



America's Foremost Insurance Brokerage Network

Temporary/Conditional Receipt Guidelines

CARRIER

GUIDELINES

Accordia Life
As of 4/2016

Conditions & Limitations

- There is no insurance if any material misrepresentation exists on the application or supplements.
- Agreement is void if any check or draft is not valid.
- No insurance if less than a full month premium is paid.
- Life insurance limits are the lesser of:
 - a. \$500,000 or the amount in Section D of the application, if the proposed insured is insurable at the rate applied for or better; or
 - b. \$100,000 or the amount in Section D of the application, if the proposed insured is insurable but at a higher rate than applied for.
- If the proposed insured dies by suicide, the Company's liability under this Agreement is limited to a refund of the payment received.

Click [HERE](#) for copy of Conditional Receipt

AIG
As of 4/2016

The total death benefit amount pursuant to the Agreement and any other limited temporary life insurance agreements covering the Primary Proposed Insured(s) will be the **lesser** of:

- The Plan amount applied for to cover the Proposed Insured(s) under the base life policy; or
- \$1,000,000 plus the amount of any premium paid for coverage in excess of \$1,000,000.

If the death is due to suicide, the amount of premium paid will be refunded, and no death benefit will be paid.



Click [HERE](#) for copy of Conditional Receipt

Conditional Receipt Guidelines 5/2016
See actual TIA/Conditional Receipt for complete information.

For agent use only. Not for distribution to the public.

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

Temporary/Conditional Receipt Guidelines

CARRIER	GUIDELINES
 <p>Fidelity Life As of 4/2016</p>	<p>No insurance will be provided under this Receipt unless all requirements are first fulfilled exactly during the lifetime of the Proposed Insured. If all requirements are not so met, or the Proposed Insured dies by suicide, the liability of the Company shall be limited to a refund to the Applicant of the payment made for this Receipt.</p> <p>End of Insurance: Once begun, any insurance this Receipt may provide ends at the earliest of: (1) 60 days after the date of the application; (2) when the Company sends a refund of the premium which was exchanged for this Receipt; or (3) the date any policy issued goes into effect.</p> <p>Amount Limit: The amount of insurance provided by this Receipt is the lesser of: (a) the initial death benefit of the insurance applied for in the application; or (b) \$500,000 less all amounts of life insurance and accidental death benefits applied for or in force with the Company.</p> <p>Click HERE for copy of Conditional Receipt</p>
 <p>John Hancock As of 4/2016</p>	<p>Limited Amount The limited amount is equal to or lesser than the amount applied for or \$1,000,000 individual and \$5,000,000 survivorship.</p> <p>Other Limitations All questions on the Temporary Insurance Application must be answered "No." Insured must be between the ages of 20 and 70. The total amount of life insurance being applied for cannot exceed \$10,000,000 individual or \$15,000,000 survivorship.</p> <p>Click HERE for copy of Temporary Insurance Agreement Application</p>

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Temporary/Conditional Receipt Guidelines

CARRIER

GUIDELINES

Legal & General America

As of 4/2016

Limited amount is the lesser of:

- The amount of insurance applied for in the Application; or
- \$1,000,000 minus the amount of insurance on the Proposed Insured's life with the insurer under any other applications for insurance now pending or other temporary insurance agreements.

The Insurer's liability will be limited to a return of the amount remitted if:

- Any part of the life insurance application or the TIAA contains a misrepresentation material to the Insurer; or the Proposed Insured dies by suicide.

Click [HERE](#) for copy of Banner's Temporary Insurance Application Agreement or [HERE](#) for a copy of William Penn's Temporary Insurance Application Agreement.

Lincoln National

As of 4/2016

PRE-PAYMENT/TIA (Temporary Insurance Agreement, this is NOT a Conditional Receipt)- This form is a part of the application packet.

- Provides temporary life insurance coverage of up to \$500,000 but not permitted for applications greater than \$3,000,000.
- A minimum modal premium (e.g. if mode is annual, the prepayment will be the annual deposit/premium) for the full face amount of the policy or for a \$500,000 face amount on the same plan, whichever is less, must accompany the TIA.
- Not permitted for applicants less than 15 days old or greater than age 70.
- Temporary coverage ends on the 90th day if the policy has not been issued.
- Not permitted for 'dummy' application situations
- TIA date must be the same date as the Part 1 and no later than 7 days for most states after the date of the Part 1.

Click [HERE](#) to view TIA.

