



Drop Ticket must be used for all Term application submissions up to the maximum applicable Accelerated Underwriting face amount (\$3 million for issue ages 18-40; \$2.5 million for issue ages 41 and older). Exceptions include:

- Life/DI combos
- Applications written in New York
- Applications that require multiple owner signatures (examples include trust-owned where multiple trustees need to sign and business-owned where multiple owners need to sign)
- Applications where additional, multiple, or alternative policies are requested at the time of submission
- Applications where a business is the owner or that are submitted as part of a business case administered by our Business Market Administration team. **A Business Case Submission Checklist (DD-849 R-4) is required at submission. If the checklist is not included, the application will not be processed. Additionally, either an online Part B or TeleApp will be required for these applications.**

Beginning April 1, 2021, Term applications that don't meet these exception guidelines will not be processed. If an application is received that doesn't meet these guidelines, we'll notify the Field Office Contact by email and notify the client by letter. Any premium submitted with the application will be returned.