

Electronic Processes Listed Chronologically by Carrier

Carriers	Application System (VIVE, Applicant, iPipeline, Carrier)	Who conducts the phone interview (Carrier or Service)?	How is the application signed (voice signature at time of interview, electronic signature or DocuSign)?	Carrier orders MIB, MVR and Prescription Check (Yes or No)	Exam (if needed) is ordered through (Service)	Medical records (if required) are ordered through (Service)	Can broker track Status through Vive?	Policy issued electronically (Yes or No)	
Vive Carriers	American General	Vive	ExamOne	DocuSign	Yes	ExamOne	Jetstream	Yes	Yes
	Banner	Vive	Carrier	Voice or Electronic	Yes	ExamOne	Parameds	Yes	Yes
	Pacific Life	Vive	ExamOne	Electronic	Yes	ExamOne	ExamOne	Yes	Yes
	Principal	Vive	Carrier	Electronic	Yes	ExamOne	Jetstream	Yes	Yes
	Protective	Vive	Carrier	Electronic	Yes	ExamOne	Jetstream	Yes	Yes
	Prudential	Vive	Carrier	Electronic	Yes	APPS	Releasepoint	Yes	Yes
	American National	Carrier Website	Carrier	Electronic	Yes	APPS	Jetstream	Not on Vive	No
	Cincinnati Life	Applicant	ExamOne	Electronic	Yes	APPS	Jetstream	Not on Vive	No
	John Hancock	Applicant	APPS	Electronic	Yes	APPS	Jetstream	Not on Vive	No
	Lincoln	Carrier Website	Carrier	Electronic	Yes	CRL	Jetstream	Not on Vive	Yes
	Mass Mutual	Carrier Website	Carrier	Electronic	Yes	APPS	Jetstream	Not on Vive	Yes
	Minnesota Life/Securian	Carrier Website	APPS	Electronic	Yes	APPS	ExamOne	Not on Vive	No
	Nationwide	Carrier Website	Carrier	Electronic	Yes	APPS	Jetstream	Not on Vive	No
	North American	Carrier Website	APPS	Electronic	Yes	APPS	Jetstream	Not on Vive	Yes
	Omaha	Applicant	ExamOne	Electronic	Yes	ExamOne	ExamOne	Not on Vive	No
SBLI	Applicant	APPS	Electronic	Yes	APPS	Jetstream	Not on Vive	Yes	
Transamerica	iPipeline	Carrier	Electronic	Yes	APPS	Jetstream	Not on Vive	No	
Symetra	iPipeline	Carrier	Electronic	Yes	APPS	Jetstream	Not on Vive	No	