



America's Foremost Insurance Brokerage Network

Credit Card Guidelines

CARRIER	GUIDELINES
<p>AIG As of 4/2018</p>	<p>Credit cards (MC, Visa, Amex, debit) may be used for term products; initial premium only or recurring premiums only on Accident and Health or the GIWL (Guaranteed Issue Whole Life) Products. Not allowed in the states of AK, MD, NC, NJ or NY.</p> <p>A&H products allow for initial and ongoing payments to be charged.</p> <p>Complete form #AGLC100949 with application or on policy delivery.</p>
<p>American National As of 4/2018</p>	<p>Credit cards are not accepted.</p>
<p>BrightHouse Life Insurance As of 4/2018</p>	<p>Credit Cards are not accepted.</p>
<p>Global Atlantic Financial As of 4/2018</p>	<p>Credit cards are not accepted.</p>
<p>John Hancock As of 4/2018</p>	<p>Credit cards not accepted.</p>
<p>Legal & General America As of 4/2018</p>	<p>Credit cards and PayPal are accepted for both App Assist and Traditional platforms for the initial premiums only and as long as the policy is e-delivered.</p>

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation.

This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

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<p>Lincoln National As of 4/2018</p>	<p>We now accept Credit Card payments on Term Life Elements and Term Accel business for Initial premium AND/OR for Temporary Insurance Payments, only. Credit cards are not accepted in the following states: New York, Maryland, New Jersey, and Alaska. There is an updated TIA form that includes the web address the client would be able to make a payment for Temporary Insurance coverage. There is also a new letter that is generated with the Delivery requirements when a Term policy is issued providing the client with payment options. The credit card option provides the website needed for initial premium transactions.</p>
<p>Minnesota Life As of 4/2018</p>	<p>Credit cards are not accepted.</p>
<p>North American As of 4/2018</p>	<p>Credit cards (Visa, MC and Discover) are accepted for:</p> <ul style="list-style-type: none"> • Term: Initial Annual, Quarterly recurring, Semi-Annual recurring & Monthly recurring • Custom Guarantee: Initial Annual, Quarterly recurring, Semi-Annual recurring & Monthly recurring • Universal Life/Index Universal Life: Initial Annual • \$5,000 limit to transactions
<p>OneAmerica As of 4/2018</p>	<p>Maximum amount charged \$3,000. Credit card payments can only be made at the initial stage of the application. Credit card payments can't be made any time after the policy has been issued. Only Visa and Mastercard accepted.</p> <p>Credit card authorization form can be faxed to 317.285.5115.</p>
<p>Pacific Life As of 4/2018</p>	<p>Accepts credit card payment for Promise Term - initial premium only. Accepts MasterCard and Visa. Credit card payment is not available in Nevada, New York or Pennsylvania</p>
<p>Protective Life As of 4/2018</p>	<p>Credit cards (MC, Visa, Amex and Discover) are accepted for E-Z apps online and Tele-Life applications; initial premium only.</p> <p>(Make a note of the credit card information in the special remarks section of the Tele-Life application)</p>
<p>Prudential As of 4/2018</p>	<p>Credit cards are not accepted.</p>

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<p>SBLI As of 4/2018</p>	<p>Credit cards (Visa and MasterCard) are accepted for initial premium only. Acceptable modes are quarterly, semi-annual and annual.</p>
<p>Symetra As of 4/2018</p>	<p>Credit cards are not accepted.</p>
<p>Transamerica As of 4/2018</p>	<p>Credit cards (MC and Visa) are accepted for initial premiums only. Form #TOP460-705.</p> <p>Speed Pay option is available: Allows payments anytime via credit card. This can be done through Transamerica's website or automated phone system when they call into customer service. The customer can also set up an automatic draft to their credit card each quarter, semi-annual or annual by calling the Customer Service Department at 800-852-4678.</p> <p>Speed Pays are set up by Western Union, fees listed below for each transaction on inforce policies: Internet Payment Channel: \$8.95 IVR/Phone Payment Channel: \$7.95 Recurring payments or support to process payment: \$9.95</p>
<p>United of Omaha As of 4/2018</p>	<p>Credit cards are not accepted. Available on initial premiums for those using iGo processing ONLY.</p>

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