



Trial Application Parameters

- Face amounts: \$500,000 and above for Universal Life products,
\$1,000,000 and above for Term Life products,
or a minimum premium of \$10,000
- Other qualifying criteria:
 - No previous decline within the last 12 months
 - Maximum age is 85. For UL and GULS* maximum age is 75
 - For ages over 80 only standard offers will be considered
 - SPIA and Life requests on the same client will not be considered
- Information that **must** be included:
 - Applicant name, date of birth, product type and face amount applied for
 - Brief description of any health issues
 - Premium tolerance
 - Rating you are looking for
- Additional financial information **to expedite processing**:
 - Provide details on other in-force coverage that will be replaced
 - Identify if this is a 1035 exchange
 - Include competitor offers

These parameters are effective May 20, 2010. Trial applications outside of these parameters or lacking required information will be returned to the producer or marketers beginning June 1, 2010.

*GUL Survivor not available in New York.