



PINNEY

I N S U R A N C E

Pinney Insurance Center, Inc.

SUPPORT DOCUMENTS

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Processing Methods

Drop Ticket/e-Application

Annual premium over \$2,500

Our A-Team processes all applications over \$2,500 in annual premium, regardless of carrier; however, live transfers will only be taken for the carriers shown below.

American General	Protective
Banner	Prudential
John Hancock	SBLI
Mutual of Omaha	Transamerica
Nationwide	United of Omaha
Pacific Life	William Penn

Annual premium of \$2,500 or less

Submissions will still be completed by our A-Team members; however, live transfer will no longer be available and ALL submissions will use the corresponding carrier drop-ticket model (see list below) for quicker processing, reduced or eliminated exam requirements, and real-time ordering of other underwriting requirements during the carrier-conducted phone interview.

American General	Protective
Banner**	Prudential*
Cincinnati Life	SBLI
John Hancock	Transamerica*
Mutual of Omaha	United of Omaha
North American*	William Penn
Pacific Life**	

**Will be processed in-house by the application team regardless of premium*

***Will be submitted via drop-ticket unless the annual premium is \$5,000+ or the case has a special circumstance*

Carrier Availability: Quick Reference

	Carriers	Not Approved for A-Team at any Face Amount	Approved for A-Team at any Face Amount	Approved for A-Team if Annual Premium is \$2,500+
	American General		X (GIWL excluded)	
	American National			X
	Americo			X***
	Assurity			X
	AXA			X
	Banner		X	
	Brighthouse Financial			X
	Cincinnati Life		X^^ (WL excluded)	
	Fidelity	X		
	Foresters	X		
	Gerber	X		
	John Hancock			X*****
	Lincoln Financial			X*
	Mass Mutual			X
	Minnesota Life/Securian	X		
	Mutual of Omaha/ United of Omaha		X	
	National Life Group/LSW			X
	Nationwide		X^^	
	North American		X**	
	Pacific Life		X	
	Principal (non-NY states)		X*****	
	Principal (NY)			X*****
	Protective		X^ (NY see below)	
	Prudential		X**	
	Sagicor	X		
	SBLI		X	
	Symetra			X
	Transamerica		X**	
	United Home Life			X (GIWL excluded)

*Case-by-case basis. LFG requires a notarized form from the agent stating we can use their electronic signature.

**A-Team submits over the phone, not via drop-ticket through Appicnt.

***Americo Ultra Protector must be sold face-to-face; Eagle Series FE requires face-to-face in CA.

****Principal no longer accepts personal lines - only business applications.

*****John Hancock apps under \$750,000 must be submitted through iGo or the JH eApp.

^NY only: Agents must submit all apps digitally using their Protective login as of 7/1/23 - no BGA submissions accepted.

^^Both Nationwide's Intelligent Underwriting and Cincinnati Life's Accelerated Underwriting must be submitted via iGo and cannot be completed through the App Team.

ApplicInt Drop-Ticket Process

Carrier	Acc UW okay?	Interview Line Number	Interview Hours	Appx time needed for call	Carrier Process	Notes/ Restrictions
Banner/ William Penn (term)	Yes - APPcelerate	800-839-5960 or 800-526-5568	M-F 8:30AM - 11PM EST	45 min	Closed after 5-7 attempts	No Reg 60 replacements; only term; no laddering policies
Corebridge (term)	Yes - Quick Ticket	888-876-3407	M-TH 7AM - 11PM CST Fri 7AM - 9PM CST Sat 8AM - 4PM CST	25-30 min		Not approved for NY, no temp insurance, only term
Pacific Life (term/ul)	Yes - Smooth Sailing	800-521-7113	M-Th 7AM - 11PM CST Fri 7AM - 9PM CST Sat 8AM - 4PM CST	20-60 min		Not approved for NY
Protective (term, ul)	Yes - PLUS	888-800-6608 opt. 1	M-F 7AM - 8PM CST Sat 9AM - 2PM CST	20-45 min	6 attempts made	No table-rated cases allowed; not approved for NY
SBLI/ Centrian (term, wl)	Yes - Accelerated Underwriting	877-799-2787 (APPS - SBLI) 833-591-0274 (APPS - Southern Farm Bureau)	M-F 8AM - 10PM CST Sat 8AM - 2PM CST	45 min		Not approved for NY or MT

**All carriers will offer wet signature if client does not want to voice/e-sign or if they do not have an email.*

E-Signature Availability

Carriers	iGO	Adobe	Docusign	Marketch/PSG	Proprietary	Applicant
American General		Yes	Yes	Yes	AppRight	Yes
Americo			Yes			
ANICO	Yes*	Yes	Yes			
Assurity	Yes		Yes			
AXA	Yes					
Allianz		Yes				
Banner		Yes	Yes	Yes	App Assist	Yes
Brighthouse	Yes		Yes			
Cincinnati Life	Yes	Yes	Yes	Yes		Yes
Columbus Life	Yes		Yes			
Fidelity					RD Term	
Gerber		Yes	Yes**		E-App	
John Hancock	Yes	Yes	Yes	Yes		Yes
Lincoln Financial	Yes	Yes	Yes			
Mass Mutual			Yes (excl. NY, CA)			
Minnesota Life	Yes					
Mutual of Omaha	Yes	Yes	Yes	Yes		Yes
Mutual Trust			Yes			
Nationwide	Yes		Yes	Yes		
North America	Yes		Yes	Yes		
Pacific Life			Yes	Yes		
Principal	Yes	Yes	Yes		Acc UW	Yes
Protective		Yes	Yes	Yes	TeleLife	Yes
Prudential	Yes		Yes	Yes		
Sagcor					E-App	
SBLI	Yes	Yes	Yes	Yes		Yes
Symetra		Yes	Yes			
Transamerica	Yes	Yes	Yes	Yes		
United of Omaha	Yes	Yes	Yes	Yes		Yes
William Penn		Yes	Yes	Yes	App Assist	Yes

**Signature GUL, Signature Performance IUL and Signature Protection IUL available in all states (except CT, DC, DE, ND, NY, SD)*

***Gerber will accept any e-sign process as long as the certification page is attached*

Diligent Follow-Up

A-Team

What Diligent Follow-Up Means

During the first 7 business days, we make 11 attempts to complete the application and order and schedule the medical exam for your client.

