




GUARANTEED/SIMPLIFIED ISSUE-MULTI-LIFE



QUICK REFERENCE GUIDE

Carrier	Participants	Guarantee Issue	Guidelines	Participants	Simplified Issue	Guidelines
	200-299 lives	<ul style="list-style-type: none"> •Lesser of \$250k or 1x salary •50% minimum participation 	<ul style="list-style-type: none"> •Multiple lives can be underwritten w/out medical exams or questions •Not available with LTC rider •Max face amounts per policy •No contractors, temporary, or part-time workers •Working at least 30 hrs/ week, 4 days/ week •No known impairments or substandard risks. •US citizen or fully residing in the US •<u>Products: Premier</u> 	10-20 eligible employees	<ul style="list-style-type: none"> •Lesser of \$40k * # of eligible lives or 2.5x salary •50% minimum participation 	LTC Rider maximum is lesser of policy face amount or \$1M <ul style="list-style-type: none"> •Issue ages 20-65 (mean must be <=60) •Base salary >\$100k •No APS, labs, or medical exams •Available on 10 or more lives •Max face amounts /life based on size and salary •No contractors, temporary, or part-time workers •Working at least 30 hours per week, 4 days per week •No known impairments or substandard risks •US citizen or fully residing in the US •<u>Products: Premier</u>
	300+ lives	<ul style="list-style-type: none"> •Lesser of \$250k or 1x salary •35% minimum participation 		20-50 eligible employees	<ul style="list-style-type: none"> •Lesser of \$45k * # of eligible lives or 3x salary •35% minimum participation 	
				51+ eligible employees	<ul style="list-style-type: none"> •Lesser of \$50k * # of eligible lives or 5x salary •35% minimum participation •\$5M max face amount 	
	10-15 lives	\$50k x # of lives	<ul style="list-style-type: none"> •No medical questions •Employer is owner and beneficiary •White collar employees earning >= \$100k annually •Issue age 20-65 (mean age <60) •100% participation rate •No known impairments or substandard risks. •US citizen or fully residing in the US •No contractors, temporary, or part-time workers •Working at least 30 hours per week, 4 days per week •<u>Products: Accumulation</u> 			
	16-20 lives	\$55k x # of lives				
	21-40 lives	\$65k x # of lives				
	41+ lives	\$75k x # of lives- cannot exceed \$6M				



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	10 to 14 lives	\$25K x # of lives – Employer Owned \$20k x # of lives – Employee owned	<ul style="list-style-type: none"> •100% participation of the eligible carve out group •No medical questions, no APS •10 or more lives required •Ages 20-70 w/ avg = age 55 •U.S. Citizen/Permanent resident •Minimum income \$75k Including bonus •High ECV Riders available •Premium Finance allowed •Executive White collar roles •Products – AssetEdge VUL (Exec), LifeGuarantee UL, LifeReserve UL, VULOne, WealthAccumulate IUL, WealthPreserve IUL 	5 to 9 lives	Simplified Issue: \$200k Simplified Issue Plus: \$400k •100% participation	Simplified Issue: \$100k Simplified Issue Plus: \$250k •75% participation	<ul style="list-style-type: none"> •5 lives or more required •HIPAA and MIB check •RX Search •MVR •5 medical questions •All permanent single life products available •APS as needed (Simplified Issue PLUS) •Products – AssetEdge VUL (Exec), LifeGuarantee UL, LifeReserve UL, VULOne, WealthAccumulate IUL, WealthPreserve IUL, LifeCurrent UL (Simplified Issue only)
	15 to 19 lives	\$35K x # of lives – Employer owned \$25k x # of lives – Employee owned		10 to 20 lives	Simplified Issue: \$40k x # of lives Simplified Issue Plus: \$55k x # of lives	Simplified Issue: \$20k x # of lives Simplified Issue Plus: \$40k x # of lives	
	20+ lives	\$50k x # of lives -Employer owned \$30k x # of lives – Employee owned		21+ lives	Simplified Issue: \$50k x # of lives Simplified Issue Plus: \$75k x # of lives •100% participation	Simplified Issue: \$35k x # of lives Simplified Issue Plus: \$60k x # of lives •75% participation	
	10-19 lives 5-9 lives	\$40-\$50k x # of lives (GI) \$50,000 (MGI) 85% participation	<ul style="list-style-type: none"> •10 or more lives required •Ages 21-65 •Working at least 30 hours per week •U.S Citizen/Permanent resident of U.S. •85% participation •Consent form required w/out medical questions in many cases •See (Modified Guarantee) 	3+ lives	<ul style="list-style-type: none"> •\$2000,000 per insured •Ages 21-65 •Working at least 30 hours per week •Not hospitalized in 90 days prior to consent/coverage •Not absent 4 or more days •U.S. Citizen/Permanent Resident •60% Participation 	<ul style="list-style-type: none"> •Premium/Death Benefit formula based •Up to \$1 million requires MIB, MVR, Script check, APS for cause •Over \$1 million will also require Blood Chemistry Profile and Home Office Urine Specimen (BCP/HOS) 	
	20-49 lives 10-19 lives	\$50-\$60k x # of lives (GI) \$65,000 (MGI) 85% participation					Products for Guaranteed Issue and Simplified Issue – Future Executive UL & VUL, Future Corporate VUL, Next Generation Corporate VUL, Nationwide Private Placement VUL
	50+ lives 20+ lives	\$60k-\$70k x # of lives (GI) \$80,000 (MGI) 85% participation					



