America's Foremost Insurance Brokerage Network

Electronic/Short App Submission Overview

Carrier	Submit & Done?	Application submission	Products Ages/Amounts	TIA	Policy Mailing	Getting Started
AIG **Quick Ticket**	Yes	Go to e-station; click on Quick Ticket icon iPhone & Android apps available	Secure Lifetime GUL 3, AG Select-a-Term & AG ROP Select-a-Term No face amount restrictions AG QuickTicket Access QuickTicket Client Preparation Guide QuickTicket Producer Guide QuickTicket Reference Guide QuickTicket User Functionality Guide	The lower of policy face amount or $1M	Policy delivered to agent of record or BGA via mail or e-mail. ePolicy delivery available for Term and Accident & Health cases. Learn More	Log on to: e-station, click on Quick Ticket icon. Link is available to add to distributor website. Exam One will contact client and complete application and schedule paramed within 24 hours. Owner & insured must be the same. No replacements, no NY business

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Fidelity Life **Rapid App2**	Yes	Online application system pre-qualifies proposed insured, quotes multiple options, creates and submits online application& collects an electronic signature.	Rapid Decision Express, Accidental Death Benefit, Rapid Decision Senior Life Term & Whole Life See Product Guides for ages/amounts. Learn More DocuSign Presentation	Not available	Policies mailed to client unless specified to mail to GA or Agent on contracting paperwork. Accident policies always mailed to client.	Requests for online access should be made to Sales & Marketing Department at 866-710-1013 or sales@fidelitylife.com Go to www.fidelitylife.com and click on Agent Login under Quick Links. Non-Med underwriting based on information from MIB, Pharmacy and MVR Records, issued in 24-48 hours. No paramed, no APS
Global Atlantic Financial Group			**TeleApp program not available**			

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John Hancock	No	Online Application through i-Pipeline i-Go on GA website or with Firm L.evel access. Fillable forms via JHSalesNet. e-Attach via JHSalesNet Fax Application to: 844-843-6510	All Products (Term, Permanant and Variable) Product Specifications for Products built into JH e-App. See Product Guides for Age/ Amount restrictions.	JH's TIA provides 90 days of temporary coverage which is equal to the lesser of the amount applied for or $1M individual or $5M survivorship	80% of all Policies Issued within 2 days. Assigned Firm Contact may expect to receive e-Delivery (file watermarked copy of contract) via Email as well as printed Policy mailed overnight. e- Delivery is available for all Products and automatic. Please let your Case Manager know if any special mailing preferences.	Please visit JHSalesNet to review presales materials. We recommend that all Producers register for Producer Level access based on SSN. Firm Level access is available based on TIN. Requires AML, W-9 and Terms and Conditions to be submitted along with life data appointment paperwork. Long-Term Care continuing education certification(s) is required to sell LTC Rider. Contact Email: usagency@jhancock.com. You may view appointment status on JHSalesNet. The Producer Support Line is a great resource should you need presale support as well: 1-800-505-9427. You may also engage Feedback (feedback@jhancock.com) with questions about accessing, navigating or utilizing JHSalesNet. See New Business Forms and JH e-App via JHSalesNet. Feedback would also be more than happy to schedule additional new business trainig or assistance with JH e-App. Please see i-Pipliine directly to inquiry about i-Go for your GA website. You may also visist JHLifeGuide (www.jhlifeguide.com) and sign onto microsite with JHSalesNet User ID and Password.