MetLife

As of 4/2016

The total death benefit under the TIA and all other receipts issued by all the companies listed on the receipt will not be more than \$1,000,000 for any Proposed Insured(s) (\$2,000,000 for survivorship life policies). Should there be more than one application or receipt for any person to be insured, the share for each application will be in the ratio that the amount applied for on that application bears to the total amount of insurance applied for under all such applications.

The Proposed Insured(s) are eligible for TIA if:

- The application, it's supplements and paramedical/medical exam do not include any misrepresentation; and
- The Proposed Insured(s) has/have never received medical treatment for or been diagnosed with: cancer, HIV, AIDS, coronary artery disease, stroke, alcohol use or drug use; and
- The Proposed Insured(s) is/are at least 14 days old

Click [HERE](#) for copy of Conditional Receipt

Temporary/Conditional Receipt Guidelines

CARRIER

GUIDELINES

Minnesota Life

As of 4/2016

Money cannot be accepted if:

- the proposed insured is 76 or older
- the proposed Insured has a history of heart disease, stroke, cancer or diabetes
- the proposed Insured has been rated or declined for life insurance in the past
- the total amount of insurance requested in all applications on the proposed insured (or if survivorship coverage is requested, both proposed insureds combined) exceeds \$5,000,000.

We will pay the beneficiary the amount of life insurance you applied for (not including any Accidental Death Benefit applied for), or \$250,000, whichever is less, if:

- Both Part 1 and Part 2 of the application have been completed, and
- All representations on the Part 1 and Part 2 are true and complete, and
- The proposed insured dies as the result of any cause other than suicide, and
- This agreement has not been terminated.

Click [HERE](#) for copy of Conditional Receipt

North American

As of 4/2016

Special Limitations:

- Fraud or material misrepresentation in the application or in this Agreement shall invalidate this agreement and the Company's only liability is to refund any advance premium payment made.
- There is no insurance under this agreement if the check, initial EFT draft or Credit Card is not honored when presented.
- If the Proposed Insured dies by suicide, the Company's liability under this Agreement is limited to a refund of any advance premium payment made.
- No agent or other person is authorized to accept money on a Proposed Insured under 15 days of age or over 70 years of age from the date of this Agreement, nor will any insurance take effect for such person.
- No agent is authorized to modify any of the provisions of this Agreement.
- The total of the amount payable under this and any other Temporary Life Insurance Agreement or application with the Company will not exceed \$1,000,000 for each life proposed for insurance.

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OneAmerica

As of 5/2016

The TIA agreement is used only when premium is included with the application.

This form is used for saving age. The client has up to 30 days past their birth date to save age. Including the premium and TIA with application guarantees OneAmerica will save their age even if underwriting takes longer than 30 days.

Max is \$250,000

Click [here](#) for copy of Temporary Insurance Agreement.

Protective Life

As of 4/2016

No insurance is provided under the terms of the Conditional Receipt in the event of death of the Insured by suicide. In the event of suicide, the Company's sole liability will be the return of any money received.

Note: Premium may not be collected (1) where the face amount applied for plus any other in force life insurance and accidental death benefits (including those applied for) on Proposed Insured(s) with the Company and its affiliates exceeds \$1,000,000; OR (2) on Proposed Insured(s) under 15 days of age or over age 80; OR (3) for cases in which the Proposed Insured(s) intends to leave the United States within the next 60 days. Any premium received under (1), (2) or (3) of this note will be refunded.

AMOUNT OF COVERAGE - \$1,000,000 MAXIMUM (Per Proposed Insured)

The total amount of insurance on Proposed Insured(s) which may become effective prior to delivery of the policy to the Owner shall not exceed \$1,000,000 with the Company and its affiliates. This amount includes other life insurance and accidental death benefits on such Proposed Insured(s) currently in force and applied for with the Company and its affiliates.

Click [HERE](#) for copy of Conditional Receipt

Prudential

As of 4/2016

If the proposed insured dies, the total death benefit under this Agreement is the amount requested, up to a maximum aggregate amount of death benefit payable under this Agreement and any other Limited Insurance Agreement issued by the Company on the proposed insured of \$1,000,000.

The total amount of insurance requested in all applications on the proposed insured (or if survivorship coverage is requested, both proposed insureds combined) cannot exceed \$5,000,000.

There is no coverage under this Limited Insurance Agreement if the Health Certification is materially misrepresented or fraudulent. If death is due to suicide or intentionally self-inflicted injury, while sane or insane, payment will be limited to the return of the amount paid.



