\$2,500,000	50+	\$40,000	\$25,000	
				Up to \$2,000,000 Maximum					Max Total	\$3,000,000	\$2,000,000	
Available Riders		Accelerated Benefits Rider, Overloan Protection Rider, Early Cash Value Rider		Accelerated Benefits Rider, Overloan Protection Rider, Early Cash Value Rider		Level Term Rider, Term Life Insurance Benefit Rider, Terminal Illness Rider, Overloan Protection Rider			Level Term Rider, Term Life Insurance Benefit Rider, Terminal Illness Rider, Overloan Protection Rider			
Comments		APS required for applicants age 60 and older		APS required for applicants age 60 and older		Maximum Face for Individually-owned SI = \$250,000; APS required for applicants age 60 and older			APS required for applicants age 60 and older			

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AXA		John Hancock			Lincoln Financial Distributors							
Eligible Products	Corporate Owned Incentive Life			Accumulation VUL Accumulation UL Accumulation Indexed UL			LifeReserve UL LifeReserve IUL Protector LifeReserve IUL Accumulator		LifeCurrent UL VULone 2014 AssetEdge Exec VUL LifeGuarantee UL			
Simplified / Guaranteed	Guaranteed			Simplified			Simplified			Simplified Plus		
Group Size Minimum	2 Lives			5 Lives			5 Lives			5 Lives		
				Owner	Participation %							
				Employer	50%							
				Individual	75%							
Group Size Maximum	None			150 Lives			100 Lives			100 Lives		
Eligible Ages	20-70	Weighted Average Age Must Be 55 or Lower		21-65			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		
Ownership	Employer			Employer or Employee			Employer			Employer		
Job Level	Executives Only			Executives Only			Executives Only			Executives Only		
Risk Classes	Standard Non-Tobacco			Simplified			Non-Tobacco			Non-Tobacco		
	Standard Tobacco			Simplified Plus			Tobacco			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	100% Partic.	75% Partic.	Number of Lives	100% Partic.	75% Partic.
		Level Pay	Max Pay									
	10 to 14	\$30,000	\$50,000		Simplified	Simplified Plus	5 to 9	\$200,000	\$100,000	5 to 9	\$400,000	\$100,000
	15 to 19	\$40,000	\$50,000	5 to 10	\$20,000	\$40,000	10 to 20	\$40,000 x # of Lives	\$20,000 x # of Lives	10 to 20	\$50,000 x # of Lives	\$30,000 x # of Lives
	20 to 25	\$50,000	\$60,000	11 to 20	\$40,000	\$60,000						
	26 to 50	\$50,000	\$65,000	21 to 40	\$60,000	\$75,000	21+	\$50,000 x # of Lives	\$30,000 x # of Lives	21+	\$60,000 x # of Lives	\$40,000 x # of Lives
51+	\$60,000	\$70,000	41+	\$70,000								
Available Riders	CV Plus, Living Benefits Rider, Disability Premium Waiver, Return of Premium Rider			Supplemental Face Amount, Overloan Protection Rider			Executive High Early Cash Value Rider			Executive High Early Cash Value Rider		
Comments	* Salaries as low as \$75,000 may be acceptable depending on case profile. Minimum Year 1 Premium = \$100,000			Simplified requires MIB and MVR; Simplified Plus also requires APS. Max Face = \$5,000,000			No APS needed			APS may be requested.		