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Legal & General America **AppAssist (Request For Life Insurance)**	Yes	**Option 1**: submit request online via e-Link™: www.LGAappassist.com/rlilogin.htm **Option 2**: submit your request online via your agency's own URL for e-Link™ – no pre-contracting required. **(Direct-access BMGA1's only)** **Option 3**: MobileSuite App from LGA (iPhone, Android, Blackberry): http://www.lgamerica.com/imobilesuite.htm **Option 4**: iPipelines's iGO e-a—drop ticket – no pre-contracting required. **Option 5**: Fax, email or mail the completed request form to Banner or William Penn. **Option 6**: Partner Dashboard https://partner.lgamerica.com	Available for all Banner & William Penn term and UL products. Ages & Amounts Up to age 70: $10M 71 & up: $500K Reduces the sales process to a simple electronic Request for Life Insurance Interview (RLI). The formal application and related forms are then completed via telephone interview by the Legal & General America Call Center. Provides electronic status updates throughout the process. AppAssist Broker Guide AppAssist At A Glance AppAssist Flow Chart What To Expect From Your Interview AppAssist Microsite	up to $1M	Direct contracts: by default, the policy is mailed to the client unless other than applied for, in which case it will be mailed to the BGA. The BGA may request all policies to be mailed to their office. Business Service Center contracts: policy will be mailed direct to the client. Get on board with eDelivery - available for Banner/William Penn policies. **Available for Direct & Business Service Center agencies.**	Prior to submitting eLink business, Agent/Broker and General Agent signature authorization must be completed and approved. Authorization is not required for contracts after March 2009 as the authorization is included in the contracting paperwork. If needed, return via e-mail: agentlicensing@bannerlife.com or fax: 301-294-6960. To see if authorization is on file, log onto Banner website at http://www.lgamerica.com click on the Licensing tab, search for the agent, click on agent name and Contract Information at the left. If authorization is on file, it will show "active". Nothing will appear if authorization is required. **Important:** To receive email notifications for AppAssist cases submitted, log into LGA's website, click on Preferences tab then add or update the agency email address for AppAssist e-Link Notification question. The AppAssist case package notification email includes: all medical records, completed application and other requirements obtained.

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Lincoln National e-Application	Yes	Online via iGo eApp	UL, SUL & Term Products, excluding VUL & IUL. GI/SI, Trial Submissions, Group Conversions and TeleApp questionnaires cannot be submitted. No age/face amounts restrictions E-Strategy Getting Started Guide	Max face amount $3M - $500K TIA amount maximum.	Electronic policy delivery available via DocFast or Lincoln advisor portal. Available at no cost. Contact your Lincoln Underwriting & New Business team	All MGAs need to first contact iPipeline to establish an account before using the platform. MGAs can email sales@ipipeline.com. Reasonable expectation for contracting, training and initial set up is approximately 3-4 weeks.
Lincoln National LincXpress	Yes	Tele-App paper submissions for all products Electronic ticket submissions for Lincoln LifeElements® Level Term only - iPipeline users - LifePipe & iGo - Online through Lincoln website	Min $250,000 No age/face amount restrictions The advantages of LincXpress LincXpress FAQ LincExpress Ticket	Not available	Electronic policy delivery available via DocFast or Lincoln advisor portal. Available at no cost. Contact your Lincoln Underwriting & New Business team LincXpress eDelivery Guidelines	**Paper ticket submissions:** Complete paper ticket with required forms as indicated on the LincXpressSM Tele-App Submission checklist Submit paper ticket and all forms through your standard submission process **Electronic Ticket Submission** - Available for Lincoln LifeElements® **only iPipeline Customers**: Access LifePipe for quoting and iGo for eTicket **Non iPipeline Customers**: Access Get a Quote tool on the Lincoln LifeElements® product page on your Lincoln advisor website
Lincoln National Lincoln TermAccel Level Term	Yes	Streamlined paperless online eTicket and electronic policy delivery process - iPipeline users - LifePipe & iGo - Online through Lincoln website	Face Amounts $100,000 - 500,000 Ages 18-50 Lincoln TermAccel Level Term FAQ Competitive Term Solution – Fully Electronic Process	Available	Electronic policy delivery required via DocFast . Available at no cost. Contact your Lincoln Underwriting & New Business team	Electronic Ticket Submission Required **iPipeline Customers**: Access LifePipe for quoting; iGo for eTicket and DocFast for eDelivery **Non iPipeline Customers:** Access Get a Quote tool on the Lincoln TermAccelÒ product page on your Lincoln advisor website