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	10-19 lives	\$40k x # of lives – Employer Owned – 100% participation \$25k x # of lives – Employee owned – 100% participation	<ul style="list-style-type: none"> •Face amounts must be formula driven based on salary, position, liability, etc. •Can be no more than 3 times our multiples •Max face is \$5 Million •Minimum face is \$100k •All life products for GI •VUL – Business only •No individual face amount can be more than 2.5 times the average face amount of the group (5.0 times for VUL – Business only) 	5-9 lives	\$40k x # of lives – Employer/Employee owned – 100% participation \$30k x # of lives – Employer/Employee owned – 75% participation	<ul style="list-style-type: none"> • Simplified application with MIB, Rx, MVR and APS for cause •Face amounts must be formula driven based on salary, position, liability, etc •Can be no more than 3 times our multiples •Max Face is \$5 Million •Minimum Face is \$100k •All life products for SI •VUL – Business only •No individual face amount can be more than 2.5 times the average face amount of the group (5.0 times for VUL – Business only)
	20+ lives	\$50k x # of lives – Employer owned \$35k x # of lives – Employee owned – 85% participations		10-19 lives	\$50k x # of lives – Employer/Employee owned – 100% participation \$40k x # of lives – Employer/Employee owned – 75% participation	
	VUL Only 10-19 lives	\$50k x # of lives – Employer owned - 85% participation \$30k x # of lives – Employee owned – 85% participation		20+ lives	\$60k x # of lives – Employer/Employee owned – 100% participation \$50k x # of lives – Employer/Employee owned – 75% participation	
	VUL Only 20+ lives	\$60k x # of lives – Employer owned – 75% participation \$40k x # of lives – Employee owned – 75% participation		VUL Only 5-9 lives 10-19 lives 20+ lives	\$50k (100%) – \$40k (75%) – Employer/Employee owned \$60k (100%) - \$50k (75%) – Employer/Employee owned \$75k (100%) - \$60k (75%) – Employer/Employee owned	
	10-25 lives 26-49 lives 50+ lives	85% participation 75% participation 50% participation	<ul style="list-style-type: none"> •Insurable interest between employer and employee •Active full time work for past 90 days w/ no more than 5 consecutive days of absence from work •Must be working minimum 30 hours per week •Issue ages 20-70 •GI issue cannot exceed 5 x the average GI amount on all participants •Product availability – All individual UL, IUL and VUL life products 	<p>Simplified Issue is generally available in situations that do not qualify for GI due to number of lives and/or issue amounts desired. In addition to the three GI questions, we require responses to 10 additional personal questions. Further underwriting may be necessary, such as MIB, MVR, prescription check and/or APS for cause.</p> <ul style="list-style-type: none"> •Minimum of 5 lives •Maximum face amount of \$1 million per life •Work with underwriting on a case-by-case basis for larger face amounts •Corporate-owned, no individually owned cases •Premium financing is not allowed •Product availability – All individual UL, IUL and VUL life products 		
	10-15 lives - \$45k x # of lives – Employer owned 10-15 lives - \$22.5k x # of lives – Employee owned 16-20 lives - \$50k x # of lives – Employer owned 16-20 lives - \$25k x # of lives – Employee owned 21-50 lives - \$75k x # of lives – Employer owned 21-50 lives - \$37.5k x # of lives – Employee owned 51+ lives - \$100k x # of lives - Employer owned 51+ lives - \$50k x # of lives – Employee owned					



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 <p>SYMETRA RETIREMENT BENEFITS LIFE</p>	10-250* lives	<p>10-19 live: \$50k x # of lives 20-49 lives: \$60k x # of lives 50+ lives: \$75k x # of lives</p> <p>At least 80% of eligible employees</p> <p>US Citizen or permanent residents working in the US. Foreign Nationals (non-U.S citizens/non-permanent residents) from our A-list” countries working in the U.S.> will be considered but may only comprise 10% of the total group’s coverage amount. Foreign nationals must have the same benefit program as domestics employees</p> <p>To determine eligibility, applicants will be asked three simple questions list over to the far right of this document</p>	<ul style="list-style-type: none"> •Must be working minimum 30 hours per week •Issue ages 20-70 •Minimum annual income is \$75k (base salary plus bonus) •Ok to backdate to save age •Product-Accumulator Ascent IUL •The employee’s current salary times 20 (not to exceed \$5 million) •Ok to backdate to save age •Product-Accumulator Ascent IUL •The employee’s current salary times 20 (not to exceed \$5 million) 			<p>Guaranteed Issue eligibility questions:</p> <ol style="list-style-type: none"> 1). Have you been hospitalized or absent from work due to illness or accident for more than three days in the last three months? 2). Are you currently engaged in active full-time work? 3). Have you ever used tobacco or nicotine products? <p>Note: If applicants answer “yes” to question one or “no” to question two they are not eligible for this program.</p>
 <p>AXA EQUITABLE redefining standards®</p>	<p>10-14 lives</p> <p>15-19 lives</p> <p>20-25 lives</p> <p>26-49 lives</p> <p>50 lives</p> <p>51 or more lives</p>	<p>\$30k x # of lives – 100%</p> <p>\$50k X # of lives – 100% Enhanced</p> <p>\$40k x # of lives – 100%</p> <p>\$50k x # of lives – 100% Enhanced</p> <p>\$50k x # of lives – 100%</p> <p>\$60k X # of lives – 100% Enhanced</p> <p>\$50k x # of lives – 85%</p> <p>\$65k x # of lives – 75% Enhanced</p> <p>\$50k x # of lives – 75%</p> <p>\$65k x # of lives – 70%</p> <p>\$60k x # of lives up to \$5M max</p> <p>\$70k x # of lives up to \$5M max</p>	<ul style="list-style-type: none"> •GI available on all permanent single life policies •Submit a completed GI Checklist and excel census form for review & approval before apps are taken •Issue Ages 20-70 •Living Benefits Rider is available on GI •DI waiver available if on all participants •ROP Rider available at 0% accumulation rate 			