

 Vive	AU Offered	Fulfillment Types	Tele-Interview Vendor	Vendor Call Center Ph# for Interview	Vendor Call Center Hrs of Ops.	Exam Vendor	Language Support	Interview Support Contact Corrections, Cancellations, etc.	App Sig. Type	Obtaining Sign. of Owner (Other than insured)
American General/ US Life	Yes	Tele Only	ExamOne	888-876-3407	7am-11pm CT Mon-Thur 7am-9pm CT Fri 8-4pm CT Sat	ExamOne	English & Spanish	BGA's Dedicated Case Manager	E-Sign Wet Sign	At time of Application
Cincinnati Life	Yes	Tele Only	APPS	888-928-6517	8am-10pm ET Mon-Fri 9am-3pm ET Sat	ExamOne	30+ Languages*	Cincinnati_life@cinfin.com	E-Sign	During Underwriting or Delivery
LGA/WP- App Assist	Yes*	Tele Only	N/A	LGA- 800-839-5960 WP- 800-526-5568	9am-10:30pm EST Mon-Fri	ExamOne, EMSI, & APPS	English Only	banner-submit@lgamerica.com	Voice Sign Wet Sign**	On delivery (paper policy)
LGA- Horizon	Yes	Online / Tele	N/A	855-914-9115	8:30am-4:30pm EST Mon-Fri	ExamOne	English Only	LGAVive@lgamerica.com	E-Sign**	N/A
Lincoln Financial	Yes	Online/Tele*	N/A	TermAccel 844-815-7582 LifeElements 866-835-5223	8am-8pm EST Mon-Fri-TermAccel 8am-10pm EST Mon-Thurs-LifeElement 8am-8pm EST Fri- LifeElement	LabOne/CRL	English Only	Libra Team	E-Sign**	During Underwriting or On Delivery
Protective	Yes	Tele Only	N/A	888-800-6608	7am-8pm CT Mon-Fri 9am-2pm CT Sat.	ExamOne & APPS	English & Spanish	teletlife@protective.com	Voice Sign Wet Sign	During Underwriting or On Delivery
PaLife	Yes	Online/Tele	ExamOne	800-521-7113	7am-11pm CT Mon-Thurs. 7am-9pm CT Fri. 8am-4pm CT Sat.	ExamOne	English & Spanish	BGA's Dedicated Case Manager	Voice Sign Wet Sign	On delivery
Prudential & Pru NY	Yes	Online/Tele	TMA/CRL	833-399-6454	8am-9pm CT Mon-Thurs. 8am-7pm Fri	APPS	All Languages**	ifc@insurancefulfillmentcenter.com	E-Sign	At time of Application

AMERICAN GENERAL

*Payment information to be collected during the interview not on the Vive ticket.
REPLACEMENTS: Due to replacement rule, Vive will not accept orders with Replacement in the states of AR, DE, GA, FL, IL, IN, KS, MI, MN, NC, NY, OK, WA, & WY.

CINCINNATI LIFE

* For non-English speaking cases, email telemad@appshq.com to advise what language is needed for tele-interview fulfillment
**Labslip to be released upon request. (Lab results may be released on an exception basis for highly rated cases only)
***APS to be released upon request

BANNER

APP ASSIST: *No AU offered in AK, CT, & HI **No voice signature option in CT
HORIZON: *Issues outside case management, please contact your marketing representative. **Application copy can be pulled from the policy at time of delivery

PACIFIC LIFE

*As long as medical disclosure is signed by insured authorizing release of medical file, app, etc. to the BGA. If confidential/sensitive information is contained records will not be released.
REPLACEMENTS: Due to replacement rules, Vive will not accept orders with replacement in the states of AR, RI, WY, & WA.



FOR AGENCY USE ONLY

Carrier Contact (Ops)	Split Agent Case Process	Agent Split Limit	NY Replacement Allowed	Binding Coverage	Carrier Release App	Carrier Release Exam	Carrier Release APS	Prior Exams Accepted?	Prior APS Accepted?	E-delivery Available	E-delivery Sign. Type/Generated by
BGA's dedicated AIG Relationship/Case Manager	Automatic	No	No	Yes* Up to \$1M	Yes- If PI signed release	Yes- If PI signed release	Yes- If PI signed release	Yes	Yes	Yes Agency Managed	Proprietary
lfeconcerge@cinfn.com	Automatic	Yes, up to 3 agents	No	No	Yes	Yes**	Yes***	Yes	Yes	Yes By Default	Proprietary
AIS@bannerlife.com	Automatic	No	No	No	Managed by Agency	Managed by Agency	Managed by Agency	Yes	Yes	Yes Agency Managed	E-Sign via DocuSign
LGAVive@lgamerica.com	Automatic	No	No	Yes Up to \$1M	N/A	N/A	N/A	Yes	Yes	Yes Agency Managed	E-Sign via DocuSign
BGAs dedicated LFG case manager Escalations: Kim Seppey, kim.seppey@lfg.com	Automatic	No	No	Yes up to \$1M	Yes	Yes	Yes***	Yes****	Yes	Yes By Default	E-Sign via DocuSign
Carrie Folger, Relationship Mgr. carrie.folger@protective.com 513-362-1514	Automatic	Yes, no more than 5 producers	No	Yes* Up to \$1M	Yes	Yes	Yes	Yes	Yes	Yes Agency Managed	Proprietary
Sami Brafford, Team Supervisor samantha.brafford@pacificlife.com Amy Chambers, Underwriting Mgr. amy.chambers@pacificlife.com	Automatic	No	No	No	Yes	Yes	Yes	Yes* If completed W/I in the last 6 months	No	Yes Agency Managed	Proprietary
BGA's dedicated Pru Case Manager Escalations: Jeffrey Green jeffrey.green@prudential.com 763-519-2314	Automatic	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes Agency Managed	E-Sign via DocuSign

LINCOLN FINANCIAL

* If CTR (Child Term Rider) elected, only Tele-Interview is available
 ** If order includes CTR (Child Term Rider) the application will be signed via Voice Signature
 *** Medical records will only be released if the case is approved other than applied for.
 ****Up to 12 months for ages up to 69, up to 6 months for ages 70+ FOR LIFEELEMENTS ONLY. TERMACECEL CASES, CARRIER MUST ORDER EXAM.
 REPLACEMENTS: Vive does not support replacements in the the following states: AR, DE, & WA

PROTECTIVE

* Coverage can be bound up to 7 business days after the signed application has been received by the carrier. Any mode can be bound.
 Exception cases will allow app to be signed during the exam. Agency must request from carrier prior to completion of the interview.
 REPLACEMENTS: Due to replacement rules, Vive will not accept orders with replacement in the state of WA.

PRUDENTIAL

* Interview subject to eligibility criteria and state of residency of the proposed insured.
 **If case requires the use of the language line please email ifc@insurancefulfillmentcenter.com to notify them language assistance is needed.



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