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MetLife	Yes	i-Pipeline users-IGo You may submit the Express Order Ticket via fax:908-522-3794 or e-mail: nblife@metlife.com	All products except the Legacy Advantage SUL are available for the paper tele-application process. Some products are not built into iGO. No age/face amounts restrictions	up to $1M	Policy will mail to agency.	**TeleApplication & IGO:** The client will be contacted by the Fulfillment Center within 1 business day for a confidential telephone interview to complete the application process. Agency will order and schedule the paramed through normal process.
Minnesota Life eApp	Yes	Online application through I-pipeline iGO **eApp is required for all Term & Whole Life contracts under $250K.**	Available for Term, Accumulator UL, Eclipse, Eclipse Protector and Secure Whole Life products. No age/face amounts restrictions eApp User Guide eApp FAQ's eApp Highlights What's Next Flyer Client Info Sheet Express Issue Highlights	up to $1M	Business Service Center contracts: policy will be mailed to the BSC. To request policy be mailed to the BGA office or agent, use the "note" section on the eApp. IMPORTANT: this request must be made for each policy you want mailed to the BGA office or agent.	Must have an active contract; no additional authorization is required. Log on to Minnesota's website at: https://lifecenter.minnesotalife.com/lifecontent/faces/public/home/home.jsp Click on the Life tab, New Business & Underwriting, then Launch eApp. Once you obtain the client's eSignature and use your eSignature, click the "Send to Carrier" button. Part II Options: • eApp: minimized the information that you need to collect. Minnesota life will facilitate all of the ordering requirements including any APS. • Full eApp: electronic version of the traditional paper application which allows you to complete the medical information. With the full eApp process, the BGA is responsible for ordering all APS requirements.
North American SimpleSubmit	Yes	iGO users can turn on North American and submit term and Custom Guarantee apps through iGo portal. Submit apps directly through North American website.	Term, Custom Guarantee, Guarantee Builder IUL, Rapid Builder & Builder IUL Ages 18-70 Max face: Up to $10M	up to $1M	Mailed to the GA directly	Long onto: www.northamericancompany.com If you are having issues please follow link to the simple submit micro site for additional instructions: http://nalife.northamericancompany.com/SimpleSubmit

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OneAmerica E-App	Access through ols.oneamerica.com. Must create username and password to access. Go through "Sales Connections" to submit e-app. Click here for instructions.					
Protective Life Tele Life EZ App	Yes	Online – EZ App TeleLife – paper pre app iGO Drop Ticket available for Custom Choice UL, Advantage Choice UL & ProClassic UL via iPipeline.	EZ App available for UL & IUL products Ages 18 to 80 Max face: $5M TeleLife at-a-Glance	up to $1M	Direct contracts: Policy will be mailed to BGA. Business Service Center contracts: policy will be mailed to BSC. Electronic policy delivery available	Log onto: http://www.protectivelifebrokerage.com/ Click on the EZ-App link on the left navigation bar. The client will be contacted by TeleLife within 24 hours to complete the application interview and schedule the paramed exam.
Prudential XpressApp	Yes	Paper tele-application Submitting cases process overview.	Available for Term & UL products, single life only.	up to $1M; $5M max. face amount.	Policy mailed to GA based on contract code on application.	Log on to: http://www.pruxpress.com/view/page Click on Forms tab, then Launch Forms. Based on the answers to question 2: Client will receive a call within 48 hours (or when client requests) to complete Part II, & schedule paramed. Fax Xpress application to 888-271-6661 or e-mail to prunewbusiness@prudential.com

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SBLI ZipApp	Yes	Submit your drop ticket online via your agency's own URL – no pre-contracting required. Paper ticket worksheet also available.	Term Products No restrictions on age/amount of term products. Quick Reference Guide Customer Checklist Paper Ticket Option	Up to $500K	Issued policy sent electronically to the BGA and PDF version posted on www.sbliagent. com . Policy folders are available to present to client.	Quick Reference Agent Guide Producer Guide
Symetra	TeleApp program not available					
Transamerica IGO e-App	No	Online application through I-pipeline iGO on GA website or fillable form Fax application to: 800-814-2205	Available for all Term products. General Agent FAQ Agent FAQ E-Signature options FAQ	up to $2M - for Trendsetter term only	Direct contracts: policy mailed to GA. BSC contracts: mailed to the BSC	Log on to: https://transactrls.transamerica.com/login.aspx Complete online application or print and fax

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United of Omaha Speed eTicket	Yes	Online Tele-app – eTicket through UOO website Online application through I-pipeline iGO	eTicket available for Term Life Answers iGO available for Term Life Answers, Term Life Express, Children's WL, Living Promise & Guaranteed ADvantage. iGO e-APP Producer Guidelines iGO e-APP FAQ's Speed eTicket FAQ's What to Expect – Consumer Flyer **User Guides:** Children's Whole Life Living Promise Term Life Answers Term Life Express Guaranteed ADvantage	not available	Direct contracts: policy will be mailed to agent or agent (depending on how contract was originally set up) Business Service Center contracts: policy will be mailed to BSC. GA may request policies to be mailed to agency – contact TMA Life Sales & Marketing Support at 877-862-8622.	Log on to: http://mutualofomaha.com eTicket & IGO: The client will be contacted by the Fulfillment Center within 1 business day for a confidential telephone interview to complete the application process and schedule the paramed exam.

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