

## INFORMAL APPLICATION GUIDELINES

Carrier	Email Address	Estimated Turnaround	Required Information	Restrictions
Accordia Life	<a href="mailto:ain.trials@gafg.com">ain.trials@gafg.com</a>	7 - 10 Days	Trial/Informal Cover Sheet, Agent Name/Code, Client Name, Client Age/Gender, Face Amount, HIPAA Authorization, Case summaries, APS, Full Medical File	Maximum age 85. No cases declined by 2 or more carriers. No subsequent information after submission will be accepted. Minimum Face amount \$1MM, Permanent plans only.
AIG	<a href="mailto:informals@aqlife.com">informals@aqlife.com</a>	6 Business Days	Full APS information with HIPAA Authorization, BGA/Agency code and desired face amount.	Term Minimum Face: \$2MM, Perm Minimum Face: \$500K. Max age for informal review is 80.
AXA	<a href="mailto:oxainformal@axa-equitable.com">oxainformal@axa-equitable.com</a>	5 Business Days	Complete Records: In order to increase the accuracy and efficiency of tentative quotes of informal file submissions, please do not submit for review until you have received all requested APS/Exams, Lab slips, etc. Be sure that all the follow-up that a doctor has suggested the Proposed Insured obtain is included in the APS history that is being submitted. BGA's should clearly mark their code number on all file submissions for accurate processing. Prior Offers: If known, please make us aware of any offers received from other Carriers or what is needed to place this case for the Proposed Insured.	Minimum Face Amounts: Permanent: \$1,000,000. Term informals will not be accepted. Maximum Age: For Proposed Insureds ages 0-74. For survivorship product consideration both parties must be age 74 or less. Maximum Page Count: Submission should not exceed 500 pages per client on a single case. We will accept a professional summarization of the Proposed Insured's medical history for consideration in lieu of excessively large files.
John Hancock	JH SalesNet website	5 Business Days	Include: Most current APS - last five years of medical history. Current exam, labs and EKG if available.	Maximum age: 90. John Hancock also offers Express Summary Quotes.
Lincoln Financial	<a href="mailto:AINNB@LFG.com">AINNB@LFG.com</a>	10 Business Days	Complete copies of proposed insured's medical records and can also include a summary of non-medical and financial issues for review. The papers should be accompanied by a cover sheet or transmittal identifying the product and desired face amount.	\$1MM Minimum face for Term and Perm. Maximum age of 85. No MoneyGuard Informals.
MetLife	<a href="mailto:nblife@metlife.com">nblife@metlife.com</a>	5 Business Days	An informal, or Trial, submission should include APS records and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case, Inquiry as should a cover memo or a transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	Term Products: \$3MM minimum face, up to age 70. Permanent Products: \$1MM minimum face, up to age 75. No Survivorship.
Mutual of Omaha	<a href="mailto:AINtrials@mutualofomaha.com">AINtrials@mutualofomaha.com</a>	7 Business Days	An informal, or Trial, submission should include APS records and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case, Inquiry as should a cover memo or a transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	Face amounts of \$1MM and above, or \$25K minimum premium. No prior decline or offers above T8 in last 12 months. Maximum age: 85. SPIA and Life requests on the same applicant will not be accepted. Additional information accepted for only 60 days after initial submission.
Principal Financial	<a href="mailto:ainbusiness@exchange.principal.com">ainbusiness@exchange.principal.com</a>	5 Business Days	An informal, or Trial, submission should include APS records and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case, Inquiry as should a cover memo or a transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	Term minimum face is \$1MM, Permanent is \$500K, Maximum age 75.
Protective Life	<a href="mailto:informals@protective.com">informals@protective.com</a>	7 Business Days	A cover letter or transmittal including: Proposed Insured's Full Name, Birthdate, Gender. Proposed Insured's City, State and Zip Code (of residence). Face amount and anticipated rate class (Though not required an illustration will be very helpful). A list of pending offers, if any. Agency name / contract and number / email.	Minimum policy face amount of \$1 million. Face amounts of less than \$1 million will be considered when the annual premium is at least \$10,000.00. In these cases, an illustration will be required. Maximum Proposed Insured age of 75.
Symetra	<a href="mailto:PremierNewBusiness@Symetra.com">PremierNewBusiness@Symetra.com</a>	5 Business Days	An informal, or Trial, submission should include APS records and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case, Inquiry as should a cover memo or a transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	None published
Transamerica	Submission through TransAct or Fax: 866-622-5051	7 Days	An informal, or Trial, submission should include APS records and may include age and amount requirements, financial data and various additional medical and non-medical information. A fully completed, dated and signed HIPAA Form must accompany an Informal, or Trial Case, Inquiry as should a cover memo or a transmittal form detailing the Death Benefit being applied for and the Plan of coverage being sought.	Issue Ages: 50 to 85 (for ages ≥ 81 cannot be used for cases assumed or known to be over Table 4/D). Face Amounts: \$500,000 or more for Universal Life policies. \$2,000,000 or more for level Term Life policies or \$15,000 or more PAP on all products.
Voya	Informals available to Aligned Distributors only. Please contact AIN Member Services for additional information or guidance regarding Voya.			