Status: Submit to App Team	
Day 1 (first 24 hours)	<ul style="list-style-type: none"> • 1st call to client (phone message left if contact is attempted but not successful) • Followed immediately by text message • System-generated email goes out to the client • Day 1 text or email will contain Calendly link to schedule application interview
Status: A-Team Follow-up 2	
Day 2	<ul style="list-style-type: none"> • 2nd call to client (2nd phone message)
Status: A-Team Follow-up 3	
Day 3	<ul style="list-style-type: none"> • 3rd call to client (3rd phone message) • Followed immediately by text message • System-generated email goes out to both client and agent
Status: A-Team Follow-up 4	
Day 4	<ul style="list-style-type: none"> • Call one time per day - alternate calling morning and evening, leaving no messages
Status: A-Team Follow-up 5	
Day 5	<ul style="list-style-type: none"> • Call one time per day - alternate calling morning and evening, leaving no messages
Status: A-Team Follow-up 6	
Day 6	<ul style="list-style-type: none"> • Call one time per day - alternate calling morning and evening, leaving no messages • System-generated email goes out to the agent
Status: A-Team Follow-up 7	
Day 7	<ul style="list-style-type: none"> • 7th call to client • If no response from client, phone message left stating file will be placed on hold until we hear back from them • Followed immediately by text message • If client is unresponsive to our contact attempts, case will be closed. If client has engaged in our contact attempts, we will continue our attempts
Status:	
<ul style="list-style-type: none"> • If client unresponsive: Client Unresponsive to A-Team, Referred to Agent • If client has responded at any point, we will continue attempting to contact them 	

Once we complete the application, we will follow up directly with the client for additional items. You will receive a notification regarding your case a minimum of:

- Once every 5 business days
- Whenever the case is touched
- When there is a change in status

Feel free to check your case status anytime online!

Diligent Follow-Up

Drop Ticket

What Diligent Follow-Up Means

3 business days after drop-ticket submitted	Check status.
Days 6-30	If interview isn't complete, the application team will attempt to contact client (by phone, email, and/or text) every three days.
Day 10	System email to client and agent (interview not completed).
Day 19	System email to client and agent (interview not completed).
30 days after drop-ticket submitted	If interview not completed, case will be placed on hold. Email will go out to client/agent with fulfillment center phone # info.

The above process is followed for all applications sent via Drop Ticket. The Application team (A-Team) will be submitting the drop ticket the same day you submit it in Insureio. The vendor fulfillment center will begin calling your client right away and the A-Team will check status every three days per the above guidelines.

You will also receive a notification regarding your case when there is a change in status.

Feel free to check your case status anytime online!

Diligent Follow-Up

App Recovery

What Diligent Follow-Up Means

During the first 7 days after the application is sent to your client, we make 11 attempts to recover the application from your client.

Day 1 (Day after app is sent for e-signature)	• Call client, leave voice message	Day 6	• 6th follow-up message voice mail • Send text to client
Day 2	• 2nd follow-up message voice mail • Send text to client	Day 7	• 7th follow-up message voice mail • Case will be placed on hold until client and/or agent responds • Email to client, CC agent RE: case placed on hold
Day 3	• 3rd follow-up message voice mail • Re-send the application to the client		
Day 4	• 4th follow-up message voice mail • Email to agent to ask for assistance with app recovery		
Day 5	• 5th follow-up message voice mail • Send text to client		

The above process is followed for all applications sent for e-signature via Marketech or DocuSign. When applications are sent via mail, the initial calling would start one week after application was mailed to the client. Once we complete the application, we will follow up directly with the client for additional items. You will receive a notification regarding your case a minimum of:

- Once every 5 business days
- When there is a change in status

Feel free to check your case status anytime online!

Diligent Follow-Up

Obtaining Missing Info / New Requirements Necessary for Underwriting

What Diligent Follow-Up Means

The below follow-ups are based on business days.

Day 1	Case Manager (CM) calls client on all numbers to obtain requested information. If forms require signature, advises that they will be sent to client via secure email. When voicemail left, also follows up via secure email for missing information. Case Manager Assistant (CMA) emails/DocuSigns forms to client.
Day 7	CM calls client on all numbers. Leaves message, sends secure email, and texts client.
Day 12	CM calls client on all numbers. No message left, sends text, and sends secure email. CM requests Agent assistance.
Day 17	CM calls client on all numbers. Leaves message and sends secure email.
Day 22	CM calls client on all numbers. No message left. Sends a Final Request email to client and Agent.
Day 27	CM calls Agent; closes case or determines next steps.

Agents will receive notification when a new requirement is posted to the case in addition to a weekly status update on all outstanding requirements.

They can also check status 24/7 online with Insureio or Data Viewer.

Feel free to check your case status anytime online!

Diligent Follow-Up

Attending Physician Statement (APS)

What Diligent Follow-Up Means

The below follow-ups are based on business days.

Day 1	Case Manager (CM) orders APS; client notified that records were ordered. Copy Service begins contacting doctor's office to obtain records.
Day 4	CM follows up with Copy Service and sets follow-up one day after the Copy Service is due to follow up next. When necessary, Case Manager Assistant (CMA) calls/emails client for special authorization form.* *CM will follow up every 3 days for special authorizations, wet-signed HIPPA's, additional Dr. info, and/or APS fee approval.
Day 5-14	CM continues to track progress with Copy Service, sets follow-up one day after the Copy Service is due to follow up next.
Day 15	CM calls client to request assistance with obtaining the APS. If leaving message, will also send text and secure email. CM will call doctor's office or medical facility as needed.
Day 15 - Completion	CM continues to follow up one day after the Copy Service is due to follow up until APS is received. CM will update client every 2 weeks until APS is received.
Day TBA	CMA updates case once APS is received; client and agent both notified that records were forwarded to the underwriter for review.

Agents will receive notification when a new requirement is posted to the case in addition to a weekly status update on all outstanding requirements.
They can also check status 24/7 online with Insureio or Data Viewer.

Feel free to check your case status anytime online!

Diligent Follow-Up

Delivery Requirements

What Diligent Follow-Up Means

Our delivery team will assist you with policy delivery. We will attempt to collect Delivery Requirements (DRs) on your behalf. Prep your clients when calling them about policy approval that the POLICY SPECIALIST will be sending their requirements to activate coverage.

Day 1	Policy Specialist will process policy, which includes scanning the necessary requirements for electronic delivery (when available), and notifying Agent that policy was sent. *sets Case Manager requirement follow-up out 1 week before due date*
Day 2	Policy Specialist will email DocuSign Delivery Requirements (when available) and CC Agent. *DocuSign resends automatically every 2 days*
Day 5	Policy Specialist will call owner on all available phone numbers (text message as well). Email sent to Agent advising of outstanding requirements to assist the Agent in following up with their client.
Day 10	Email reminder sent to client regarding the outstanding Delivery Requirements. The Policy Specialist is available to assist client as needed.
Day 15	Email reminder sent to client regarding the outstanding Delivery Requirements. The Policy Specialist is available to assist client as needed.
1 Week to DRs Due	Case Manager CALL to Agent Case Manager FINAL NOTICE email to Agent
DR Due Date	Case Manager CALL to Agent <ul style="list-style-type: none"> • If Agent is still attempting client contact, f/up 1 week • If Agent does not respond in 5 days, advises carrier to close case • If Agent requests more time, request extension from carrier and continue to f/up weekly w/ Agent

Please note: Our delivery team is available to assist when the client needs help completing their forms or accessing electronic documents. If your client is ever in need of assistance, please send a request to deliveryteam@lifeinsurancedivision.com with the client's information & details regarding their question. A Policy Specialist will assist to the best of their abilities.

