

Cash with Application Limits

Carrier	Face Amount Eligibility	Eligible for Survivorship	Eligible Age(s)	Case with Tentative Offer?	Any Limits/Requirements?	Bind with Long Term Care?	Bind with Chronic Illness?
Allianz	Up to \$1,000,000	Yes-if all requirements are met	15 days old - 70	Yes	Eligible 75 days from completed TIA paperwork	No	No
American General	\$1,000,000	Yes	14 days old - 70 1/2	Yes	60 days from date on TIA	Yes	Yes
Assurity	\$500k	No product	15days up to 69	Yes	90 days from date of application	no	no
AXA	\$2,000,000 maximum	Yes-up to \$2,000,000	All available ages based on product	If it is a tentative offer from an informal offer, then yes, it is okay to submit with the formal application. If the tentative offer on a formal application is already submitted, then No.	No insurance will take affect if any of the questions 39 to 43 in Section A of the application or questions 36 to 40 in the Survivorship Product Questionnaire, if applicable, is answered Yes or Left Blank	No	No
Brighthouse	\$1,000,000	\$2,000,000	Minimum of 14 days old	Yes	90 days from date of TIA	No-due to 90 day waiting period	No-due to 90 day waiting period
Global Atlantic	Cannot exceed \$3mill	Yes	All ages	Yes	60 days from date on TIA	No	No
John Hancock	\$1,000,000	Yes- up to \$5mil	20 - 70 years	Yes	All questions must be answered No	No	No
Legal & General America	Maximum cannot exceed \$1,000,000 including other pending applications with LGA	Not a product available	15 days old - 70	Yes	Questions 1-4 cannot be answered "Yes" or left blank	Not offered	Not offered
Lincoln	\$3,000,000	Yes	15 days old - 70	Yes	Temporary insurance forms cannot be marked "Yes" or left blank	Yes	Yes
Mass Mutual	\$1,000,000	Not Available	16 days up to age 74	Yes	90days from date of TIA	No	No
Minnesota Life	Total amt cannot exceed \$5mil	Yes	Up to age 75	Yes	Cannot take premium in Kansas.	Yes	Yes
Mutual Of Omaha	\$1,000,000	Yes	15 days up to 70	Yes	Questions cannot be answered No or left blank	No	No
Nationwide	\$1,000,000	\$1,000,000	15 days up to 70	Yes	Health question cannot be marked "yes" or left blank	No	No
North American	\$1,000,000	\$1,000,000	15 days old - 70	No	Questions cannot be marked "yes" or left blank	Yes-if all requirements are met	Yes-if all requirements are met
Penn Mutual	Cannot exceed \$5mil	Cannot exceed \$5mil	15 days old - 70	Yes	All questions must be answered No	Yes	Yes
Principal	\$1,000,000	\$1,000,000	All ages	No	No misrepresentation on the application, or any supplemental form or medical questionnaire	Depends on state/product-run illustration	Depends on state/product-run illustration
Protective	\$1,000,000	\$1,000,000	15 days of age up to age 80	Yes		Yes	Yes
Prudential	\$1,000,000	\$2,000,000	Under age 74	Yes	Must be eligible based on the health certification on Part 1	No	No
Symetra	\$1,000,000	\$1,000,000	Age 74 and under	Yes	Questions may not be marked "yes" or left blank	Yes	Yes
Transamerica	\$1,000,000	Not available	age 16 to 75	Yes	Cannot accept if application exceeds \$2,000,000, or if the client has been treated for, or experienced, within the last 12 months, any disorder of the heart, stroke, or other vascular disease, cancer or HIV infection	No	No
Voya	\$1,000,000	Yes	69 and under	Yes	Form must be in good order	No	As long as not noted on Form