## QUICK QUOTE GUIDELINES

Carrier	Email Address	Estimated Turnaround	Required Information	Restrictions
Accordia Life	<a href="mailto:ain.quickquotes@gafg.com">ain.quickquotes@gafg.com</a>	24 - 48 Hours	Client age and gender, face amount and a brief medical history summary.	Maximum Age 85. No attachments accepted. Permanent plans only. Maximum 20 lines – Quick Quotes exceeding these limits will need to be submitted as an Informal.
AIG	<a href="mailto:quoteaig@aigag.com">quoteaig@aigag.com</a>	Most responses within 4 business hours	See eStation for additional information on Quick Quotes.	Email of 15 lines or less. Provide BGA/Agency Code. No attachments or personally identifiable information should be submitted.
AXA	<a href="mailto:TheQQSolution@axa.us.com">TheQQSolution@axa.us.com</a>	24 - 48 Hours	Age and sex of the client. Product and face amount. Tobacco history: current and past. Build. Specific, pertinent Information of your client's most significant medical history.	No client "identifiers". No EKG's. 5 pages of attachments, maximum. Under \$10MM face.
John Hancock	<a href="mailto:advantagequickquotes@jhancock.com">advantagequickquotes@jhancock.com</a>	24 - 48 Hours	Brief summary (Maximum length of ten lines) of pertinent medical information/history. Gender, age and tobacco habits.	Minimum face: \$1MM. Maximum face: \$10MM, Maximum age: 75. Do not include any attachments or confidential information.
Lincoln Financial	<a href="mailto:MGA1QuickQuotes@lfg.com">MGA1QuickQuotes@lfg.com</a>	24 - 48 Hours	A brief summary of the client's medical and non-medical history.	Term face amount limits: \$250K - \$5MM. Perm face amount limits: \$100K - \$5MM. Maximum age of 80. Email only, 2 - 3 paragraphs, one page only, no attachments.
MetLife	<a href="mailto:ainqq@metlife.com">ainqq@metlife.com</a>	24 - 48 Hours	Client age and gender, face amount and a brief medical history summary.	15 line limit. No attachments
Mutual of Omaha	<a href="mailto:ainqq@mutualofomaha.com">ainqq@mutualofomaha.com</a>	24 Hours	Applicant name, DOB, product type and face amount. Brief description of health issues, premium tolerance, underwriting class expectation. To expedite, include: in force coverage details, 1035 exchange details, competitive offers.	Face amounts: through \$5,000,000. Age limitations: through age 75. Do not send any attachments. Limit information to two paragraphs (12 to 20 lines of information). Do not include identifying information (i.e., name, Social Security number, etc.).
Principal Financial	<a href="mailto:AINQQ@exchange.principal.com">AINQQ@exchange.principal.com</a>	24 Hours	Client age, face amount, plan of insurance.	One-half page summary only. Do NOT include client name.
Protective Life	<a href="mailto:ain.quickquote@protective.com">ain.quickquote@protective.com</a>	24 - 48 Hours	A brief summary of an individual's Medical and/or Non-Medical History, including the Proposed Insured's Age, Sex, Proposed Death Benefit and Plan of Insurance.	One page or email summary only
Symetra	<a href="mailto:ainquickquote@symetra.com">ainquickquote@symetra.com</a>	24 - 48 Hours	A brief summary of an individual's Medical and/or Non-Medical History, including the Proposed Insured's Age, Sex, Proposed Death Benefit and Plan of Insurance.	\$500K Minimum Face for Term Quick Quotes. No restrictions on permanent cases.
Transamerica	<a href="mailto:ainrapidreviews@transamerica.com">ainrapidreviews@transamerica.com</a>	24 Hours	A brief summary of an individual's Medical and/or Non-Medical History, including the Proposed Insured's Age, Sex, Proposed Death Benefit and Plan of Insurance.	1500 words or less
Voya	QuickQuotes available to Aligned Distributors only. Please contact AIN Member Services for additional information or guidance regarding Voya.			