The following Carrier Delivery Requirements can be sent electronically to your clients:

American General / US Life
ANICO
Assurity
Banner / William Penn

Brighthouse
Cincinnati Life
John Hancock
Lincoln Financial

Mutual / United of Omaha
Nationwide
North American
Protective

Pacific Life
SBLI
Symetra

Stage & Status Glossary

Policy Status Rules

Stage: App Fulfillment

Sent to App Team

Submit to App Team: The initial status – the agent selects this status to submit the app to our team.

A-Team – Contact Made: Our team has talked to the applicant, but they are not moving forward yet (need to talk to a spouse, spoke to client and set a scheduled call-back time, etc.).

A-Team Follow-Up 2 – 7: These statuses reflect the contact attempts our team make by day, outlined in our diligent follow-up process (also included in this guide).

A-Team: Client Unresponsive – Referred to Agent: Our team has completed the diligent follow-up process during days 2-7, but received no response from the client. This status hands the case back to the agent.

Withdrawn - A-Team: The applicant was not interested, didn't qualify, or is unresponsive.

Withdrawn - 2 day Uninterested: We reached the client on our first or second contact, but they decided not to proceed.

Withdrawn - PreUW Changeover: The agent changed carriers before an application was submitted to the carrier.

Contact Made - App Hold: The app is on hold waiting for additional info from agent or client.

App Hold - Missing Required Information: The app is on hold because it is missing required client information (usually associated with [Acts of an Agent](#), required before submitting the app).

App Ticket Returned to Agent - Unable to Process: The app submitted is for a carrier ATeam can't process due to premium requirements, or a carrier that requires an agent to submit directly.

App Ticket Returned - Agent Licensing: The app cannot be processed because the agent doesn't have an active license.

App Sent (to Client) / Exam Ordered

Submit Direct to Carrier by Agent - Awaiting Client Signature: The agent has submitted directly to the carrier; the agent is responsible for checking status until app is signed.

App Sent – eSign: The app is out for signature.

App Sent - eSign NER: The app is out for signature; no exam required.

App Sent – Docusign: The app is out for signature.

App Sent – Docusign NER: The app is out for signature; no exam required.

App Sent – Paper: The app has been mailed to the client.

App Sent – Paper NER: The app has been mailed to the client; no exam required.

App Sent – Drop Ticket (carrier name): Drop tickets the agent submits to us and we send off to the carrier.

App Sent – Vendor: We sent the app with the examiner to be signed by the client.

Withdrawn – Incomplete: Client has been unresponsive to outstanding requirements during underwriting.

App Received

Submitted – App Received: We have the signed app in-house; it has to be processed before it goes to the carrier.

Brokerage Paper App Submitted: We have the signed paper app in-house; it has to be processed before it goes to the carrier.

Stage: Submitted to Carrier

App Submitted

Submit Direct to Carrier by Agent - App Signed - Sent to Underwriting: The agent has submitted directly to the carrier and confirmed the client has signed the application.

Submitted – Carrier Drop Ticket: Indicates a drop-ticket app at the carrier; we're changing the status to let our underwriting team know it's ready.

Submitted – App Submitted: The most common status - we received the signed app back from the client and it has been sent to the carrier.

Awaiting Requirements: We are waiting for one or more requirements; for example, blood and urine may need to be processed through the lab. This status will task us to check the source of the delay.

Submitted – Tentative Offer: We have received a tentative offer from the carrier (after providing a quick quote, for example).

Approved As Applied

Approved - as Applied: The app went through and was approved as applied.

Approved Other Than Applied

Approved - Other Than Applied: The app was approved, but other than applied. Whether it was approved up or down, we contact the agent and let them know what the carrier came back with. If it was approved down, we suggest alternatives.

Underwriting Review: The app was submitted and approved, but has been sent to our underwriter for review because the rate or health class does not seem correct.

Declined/Withdrawn

Withdrawn - NTO: The client received the carrier's offer and declined.

Withdrawn - Postponed: The carrier offered to look at the client's app again later, usually within a specified date frame (i.e., if they can improve their numbers).

Withdrawn - Declined: The app was declined.

Withdrawn - Deceased: The client is deceased.

Issued / Reissued

Approved - Reissued Case: The app was approved, but something changed afterward (the policy face value, for example). The case doesn't need more underwriting, it just needs to be reissued.

Issued - Del Reqs: We are waiting for delivery requirements.

Issued - Holding: We are holding for more information (app may need to be resigned, we may be waiting for money, etc.).

Stage: Placed

In Force

Issued - Inforce: The policy is issued and in force.

Placed/In Force (No Follow-ups): The policy is issued and in force; no follow-up tasks will be generated by the system.

How to Submit Business to Pinney

I. Using Insureio

(1) As an app ticket to the Application Fulfillment Team (A-Team)

Application tickets are assigned to an Application Specialist who will work directly with your client and/or the carrier using our diligent follow-up process to complete the application, obtain signatures, and schedule the exam (if one is required).

- **Annual Premiums \$1,001 or more:** Barring any carrier-imposed restrictions, application completion, signature collection, exam scheduling, and follow-ups are handled by the A-Team on your behalf.

See the list of ALL available carriers: PinneyInsurance.com/carriers

- **Annual Premiums \$2,500 or less:** A limited list of carriers ([view list](#)) are available for submission via the A-Team, who will oversee but not conduct application completion, signature collection, exam scheduling, and follow-ups using the carrier's designated application fulfillment partner or process.

Special Notes:

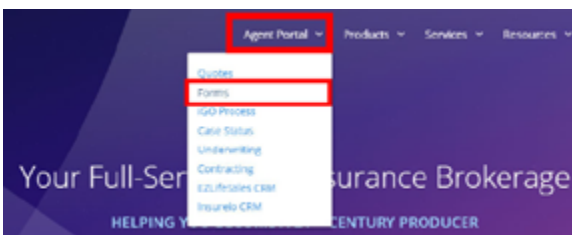
- Agents are responsible for submitting the application using an alternative electronic submission option (iGo, agent portal, etc.) or paper application for carriers NOT shown on the limited list above.
- Applications for North American, Prudential, and Transamerica will be completed by the A-Team regardless of the premium.