Click [HERE](#) for copy of Limited Insurance Agreement

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Temporary/Conditional Receipt Guidelines

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 <p>SBLI As of 4/2016</p>	<p>Maximum Amount The maximum amount of life insurance coverage available under this Conditional Receipt Agreement shall be the lesser of: (1) the amount of insurance applied for in the application – part 1; or (2) \$1,000,000, minus the amount of insurance on the Proposed Insured’s life in force with us under any policies and Conditional Receipt Agreements, applied for or pending issue with us, including Accidental Death Benefits; or (3) if death is due to suicide or intentional self-inflicted injury, the amount of premium paid will be refunded and no death benefit will be paid. There is no coverage beyond 70 years old (age nearest birthday) or below age 15 days.</p> <p>The Conditional Receipt Agreement will be void if the Agreement or application contains any material misrepresentation.</p> <p>Click HERE for copy of Conditional Receipt</p>
 <p>Symetra As of 4/2016</p>	<p>If the Temporary Life Insurance questions have been answered “no” and if money has been accepted as advance payment for life insurance and the Proposed Insured dies while this temporary insurance is in effect, we will pay the beneficiary an amount equal to the lesser of:</p> <ul style="list-style-type: none"> The amount of all death benefits applied for with this application, including any accidental death benefits if applicable; or A maximum amount under all Temporary Life Insurance Agreements with Symetra Life of \$250,000. <p>Limitations:</p> <ul style="list-style-type: none"> Fraud or material misrepresentation in the application or in the answers to the questions of this Agreement invalidate this Agreement and the Company’s only liability is for refund of the payment made. If the Proposed Insured is less than 15 days old or more than 80 years old - limited to a refund of the payment made. If the Proposed Insured commits suicide - limited to a refund of the payment made. If the check or draft submitted as payment is not honored by the bank – no coverage under this Agreement. <p>Click HERE for copy of Conditional Receipt</p>

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<p>Transamerica As of 4/2016</p>	<p>The aggregate amount of conditional coverage provided under the Conditional Receipt and any other Conditional Receipt issued by the Company on each person to be covered shall be limited to the lesser of the amounts(s) applied for or \$1,000,000 of life insurance if the Proposed Insured if age 16-65 and is insurable at the standard or better class of risk, \$400,000 of life insurance if the Proposed Insured is age 66-75 and is insurable at the standard or better class of risk, or \$100,000 for a class of risk with extra ratings regardless of age. There is no conditional coverage for riders or any additional benefits.</p> <p>If conditions are not met or death occurs from suicide, there is no coverage under the Conditional Receipt.</p> <p>Click HERE for copy of Conditional Receipt</p>
<p>United of Omaha As of 4/2016</p>	<p>Temporary Life Insurance Agreement (Applies to Fully Underwritten Term and UL Products)</p> <p>The TIA Benefit is an amount equal to the lesser of: (1) the amount of insurance applied for in the application; or (2) \$1,000,000 minus the amount of any insurance on the Proposed Insured's life under any other temporary insurance agreements and/or conditional receipts. In no event will the amount of the TIA Benefit under this Agreement exceed \$1,000,000.</p> <p>No Temporary Insurance coverage if:</p> <ul style="list-style-type: none"> • No premium is submitted at the time this Agreement is submitted or if the premium check or EFT is not honored • All 6 TIA eligibility questions must be answered "no". If an eligibility question is answered "yes", do not collect a check from the client. • There is a material misrepresentation in any answer to any question listed on the TIA or to any questions or statements in the application and/or questionnaires and supplements to the application. • A Proposed Insured dies by suicide or intentional self-inflicted injury, while sane or insane, in which case, United will not be liable under this Agreement except to return any payment paid with the application. <p>Click HERE for copy of Temporary Life Insurance Agreement</p> <p>CONDITIONAL RECEIPT (Applies to Express Products and all Companion Products)</p> <p>The benefit under this Receipt is an amount equal to the lesser of: (1) the amount of the death benefit that would be payable in the first policy year under the policy as applied for in the application; or (2) \$100,000 minus the amount of any insurance on the Proposed Insured's life under any other temporary insurance agreements and/or conditional receipts. In no event will the amount of the Conditional Receipt benefit under this Receipt exceed \$100,000.</p> <p>If a Proposed Insured dies by suicide or self-inflicted injury, while sane or insane, United will not be liable under this Receipt except to return any payment paid with the application.</p> <p>Click HERE for copy of Conditional Receipt</p>

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