# WHITE COLLAR GROUP GUARANTEED AND SIMPLIFIED ISSUE PROGRAMS

		MetLife				Principal					
Eligible Products	Promise Whole Life Promise Whole Life Select 20 Equity Advantage VUL		Promise Whole Life 120 Promise Whole Life Select 65		Universal Life Protector IV Universal Life Accumulation II Variable Universal Life Income II/III			Universal Life Flex II Indexed Universal Life Flex Variable Universal Life-Business			
	Guaranteed - Qualified		Guaranteed Non-Qualified		Simplified			Guaranteed			
Group Size Minimum	Number of Lives	Qualified Participation %	Number of Lives	Non-Qualified Participation %	5 Lives			10 Lives			
	25 to 49	80%	20 to 49	80%							
	50+	75%	50+	75%							
Group Size Maximum	None		None		None			None			
Eligible Ages	20-70		20-70		18-70	Weighted Average Age Must Be 55 or Lower		18-70	Weighted Average Age Must Be 55 or Lower		
Minimum Income	Whole Life: None, EAVUL: \$117,000		Whole Life: None, EAVUL: \$117,000		\$75,000, \$100,000 for VUL			\$75,000, \$100,000 for VUL			
Ownership	Employer		Employer		Employer			Employer			
Job Level	Executives Only		Executives Only		Executives Only			Executives Only			
Risk Classes	EAVUL - Standard		EAVUL - Standard		Standard Non-Tobacco			Standard Non-Tobacco			
	Whole Life - Table 4		Whole Life - Table 4		Standard Tobacco			Standard Tobacco			
Maximum Face Amount Limitations	Number of Lives	Max Face Voluntary Coverage	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	
	25 to 50	\$100,000		Whole Life	EAVUL		100% Partic.	75% Partic.		100% Partic.	75% Partic.
	51 to 100	\$150,000	20 to 29	\$20,000	\$35,000	5 to 9	\$25,000	\$20,000	10 to 14	\$25,000	\$15,000
	101+	\$200,000	30+	\$30,000	\$40,000	10 to 19	\$40,000	\$30,000	15 to 19	\$35,000	\$25,000
						20+	\$50,000	\$35,000	20 to 49	\$45,000	\$30,000
								50+	\$50,000	\$35,000	
Available Riders	None		None		Salary Increase Rider			Salary Increase Rider			
Comments	Mandatory Coverage = \$20,000 x Number of Lives, up to \$800,000. Executive Class only available on EAVUL.		Executive Class only available on EAVUL		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			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			

# WHITE COLLAR GROUP GUARANTEED AND SIMPLIFIED ISSUE PROGRAMS

	Transamerica	Voya			
Eligible Products	Final Expense Products TransACE CV, All Term Products (excluding 10-Year)	VOYA IUL-Global VOYA IUL-Protector VOYA-VUL-ECV	VOYA UL-CV VOYA Corporate VUL VOYA IUL-Global Choice	VOYA UL-ECV VOYA VUL-CV	
Simplified / Guaranteed	Subject to approval	Simplified	Guaranteed		
Group Size Minimum	20 Lives	10 Lives	10 Lives		
Group Size Maximum	Not Specified	None	None		
Eligible Ages	Under 65	Weighted Average Age Must Be 55 or Lower	Weighted Average Age Must Be 55 or Lower		
Minimum Income	Subject to approval	Subject to Underwriter Approval	Subject to Underwriter Approval		
Ownership	Subject to approval	Employer or Employee	Employer or Employee		
Job Level	Subject to approval	Executives Only	Executives Only		
Risk Classes	Simplified Underwriting (Preferred Risk not Available)	Standard Non-Tobacco	Select GI		
		Standard Tobacco	Regular GI - Available if mix is less than 50% executives		
Maximum Face Amount Limitations	Simplified/Guaranteed Issue	Subject to review depending on number of lives and insured's incomes	Number of Lives	Max Face x Number of Lives	
	\$1,000,000				
	Final Expense Products		Employee- Owned	Employer- Owned	
	\$1,000 - \$50,000		10 to 14	\$15,000	\$30,000
			15 to 19	\$20,000	\$40,000
			20+	\$30,000	\$60,000
Available Riders	Subject to approval	All Voya Riders	All Voya Riders		
Comments	Contact Advanced Marketing at (877) 238-6758 or advancedmarketing@transamerica.co m for more information.	APS required; SI Underwriting not available in Florida or Oregon			