(2) Via iGo within Insureio

Currently, iGo is NOT directly linked to Insureio and the client's details will NOT populate in Insureio. You will need to manually enter any data you wish to save into Insureio and update the status throughout the application process as listed below:

- **After you have submitted the drop ticket or application via iGo,** change the status in Insureio to "Submit Direct to Carrier by agent – awaiting Client signature."
- **Once you confirm that the client signed the application,** change the status in Insureio to "Submit Direct to Carrier by agent – App Signed – sent to underwriting."

(3) As a Paper Application within Insureio



Printable versions of carrier forms can be found on PinneyInsurance.com. Hover over **Agent Portal** at the top of the page, then click **Forms**.

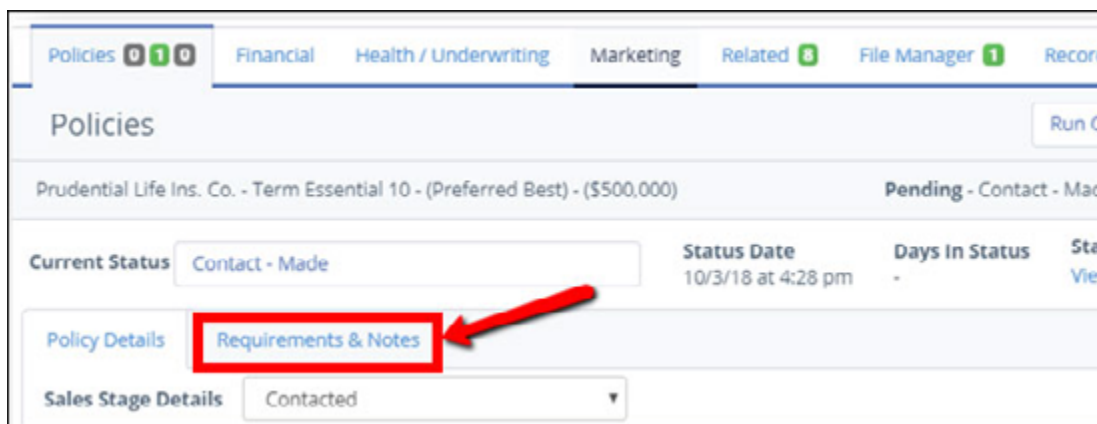
- Complete the interview, fill out required forms, and obtain all signatures with the client.
- Attach the signed application to the Insureio client record using the File Manager. For instructions on how to save documents to the File Manager, [click here](#).
- Use the **Enter Quote** button within the policy section to add the application details.
- Change the status in Insureio to **Brokerage Paper App Submitted**.

Checking Case Status

Completed applications are automatically forwarded to the carrier and your case manager will proactively handle any additional requirements and provide regular status updates. Agents will receive a weekly case summary as well as status memos sent by the case manager if action is needed from the agent.

For Insureio users:

- Check status 24/7 using this link: <https://pinney.insureio.com/login>
- Open the consumer file > click on the **Policy** tab for the application you would like to check status > underneath the section that reads **Current Status**, click on **Requirements and Notes**
- From there, you'll be able to see any notes entered by the A-Team during the application process, as well as comments and requirements by Case Management during underwriting.



For Non-Insureio Users:

- Check status 24/7 on PinneyInsurance.com > hover over **Agent Portal** at the top of the page > click **Case Status**.

For additional information, please contact your Brokerage Manager.

How to Submit Business to Pinney

II. Direct via the iGo Portal

Agents are responsible for checking status and following up with the client until the application has been signed when submitting directly via iGo.

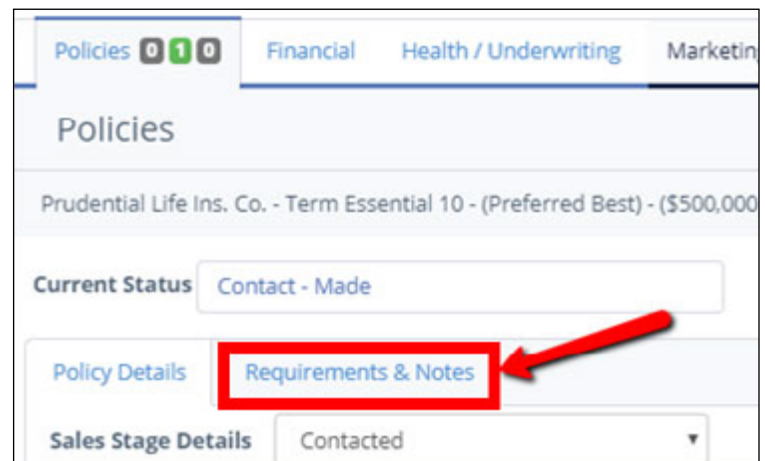
- **If using a full e-app**, you will complete the interview with the client and assist the client until the application is signed. If using drop ticket or tele-app, the application interview will be completed by the carrier's preferred vendor.
- The agency is only notified **AFTER** your client's application has been completed, including signatures, and submitted to the carrier.

Checking Case Status

Completed applications are automatically forwarded to the carrier and your case manager will proactively handle any additional requirements and provide regular status updates. Agents will receive a weekly case summary as well as status memos sent by the case manager if action is needed from the agent.

For Insureio users:

- Check status 24/7 using this link:
<https://pinney.insureio.com/login>
- Open the consumer file > click on the **Policy** tab for the application you would like to check status > underneath the section that reads **Current Status**, click on **Requirements and Notes**
- From there, you'll be able to see any notes entered by the A-Team during the application process, as well as comments and requirements by Case Management during underwriting.



For Non-Insureio Users:

- Check status 24/7 on PinneyInsurance.com > hover over **Agent Portal** at the top of the page > click **Case Status**.

For additional information, please contact your Brokerage Manager.

How to Submit Business to Pinney

III. Paper/Traditional Application

Printable versions of carrier forms can be found on [PinneyInsurance.com](https://pinneyinsurance.com). Hover over **Agent Portal** at the top of the page, then click **Forms**.

