

Carrier	Product	Application	Face Amounts	Ages	Rate Classes	Interview Requirement	Exam	APS	If UW Rejected	E-Delivery	Notes
Allianz	Allianz Life Pro+	E-App Via Carrier Site or Applicant Paper App	\$100K-\$3M	25-60	Preferred Plus, Preferred, Standard	Phone	No	No	Sent to Full UW	Yes	UL Only
American General	IUL Products	Drop Ticket	Up to \$1M	0-50	Preferred Plus, Preferred, Standard	Phone	At Underwriter's Discretion	At Underwriter's Discretion	Sent to Full UW	Yes	Available in NY.
American National (Express)	All Single Life Products	iGo E-App or Paper	Up to \$249K	0-65	Standard, Substandard	UW Discretion - Phone	At Underwriter's Discretion	At Underwriter's Discretion	Sent to full UW	Optional	Available in NY.
American National (Express Plus)	All Single Life Products	iGo E-App or Paper	Ages 0-50: \$250K-\$1M Ages 51-60: \$250K-\$500K	0-60	All Rate Classes	UW Discretion - Phone	At Underwriter's Discretion	At Underwriter's Discretion	Sent to full UW	Required	Need for PHI Determined Immediately w/E-app
Assurity	Term	E-App	Ages 18-50 \$25K- \$500K Ages 51-65 \$25K- \$350K	18-60	All Rate classes	UW Discretion - Phone	At Underwriter's Discretion	At Underwriter's Discretion	Sent to Full UW	No	Client must sign HIPPA form before doing E-app. HIPPA form is e-mailed to client.
Banner Life (LGA)	OP Term	iGO Drop Ticket (AppAssist)	\$100k - \$2M	20-50	Preferred Best Preferred Standard Plus, Preferred Tobacco	Phone or E-Interview	No	No	Sent to Full UW	Optional	If bumped out of AUW but client has labs in medical records possibility to waive labs. Also allowed in state of NY.

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John Hancock	All Single Life Products	Applicant Drop ticket, E-App Via Carrier Site or Applicant Paper App	\$50K-\$3M	18-60	Generally Standard or Above	Phone or E-Interview	No	No	Not able to reapply for Full UW for 12 months.	Optional	All cases automatically screened for streamlined underwriting.
Life of the Southwest (LSW)	IUL & Term	E-app via Carrier Site or Paper	18-50 \$50K-\$3M 51-60 \$50K-\$1M 61-65 \$50K-250K	18-65	All Rate Classes	No	At Underwriter's Discretion	At Underwriter's Discretion	Sent to Full UW	No	
Lincoln National	Term Accel (10,15,20,30 YR)	iGo Drop-Ticket (Lincoln Xpress)	\$100K-\$1M	18-60	Preferred Plus through Table 4	Phone or E-Interview	At Underwriter's Discretion Preferred - Standard	No	Able to clone over to Life Element	Required	Separate product from their regular term. Lincoln Xpress app requires e-signatures.
Lincoln National	All Single Life Products	iGo Drop-Ticket (Lincoln Xpress)	\$100K-\$1M	18-60	Preferred Plus, Preferred, Standard potentially	Phone or E-Interview	No	No	Sent to Full UW	Optional	Lincoln Xpress App Requires E-signatures.
Nationwide	All Single Life Products	iGo E-App	18-50 \$100K-\$2M 51-60 \$100K-\$1M	18-60	Preferred Plus, Preferred	E-Interview	No	No	Sent to Full UW	Required	

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Principal	All Single Life Products	iGO E-App & DropTicket	Ages 18-40 \$50K-\$3M Ages 41-50 \$50K-\$2.5M with DHD \$2M Without Ages 51-60 \$50K-\$2.5M with DHD \$1M without	18-60	Standard or better	Phone or E-Interview	No	No	Sent to Full UW	Term Only Not NY	Principal can Randomly Select Apps for Full UW. *Cases by case exceptions if client has had completed Physical in last 12-24 months for DHD. (DHD - Digital Health Data)
Protective	Classic Choice Term & Custom Choice UL	iGo E-App, Carrier Site	Ages 18-45 \$100K-\$1M Ages 46-60 \$100K-\$500K	18-60	Ages 18-45 Preferred Plus, Preferred, Standard. Ages 46-60 Preferred Plus, Preferred.	Phone	No	No	Sent to Full UW	Optional	Available in NY.
Prudential	All Products	iGo Drop-Ticket & Carrier Site	\$100K-\$3M	18-60	Standard or better. Smoker rates not available.	Phone or E-Interview	At Underwriter's Discretion	At Underwriter's Discretion	Sent to Full UW	No	Available in NY.
Securian	All Single Life Products	iGo E-App	18-50 \$50K-\$3M 51-60 \$50K-\$1M	18-60	Standard or better	Phone or E-Interview	No	No	Sent to Full UW	Optional	WriteFit
Symetra	SwfitTerm	iGo Drop-Ticket or Carrier Site	\$100k-\$2M	20-60	Standard or better	E-Interview	At Underwriter's Discretion	At Underwriter's Discretion	Sent to Full UW		Instant Approval possible.
United Of Omaha	Term Life Answers	Speed eTickets, iGo Drop-Ticket	\$100K-2M	18-60	Standard or Better	Phone	No	No	Sent to Full UW	Yes	