

What is HCB Select Term?

A curated selection of carriers handpicked to ensure our advisors are accessing the best products and processes the industry has to offer. As the speed of business continues to increase, we strive to provide experience, expertise, and data analytics that are only one click away.

How do we judge the carriers?

We rank our carriers across various parameters that are important to you and your customers' experience. These factors include cycle time, placement ratio, other than applied for rate, accelerated underwriting capabilities, underwriting specialties, convertibility, and ease of doing business.

How often are the carriers updated?

The industry is constantly changing, and so will our HCB Select Term list. We will update these carriers quarterly.

Where can I find HCB Select Term?

HCB's Select Term carriers can be found within the EasyLife quote tool. Simply choose "HCB Select Term" under "Product Group," and you'll receive a curated list that's constantly monitored and updated.

Product Group

Product Group

HCB Select Term | v

All Products

HCB Select Term

What if I want to find rates from other carriers?

Good news. You can see all carriers simply by choosing "All Products" in the Product Group section.

What is the benefit to me for HCB Select Term?

We want to make sure you and your clients have access to the best products, but also ensure that our guidance doesn't require the extra work of a phone call or email exchange.

For questions, call your Highland representative or (855) HCB-4YOU.

For Financial Professional Use Only.

If your firm or agency has an alternative process for submitting term cases, you should follow those procedures before submitting business.

Doing business in California as Highland Annuity & Insurance Services.

Page 1 of 2 | HCB02561 | 6431197 | Revised 3/1/24





John Hancock's flex complete process is the quickest path to getting covered. Exam-free applications issue in 14 days and pay commission in 26 days with 67% of digital applications moving through the exam-free option.



Accelerated underwriting program with more than a 50% pass-through rate, lab free, and up to three million dollars' worth of coverage. Accelerate your business with a mean cycle time of 24 days and competitive, term pricing.



With Prudential's FastTrack process, it ensures ease of doing business for customers by streamlining and simplifying underwriting tasks, to create a seamless experience from start to finish. Combined with favorable underwriting guidelines and high-quality conversion options, this process provides speed and value.



Lincoln offers multiple, digital processes to expedite processing from submission to placement. Their suite of digital capabilities eliminates paperwork, increases in-good-order submissions, streamlines underwriting decisions, and offers same-day delivery of issued policies.



Using the velocity underwriting program, Protective brings shorter cycle times, a higher placement percentage, and the ability to cover up to 40 years for term coverage. Combined with highly competitive pricing, this platform leads the marketplace for term transactions.



One easy process, three paths to success. With SwiftTerm's easy, online application process, there are three paths to get the term life insurance coverage you need - instant coverage, accelerated underwriting, and full underwriting.

For questions, call your Highland representative or (855) HCB-4YOU.

For Financial Professional Use Only.

If your firm or agency has an alternative process for submitting term cases, you should follow those procedures before submitting business.

Doing business in California as Highland Annuity & Insurance Services.

Page 2 of 2 | HCB02561 | 6431197 | Revised 3/1/24