- Complete the interview, fill out required forms, and obtain all signatures with the client.
- Once you complete the application with your client, forward the signed application:

Email to: newapps@pinneyinsurance.com

Fax to: 916-773-2800

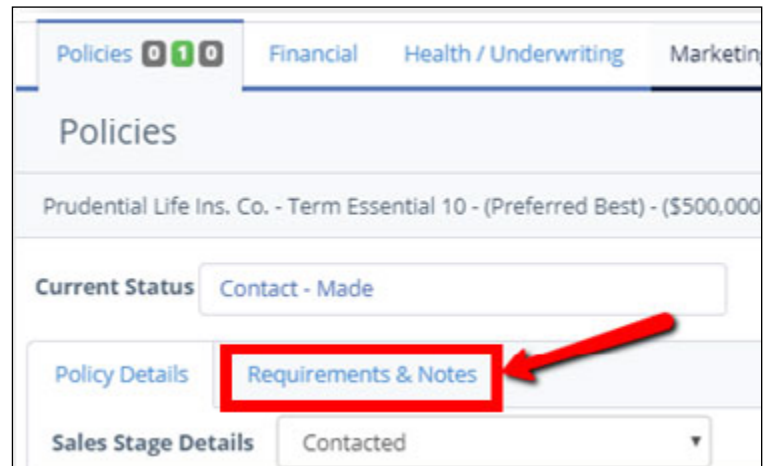
Mail: Attention: New Business
Pinney Insurance
2266 Lava Ridge Ct.
Roseville, CA 95661

Checking Case Status

Completed applications are automatically forwarded to the carrier and your case manager will proactively handle any additional requirements and provide regular status updates. Agents will receive a weekly case summary as well as status memos sent by the case manager if action is needed from the agent.

For Insureio users:

- Check status 24/7 using this link:
<https://pinney.insureio.com/login>
- Open the consumer file > click on the **Policy** tab for the application you would like to check status > underneath the section that reads **Current Status**, click on **Requirements and Notes**
- From there, you'll be able to see any notes entered by the A-Team during the application process, as well as comments and requirements by Case Management during underwriting.



The screenshot shows the Insureio web application interface. At the top, there are tabs for 'Policies', 'Financial', 'Health / Underwriting', and 'Marketing'. The 'Policies' tab is active, showing a list of policies. The first policy listed is 'Prudential Life Ins. Co. - Term Essential 10 - (Preferred Best) - (\$500,000)'. Below this, there is a section for 'Current Status' which shows 'Contact - Made'. To the right of this, there is a tab for 'Requirements & Notes' which is highlighted with a red box and a red arrow pointing to it. Below this, there is a section for 'Policy Details' and 'Sales Stage Details' which shows 'Contacted'.

For Non-Insureio Users:

- Check status 24/7 on [PinneyInsurance.com](https://pinneyinsurance.com) > hover over **Agent Portal** at the top of the page > click **Case Status**.

For additional information, please contact your Brokerage Manager.

Acts of an Agent

The following acts must be conducted by the agent who spoke with the proposed insured.

It is required by law that the agent collecting information that's protected under the **Health Insurance Portability and Accountability Act (HIPAA)** and/or information considered **Personal Identifiable Information** must be licensed in the state of sale.

Note: *Acts of an Agent can vary by state and carrier regulations.*

1. Providing pricing of any kind for an insurance product

2. Collecting personal information

- Name
- Contact information
- Gender
- Date of birth
- Place of birth
- SSN
- Driver's license #

3. Collecting financial information

- Annual income
- Net worth
- Binding coverage or not

4. Collecting existing life insurance

- Details of an existing life insurance policy, including coverage amount, carrier, and when the policy was placed
- Determining whether the client will replace existing coverage

Temporary Insurance (TIA) Carrier Matrix

	When is temp coverage in effect?	How many months premium required to bind?	When is EFT charged for temp?	Do the TIA and EFT have to be dated the same as the app?	Binding Limit	Age Bands	Does existing coverage impact eligibility?	When does coverage stop?	How is policy dated?	Will they draft at issue if there are no other DRs?	Will they draft on issue if AOTA and no other DRs?	If mode is monthly, how many months required for temp/policy issue?	Additional Notes
American General (Core-bridge)	<ul style="list-style-type: none"> Part A of application is completed 1st modal premium received LTLIA received 	1 month or selected modal premium	When policy placed in force, or if claim processed during UW	No, must be submitted together	Face value applied for or \$1,000,000	14 days to 70 1/2	No	60 calendar days from the date coverage begins under this Agreement	If no DRs needed: date of issue If DRs needed: the date will be 28 days out, unless specific date requested or BDSA	Yes, if AAA or better	No, they wait until date of policy is accepted	For temp: one month For policy issue: it depends on date of policy/how long it takes to get payment	
Assurity	<ul style="list-style-type: none"> Application & medical exam completed in full 1st full premium paid Insurable at standard or better-than-average rates Policy issued as applied for within 90 days 	1 month or selected modal premium	No EFT for binding, check only	TIA has to be dated same as the application; check does not have to be dated the same, just submitted w/ the application and TIA	\$500,000: for ages 15 days - 69 \$250,000: for ages 70 - 75	15 days to 75 (coverage amounts vary depending on age)	Depends on coverage in force	90 days from the date of application	Date policy is issued unless otherwise requested	No draft, check required with app/TIA	No draft, check required with app/TIA	For temp: one month For policy issue: it depends on date of policy/how long it takes to get payment	Only accepts check for binding.
Bright-house	<ul style="list-style-type: none"> Part A of application is completed Exam requirements completed First modal premium received TIA received 	1 month or first modal premium	When application received by carrier	No, must be submitted together	\$1,000,000 (\$2,000,000 for survivorship)	14 days to max age for product requested	No	120 days from date of TIA	Date policy is issued unless otherwise requested	Drafted at submission	Drafted at submission	For temp: one month For policy issue: it depends on date of policy/how long it takes to get payment	
John Hancock	<ul style="list-style-type: none"> Part A of application is completed 1st modal premium received TIA received 	1/12 th of annual premium for base plan & any supplementary benefits requested in the application	Check only; temporary insurance is assumed when application submitted with check and TIA requirements fulfilled	TIA is included in the application	\$1,000,000 (\$5,000,000 for survivorship)	20 to 70	No	90 days from the date of TIA	Date policy is issued unless otherwise requested	No draft, check required with app/TIA	No draft, check required with app/TIA	For temp: one month For policy issue: it depends on date of policy/how long it takes to get payment	Only accepts check for binding. Amount applied for cannot exceed \$10,000,000 (\$15,000,000 for survivorship)
Lincoln	<ul style="list-style-type: none"> Part A of application is completed 1st modal premium received TIA received 	1 month or selected modal premium	When application received by carrier	Yes	\$500,000	15 days to 70	No	90 days w/ exam requirements completed (45 days if no exam is completed)	Date policy issued unless BDSA or specific policy date requested	No, they wait until policy accepted	No, they wait until policy accepted	For temp: one month recommended, but will draft the amount listed on EFT For policy issue: it depends on date of policy/how long it takes to get payment	

