

Carrier Ticket Comparison

| | Agent # Required? | Accelerated Underwriting | Owner must be proposed insured | Joint Owners allowed | Available in NY | Beneficiary info asked? | Split Commission available | CC info asked | Binding Coverage? | Notes section available |
|-------------------------|---|--------------------------|---|--|-----------------|-----------------------------------|---|--|---|--|
| American General | Yes - "Agent code #" box | | Yes - yes/no checkbox | No - cannot continue if no is checked on owner being the insured | No | No | Yes - split w/ additional agent yes/no checkbox | No | Does not ask | Yes - Additional comment/remarks - Free form text box |
| Banner/WP | No - Agent # box & agent not yet contracted checkbox avail. | Yes | No - can enter info for an owner being a person, corp, or trust | ? | Yes | No | No - not asked * | No | Asks if they want "TIAA if client is eligible" | Yes - agent remarks - free form text box |
| John Hancock | Yes - "Agent code" box | | No - can enter info for an owner being an indiv, business, or trust | ? | No | Yes - asks Indiv, Business/trust | Yes - split w/ additional agent yes/no checkbox | No - but bank routing info asked if selected EFT/PAC | Does not ask | Yes - asks any info specific to the underwriting or issuance of the policy |
| Protective | No - Agent # box & agent not yet contracted checkbox avail. | | No - can enter info for an owner being a person or corporation | Yes - asked in multiple ways | No | Yes - asks ben info (for person) | No - App didn't ask * | No | Asks "Are you applying with Temporary Life Insurance" | "Special requests" box avail. |
| Voya | No - Agent # box & agent not yet contracted checkbox avail. | | No - can enter info for an owner being a person, corp, or trust | ? | No | Yes - asks ben info (for person) | No - App didn't ask * | No - has a financing disclosure and acknowledgment page? | Does not ask | None |
| SBLI/Centrian | No - Agent # box & agent not yet contracted checkbox avail. | Yes | No - can enter info for a indiv, corp, trust, sole proprietorship, or partnership | Yes | No | No | Yes - split w/ additional agent yes/no checkbox | No | Asks "Does applicant intend to apply for conditional coverage?" | Yes - asks any info specific to the underwriting or issuance of the policy |
| MOO | No - Agent # box & agent not yet contracted checkbox avail. | Yes | Doesn't ask - so yes? | Doesn't ask - so no? | No | Yes - asks Bene info (for person) | No - App didn't ask * | No | Does not ask | Yes - asks Special Requests/Additional Information |

* Note the split information within the corresponding carrier's note section within the ticket