

Everence Approved Life Carrier Quick Reference Guide

Carrier	Product Strengths	Underwriting Strengths	Service Notes
Allianz Life	Index UL	Financial underwriting, premium financing, juvenile policies	
American General	Term Survivorship UL	Rated cases, corporate pilots, military personnel	Slow reaction times on processing
Assurity	Non-Med Term	Non-med products	
Banner	Term (Drop Ticket)	Rated cases, asthma, family history of cancer	
Columbian Life	Guaranteed Issue Whole Life	Guaranteed Issue for ages down to age 25	
Genworth Financial	Index UL Term (Drop Ticket)	Mood disorders	
Gerber	Guaranteed Issue Whole Life	Guaranteed Issue	
John Hancock	Current Assumption UL	Elder market, Vitality program, quit smoking incentive program	
Life of the Southwest	Term	Instant Issue Platform (1Click)	
Lincoln National	Guaranteed UL Term (Drop Ticket TermAccel Program) Survivorship UL	Table shave under age 70	
MetLife	Whole Life Term	Travel, personal aviation	Has had issues with policy issue process taking additional time.
North American	Index UL Guaranteed UL	Table shave using Waiver of Surrender Charge option	

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Principal	Current Assumption UL Business Planning Cases	Accelerated Underwriting Program, criminal history, Healthy credits and ASAP programs
Prudential	Term	Non-smoking rates for smokeless tobacco, generous build chart, Foreign travel, private aviation
Protective	Term Guaranteed UL Index UL	Cardiovascular disease, crediting programs
Transamerica Life	Index UL Living Benefit Term LTC rider	Rated cases, Foreign travel & residency
United of Omaha	Survivorship UL	Actual age carrier, FIT credits
Voya	Index UL	Foreign travel, high net worth foreign clients