Temporary Insurance (TIA) Carrier Matrix

	When is temp coverage in effect?	How many months premium required to bind?	When is EFT charged for temp?	Do the TIA and EFT have to be dated the same as the app?	Binding Limit	Age Bands	Does existing coverage impact eligibility?	When does coverage stop?	How is policy dated?	Will they draft at issue if there are no other DRs?	Will they draft on issue if AOTA and no other DRs?	If mode is monthly, how many months required for temp/policy issue?	Additional Notes
Legal & General (Banner/William Penn)	<ul style="list-style-type: none"> Part A of application is completed 1st modal premium received TIAA received Exam is completed 	1 month or selected modal premium	When policy placed in force, or if claim processed during UW	No, must be submitted together	Face value applied for or \$1,000,000	15 days to 70 (age nearest)	Yes, \$1,000,000 minus amt. of insurance on Proposed Insured's life w/the Insurer under any other apps now pending or other temporary insurance	Date policy is issued or otherwise cancelled	Date policy issued unless BDSA	No, they wait until policy accepted	No, they wait until policy accepted	Require 3 months when policy is issued. If delivery receipt and payment received on time, then only one month may be due depending on policy date	
Minnesota Life	<ul style="list-style-type: none"> Part 1 and 2 of application have been completed 1st modal premium received TIA received 	1 month or first modal premium	Option on application, can be drafted on submit or at issue	TIA is included in the application	\$250,000	Minimum age for product requested to 75	No	60 days from the date of TIA	Date policy is issued unless otherwise requested	No, they wait until policy accepted	No, they wait until policy accepted	For temp: one month For policy issue: it depends on date of policy/how long it takes to get payment	Coverage cannot be bound if the client has been rated or declined for life insurance in the past, or if coverage amount requested in all applications exceeds \$5,000,000
Mutual of Omaha	<ul style="list-style-type: none"> Part A of application is completed 1st modal premium received TIA received 	1 month or first modal premium	When policy placed in force, or if claim processed during UW	No, must be submitted together	\$1,000,000	15 days to 70	\$1,000,000 minus the amount of any other TIA and/or cond. receipts	90 days from the date of TIA	Date policy issued unless BDSA or specific policy date requested. <i>*There is a 5-day blackout period at the end of month. If issued during that time & payment info on file, policy dated for the 1st of following month.</i>	Yes, if AAA or better	No, they wait until policy accepted	For temp: one month For policy issue: it depends on date of policy/how long it takes to get payment	Coverage cannot be bound if they are unable to get a standard or better risk class; coverage amount requested cannot exceed \$1,000,000
Nation-wide	<ul style="list-style-type: none"> Application received 1st modal premium paid & accepted TIA received 	1 month or selected modal premium	When application received by carrier, unless abnormal findings	Yes	\$1,000,000 overall for all apps or agreements	15 days to 70	Yes	60 days from date of application	Date policy issued	Drafted at submission	Drafted at submission	For temp: one month For policy issue: it depends on date of policy/how long it takes to get payment	
Protective	<ul style="list-style-type: none"> Part A of application is completed 1st modal premium received TIA received 	1 month or selected modal premium	When application received by carrier	Yes	\$1,000,000 overall for all apps or agreements w/ the company	15 days to 80	Yes, cannot exceed \$1,000,000	90 days from the date of TIA	Date policy issued unless BDSA or specific policy date requested	Yes, if AAA or better	No, they wait until policy accepted	For temp: one month For policy issue: it depends on date of policy/how long it takes to get payment	
Pacific Life	<ul style="list-style-type: none"> Date of TIAA 	1 modal premium	When DRs received		\$1,000,000 overall for all apps/ agreements w/ company	15 - 70 (age nearest)	Yes, cannot exceed \$1,000,000						

Temporary Insurance (TIA) Carrier Matrix

	When is temp coverage in effect?	How many months premium required to bind?	When is EFT charged for temp?	Do the TIA and EFT have to be dated the same as the app?	Binding Limit	Age Bands	Does existing coverage impact eligibility?	When does coverage stop?	How is policy dated?	Will they draft an issue if there are no other DRs?	Will they draft on issue if AOTA and no other DRs?	If mode is monthly, how many months required for temp/policy issue?	Additional Notes
Protective	<ul style="list-style-type: none"> Part A of application is completed 1st modal premium received TIA received 	1 month or selected modal premium	When application received by carrier	Yes	\$1,000,000 overall for all apps or agreements w/ the company	15 days to 80	Yes, cannot exceed \$1,000,000	90 days from the date of TIA	Date policy issued unless BDSA or specific policy date requested	Yes, if AAA or better	No, they wait until policy accepted	For temp: one month For policy issue: it depends on date of policy/how long it takes to get payment	
Principal Financial Group	<ul style="list-style-type: none"> Full completion & signing of app Completion of telephone interview (if applicable) Completion of medical exams & tests 	1 month	When application received by carrier	Yes	\$1,000,000: standard or better \$100,000: less than standard	Age limits based on product applied for	Yes, \$500,000 max (standard or better) or \$50,000 max (less than standard) if TIA pending	75 days from Start Date	Date policy is issued unless otherwise requested	Drafted at submission	Drafted at submission	One month, policy is current dated	
Prudential	<ul style="list-style-type: none"> Part A of application is completed 1st modal premium received w/in 7 days of App) LIA received Exam is completed 	1 month or selected modal premium	When application received by carrier	Yes	\$1,000,000 overall for all apps or agreements w/ the company	Under age 75	No	60 days from the date of TIA	Date of TIA	Only if section 1 of Epay Form completed	Only if section 1 of Epay Form completed	For temp: one month For policy issue: it depends on date of policy/how long it takes to get payment	No declines with PRU in the last 12 months
SBLI	<ul style="list-style-type: none"> Completion of Part I and II Premium received TIA received 	2 months or selected modal premium	At issue (if approved as applied)	Yes, before or same as app	\$1,000,000	15 days to 70	Yes, the total amount of income and applied for coverage must not exceed \$1M (\$500K for KS)	90 days from date of TIA	Date policy is issued unless otherwise requested	Yes, if AAA or better	No, they wait until policy accepted	For temp: two months For policy issue: assuming client selects monthly frequency & does not elect to backdate to save age, they would draft 1 month of premium	
Transamerica	<ul style="list-style-type: none"> Part A of application is completed 1st modal premium received Conditional Receipt received 	1 month or selected modal premium	When application received by carrier	No, must be submitted together	\$1,000,000: ages 16-65, standard or better \$400,000: ages 66-75 standard or better \$100,000: any age, any rating	16 years to max amount for product requested	No	60 days from date of application	Date policy issued unless BDSA or specific policy date requested.	Yes, if AAA or better	Yes, unless policy is rated, has flat extra, or has change to policy face/term during UW. In those cases, policy must be accepted first.	For temp: one month For policy issue: it depends on date of policy/how long it takes to get payment	

