

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
Corebridge (Life Brokerage)	All Single Life Products	iGo E-App, Drop-Ticket (Quick Ticket)	\$100-\$2M IUL \$100k-\$1M Term & GUL	0-59	Preferred Plus, Preferred, Standard	No	At Underwriter's Discretion	At Underwriter's Discretion	Yes	Yes	SimpliNow Instant Approval option available. Available in NY.
Corebridge (Partners Group)	All Single Life Products	iGo E-app, Drop-Ticket (Quick Ticket)	Up to \$2M IUL. Up to \$1M Term & GUL	0-59	Preferred Plus, Preferred, Standard	No	At Underwriter's Discretion	At Underwriter's Discretion	Yes	Yes	SimpliNow Instant Approval option available. Available in NY.
American National (Express)	All Single Life Products	iGo E-App or Paper	Up to \$249,999	0-65	Standard, Substandard	No	At Underwriter's Discretion	At Underwriter's Discretion	Sent to full UW	Yes	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	0-65	All Rate Classes	No	At Underwriter's Discretion	At Underwriter's Discretion	Sent to full UW	Yes	Need for PHI Determined Immediately w/E-app

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Assurity	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. Instant Approval possible.
Banner Life	OP Term	iGO Drop-Ticket (AppAssist), Carrier Site	\$100k - \$2M	20-50	Preferred Best Preferred Standard Plus, Preferred Tobacco	Phone or E-Interview	No	No	Sent to Full UW	Optional	Available in NY.
F&G Life	All Products except ExecuDex	iGo E-App or Paper	\$100k-\$1M	0-60	Preferred, Standard, Express Standard, available without an exam or APS. Table C-Table H available without an exam, but may require an APS.	Yes	No	Rated cases may require APS	Sent to Full UW	No	
John Hancock	All Single Life Term and permanent Products	Applicant Drop ticket, E-App Via Carrier Site or Applicant Paper App	\$50K-\$3M	18-60	Generally Standard or Above	E-Interview	No	No	Not able to reapply for Full UW for 12 months.	Yes	All cases automatically screened for AUW. Flex Complete possible Instant Approval.

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Lincoln National	Term Accel	iGo Drop-Ticket	\$100K-\$2.5M	18-60	Preferred Plus through Table 4	E-Interview	At Underwriter's Discretion Preferred - Standard	No	Able to clone over to Life Element	Yes	Separate product from the normal term. Lincoln Xpress app requires e-signatures.
Lincoln National	All Single Life Products	iGo Drop-Ticket (Lincoln Xpress)	\$100K-\$2.5M	18-60	Preferred Plus, Preferred, Standard potentially	E-Interview	No	No	Sent to Full UW	Yes	Lincoln Xpress App Requires E-signatures.
Securian	All Single Life Products	iGo E-App	18-45 \$50K-\$3M 51-60 \$50K-\$1M	18-60	Standard or Above	E-Interview	No	No	Sent to Full UW	Yes	WriteFit
National Life Group (LSW)	All Single Life Products	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	National Life Group is the Parent Company of Life Insurance of the South West (LSW).
Nationwide	All Single Life Products	iGo E-App	18-50 \$100K-\$5M 51-60 \$100K-\$1M	18-60	Preferred Plus, Preferred, Standard Plus, Tobacco Preferred	E-Interview	No	No	Sent to Full UW	No	

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PacLife (Lynchburg)	Promise Term & GUL	iGo Drop-Ticket	Up to \$3M	18-60	Standard or Better Smoker rates available	Phone-Interview	At Underwriter's Discretion	At Underwriter's Discretion	Sent to Full UW	Optional	PacLife Accelerated Life+ (PAL+)
Principal	All Single Life Products	iGO E-App & Drop-Ticket	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	Preferred Plus, Preferred, Super Standard, Standard	E-Interview	No	No	Sent to Full UW	No	Principal can Randomly Select Apps for Full UW. *Clients need to have completed Physical in last 24 months for DHD. (DHD - Digital Health Data)
Protective	All Single Life Products	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.	E-Interview	No	No	Sent to Full UW	Yes	Available in NY.
Prudential	All Products	iGo Drop-Ticket & Carrier Site	\$100K-\$3M	18-60	Standard or Better. Smoker rates not available.	E-Interview	At Underwriter's Discretion	At Underwriter's Discretion	Sent to Full UW	Yes	Note client has to reject e-interview once link is sent if they want to do a phone interview. Available in NY.

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Symetra	Symetra Term and UL	iGo E-App	Ages 18-50 \$100K - \$3M Ages 51-60 \$100K - \$2M	18-60	Non-smoker: Standard or Better Tobacco: Standard or Better (Standard Plus Class not available)	No	At Underwriter's Discretion	At Underwriter's Discretion	Sent to Full UW	No	
Symetra	SwiftTerm	iGo E-App	Ages 20-50 \$100K - \$3M Ages 51 -60 \$100K - \$2M	20-60	Super Preferred NT, Preferred NT, Standard NT, Preferred Tobacco, Standard Tobacco	Yes	At Underwriter's Discretion	At Underwriter's Discretion	Sent to Full UW	Yes	Separate Product from the normal term.
United Of Omaha	Term Life Answers	iGo Drop-Ticket, Carrier Site	\$100K-\$2M	18-60	Standard or Better	Phone	No	No	Sent to Full UW	No	