Carriers' Accepted Modes of Payment

AIG US Life of NY	Binding	<ul style="list-style-type: none"> • Credit Cards: Yes (w/ Auth Form) • Money Orders: No
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay (required when paying monthly) • Credit Cards: Yes, only for term initial payment. Not ava in NC, NJ, NY, MD, AK • Money Orders: No • Cashier's Check: Yes (w/ Certification Form) • Temporary Checks: Yes • Can change premium mode at anytime
AGLA	Binding	<ul style="list-style-type: none"> • Credit Cards: No • Drafts for binding
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay (required if paying monthly) • Credit Cards: Yes, only for term initial payment. Not ava in NC, NJ, NY, MD, AK • Money Orders: No • Cashier's Check: Yes (w/ Certification Form) • Temporary Checks: Yes
American National	Binding	<ul style="list-style-type: none"> • Credit Cards: No • Money Orders: No
	Payments	<ul style="list-style-type: none"> • EFT: Monthly only (required if paying monthly) • Credit Cards: No • Money Orders: Yes, but ONLY Q/S/A (not monthly) • Cashier's Check: No • Temporary Checks: No • Money order accepted for monthly if over \$100. If under \$100 EFT is only Monthly option (for recurring).
Assurity	Binding	<ul style="list-style-type: none"> • ONLY accepts checks for binding
	Payments	<ul style="list-style-type: none"> • EFT (Required if paying monthly) • Personal Checks • Cashier's Checks: above \$10,000 • Money Orders and Cashier's Checks: in the amount below \$200 per policy • Monthly (By check or Credit/Debit Card Recurring) • Credit Card only available with eApp
AXA	Binding	<ul style="list-style-type: none"> • Credit Cards: No *NOTE: Premium Check must match TIA app date • Money Orders: Yes
	Payments	<ul style="list-style-type: none"> • EFT • Check • Money Order • Salary Allotment • Wire Transfer Minimum: \$2,500 • Electronic Payment via VOICE IT (1-800-777-6510 or www.axa-equitable.com)

Banner William Penn	Binding	<ul style="list-style-type: none"> • Credit Cards: No • Money Orders: No
	Payments	<ul style="list-style-type: none"> • Check 21 • EFT: M/Q/S/A all okay (required when paying monthly) • Cashier's Check: No • Temporary Check: Yes • Money Orders: No • Debit Cards: Okay for initial premium only (Not available in NJ) • Recurring EFT for all Premium Modes • Premium mode can change after in force • Online payment at www.lgamerica.com logged on as the Policy Owner • Check by mail to 3275 Bennett Creak Ave, Frederick, MD 21704 • Credit Cards: Yes, only for E-Policies NOT in AK, CA, MD, NC, NJ; only available for annual, semi-annual and quarterly.
Cincinnati Life	Binding	<ul style="list-style-type: none"> • Only accepts checks for binding
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay • Check: All modes • If initial paid by check, will be set to direct bill (available for all modes, including monthly). If client is set to direct bill, they will have the option to pay future premiums by card (must call in, instructions will be on bill). • If paid by EFT, can do recurring EFT on all modes (NOT required for monthly). • To pay monthly by check (direct bill), carrier requires 2 months for initial,
Fidelity	Binding	N/A
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay (required if paying monthly) • Credit Cards: Yes • Money Orders: Yes • Cashier's Check: Yes • Temporary Checks: Yes
Gerber	Binding	N/A
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay • Credit Card: No • Cashier's Check: No • Temporary Checks: No • Money Orders: Yes – Monthly okay • Note: Payment is due with application
ING/Voya Reliastar	Binding	<ul style="list-style-type: none"> • No credit cards accepted at all
	Payments	<ul style="list-style-type: none"> • Check • Money Order • Wire Transfer • No Credit Cards • Over the phone using routing & account number from checking/savings • Online using routing & account number from only checking
John Hancock	Binding	<ul style="list-style-type: none"> • Credit Cards: No • Money Orders: No • No EFT for Binding <p>* Note: Premium Check must match TIA app date</p>
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A All okay (required when paying monthly) • Bill Pay: Yes • Credit Cards: No • Money Orders: No • Cashier's Check: No • Temporary Checks: No • To pay initial only on EFT: Check single planned premium box • Void Check: Required (Possibly for Binding Only) • Changing Mode: Only available upon 1 year in force anniversary

Lincoln Benefit	Binding	<ul style="list-style-type: none"> • Credit Cards: No • Money Orders: No <p>* Note: Premium Check must match TIA app date</p>
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay (Required when paying monthly) • Credit Cards: Yes • Money Orders: Yes • Cashier's Check: Yes • Temporary Checks: Yes
Lincoln Financial Lincoln National	Binding	<ul style="list-style-type: none"> • Credit Cards: No • Money Orders: No
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay (required when paying monthly) • Credit Cards: No • Money Orders: No • Cashier's Check: Yes • Temporary Checks: No • Void Check: Required (Possible for Binding Only) • NOTE: CANNOT change mode within first year. CANNOT select draft date.
MetLife/ Brighthouse	Binding	<ul style="list-style-type: none"> • Credit Cards: No • Money Orders: Yes, except for EAVUL products
	Payments	<ul style="list-style-type: none"> • EFT: Monthly ONLY (required if paying monthly) • Credit Cards: No • Temporary Checks: Yes • Money Orders/Cashier's Check: Yes, only for non-variable policies
Minnesota Life	Binding	<ul style="list-style-type: none"> • Credit Cards: No • Money Orders: No <p>*Note: Premium Check must match TIA app date</p>
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay (required when paying monthly) • Credit Cards: No • Money Orders: No • Cashier's Check: Yes • Temporary Checks: Yes
Nationwide	Binding	<ul style="list-style-type: none"> • Credit Cards: No • Money Orders: No <p>*Note: Premium Check must match TIA app date</p>
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay (required when paying monthly) • Credit Cards: No • Money Orders: No • Cashier's Check: No • Temporary Checks: No
North American	Binding	<ul style="list-style-type: none"> • Credit Cards: Yes (w/ Auth Form) • Money Orders: No
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay (required when paying monthly) • Money Orders: No • Temporary Checks: Yes • Cashier's Check: Yes, w/ Certification Form • Credit Cards: Yes (Only for monthly UL, not term) Not available in NC, NJ, NY, MD, AK
Pacific Life	Binding	<ul style="list-style-type: none"> • EFT: No • Credit Cards: No <p>* Only way to bind is with a check</p>
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay (required when paying monthly) • Credit Cards: Yes • Money Orders: No • Cashier's Check/Temporary Checks: Yes, if the routing & account numbers are on bottom of check
Principal	Binding	<ul style="list-style-type: none"> • Credit Cards: No • Money Orders: No
	Payments	<ul style="list-style-type: none"> • Checks: Yes • Wire Transfers: Yes • Credit Card: No • Temporary Checks: No • Any Mode Initial: EFT (Required if paying Monthly) • Direct Bill for any mode other than monthly

Protective	Binding	<ul style="list-style-type: none"> • Credit Cards: Yes, only for Tel life cases *Note: Premium check must match TIA app date • Money Orders: No
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay (Monthly: Must have EFT for Recurring) • Money Orders: No • Cashier's Check: No • Temporary Check: Yes, but needs to be verified by the bank • Credit Cards: Yes, for initial premium only (Client MUST call carrier for this) • Pay by Credit Card: Call 800-333-3418, Select Life ins. (Opt. 1), Select New Business (Opt. 2), They will transfer them to the CC Processor to complete payment
Prudential	Binding	<ul style="list-style-type: none"> • Credit Cards: No • Money Orders: yes, but not over \$500
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay for initial premium (Sub sequentially can only be Monthly, required if paying monthly) • Credit Cards: No • Money Orders: Yes, but not over \$500 • Cashier's Check: Yes, but not over \$500 • Temporary Checks: Yes, but not over \$500 • Can change premium mode after in force • NOTE: Allows wire transfer on large premium if owned by a trust
Sagicor	Binding	N/A
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay (required if paying monthly) • Credit Cards: No • Money Orders: No • Cashier's Check: Yes • Temporary Checks: No
Symetra	Binding	<ul style="list-style-type: none"> • EFT: Yes • Credit Card: No
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay (required if paying monthly) • Money Orders: Yes • Cashier's Check: Yes • Temporary Check: Yes • Credit Cards: Visa, Discover, Mastercard for initial and continual Annual & Semi premium only (not available for variable UL policies or policy numbers beginning in SL, S0, or S1)
SBLI	Binding	<ul style="list-style-type: none"> • Credit Cards: Yes *Note: Premium check must match TIA app date • Money Orders: Yes
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay (Required if paying monthly) • Credit Cards: Yes, initial premium only • Money Orders: Yes • Cashier's Check: Yes • Temporary Checks: No • Specific Draft Date: Monthly – Write it directly on EFT
Transamerica	Binding	<ul style="list-style-type: none"> • Credit Cards: Yes, CC Auth must be sent w/ conditional receipt • Money Orders/Cashier's Check: Yes, by exception only and cannot exceed \$500
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay (required for monthly) • Check: Yes • Wire Transfer: Yes • Money Order: Initial premium only • Credit Card: Yes (Initial Premium Only – No fee) – No state exclusions (only accepted for Trendsetter Term policies, NOT accepted for UL) – Can only draft EXACT amount listed on form. • Premium Mode changeable once in force.

United of Omaha/ Mutual of Omaha/ Companion Life of NY	Binding	<ul style="list-style-type: none"> • Credit Cards: Yes • Money Orders: No • Debit Card: For Binding ONLY
	Payments	<ul style="list-style-type: none"> • EFT: Monthly only (required if paying monthly) • Money Orders: No • Personal Check: Yes • Temporary Checks: No • Premium Modes: Q/SA/A: Check Only • Does not accept bill pay for initial premium. Only EFT or Personal Check
United Home Life	Binding	<ul style="list-style-type: none"> • Carrier does not Bind Coverage
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay • Credit Cards: No • Money Orders: Yes • Cashier's Check: Yes • Temporary Checks: No
William Penn	Binding	<ul style="list-style-type: none"> • Credit Cards: Yes • Money Orders: No
	Payments	<ul style="list-style-type: none"> • EFT: M/Q/S/A all okay (required if paying monthly) • Credit Cards: Yes • Money Orders: No • Cashier's Check: No • Temporary Checks: Yes

Notes:

• American General:

- » **Policy Date:** American General does not current date the policy date when the client signs their policy activation forms. To avoid the client paying multiple months premium: you can request for them to current date the policy when you submit the forms (most likely will send an endorsement).

• ANICO:

- » **Monthly (M) vs Special Monthly (SM)** – Monthly (**M**) is if the premium is over \$100, the carrier offers to set up direct bill for monthly. If the client decides to set up EFT for monthly or if their premium is less than \$100/month, they fall into the Special monthly category, and their premium is discounted. The client **MUST** submit an EFT if their premium is under \$100/month or if they want to take advantage of the Special monthly rate.
- » **Change in premium mode:** If the client changes premium mode, we **MUST** email imgteam@americannational.com, alerting them of the change to premium mode. This is the same email we will use if the client wants to change policy date. Policy will not be reissued for premium mode change or policy date change, the client would just receive an amendment, showing the changes.

• Assurity:

- » When sending out DRs – **Verify** how the Application was signed (**Electronically** or **Wet Sign**): DRs must match how the app was signed (If app was wet signed, DRs must be, too). This could be for critical illness policies only.

- **Banner:**

- » **Insufficient funds:** If insufficient funds on first draft attempt, will attempt a second time before kicking back (within about 48 hours).

- **Cincinnati Life:**

- » **Policy Date:** Unless Saving Age, policy date will be 7 days after policy was mailed. They DO NOT change policy date to date Delivery Requirements were signed.
- » Client can mail in one check for 2 policies. Just make sure policy number and amount are written at the bottom of the check.

- **John Hancock:**

- » **Bill Payment:** John Hancock will accept Bill Payment from the client – You will need to contact John Hancock and ask for them to send you the Bill Payment information via email to forward to the client to set up the account.

- **Prudential:**

- » When payment is rejected, a new EFT is required (treat it just like a check).
- » **Important Drafting Date Example:** Policy date 1/17, client sets draft date on EFT for 1st of each month. Delivery requirements are sent to carrier on 1/19. Initial premium must be processed (takes 5-7 days) and carrier must allow letter explaining future draft to reach the client (allows 14 days) before setting up recurring draft. In this case, the carrier drafted initial premium immediately and then set next draft for 3/1 (2 months drafted on 3/1 to cover 2/1 and 3/1).

- **Pacific Life:**

- » Draft date (Recurring) will always be the effective date (ex. Effective 10/3 – draft date is the 3rd of every month). If the client wants to change, they must call the carrier and request (additional premiums may be due to keep policy current).
- » Policy Date: The date delivery acknowledgment is signed. (Unless saving age/requesting specific date)
- » Will date policy at the date of the TIAA if binding.

- **Symetra:**

- » If it is a term policy, they will change the policy date to current in their system and only draft one month. They will not reissue. They will send client a notification with new date in the mail.

- **Transamerica:**

- » Does **NOT** offer a return of premium rider.
- » If draft date is after policy date, carrier will draft 2 months without notifying client.