

Carrier	Program Name	Product	Application	Face Amounts	Ages	Rate Classes	Interview Requirement	Instant Issue Available	E-Delivery	Notes
Allianz	n/a	Allianz Life Pro+	iGo E-App	\$100K-\$3M	25-60	Standard or Better	Phone	No	Yes	IUL Only
Ameritas	Flexelerate	Flex Term & Flex IUL	iGo Drop-Ticket	\$300k-\$2M	18-60	Standard or Better	E-Interview or Phone	No	No	Not available on Value Products.
Corebridge (Life Brokerage)	Agile Underwriting	All Single Life Products	iGo E-App, Drop-Ticket (Quick Ticket)	\$100-\$2M IUL \$100k-\$1M Term & GUL	0-59	Standard or Better, Tobacco Classes	E-Interview or Phone	Yes	Yes	SimpliNow Instant Approval option available. Available in NY.
Corebridge (Partners Group)	Agile Underwriting	All Single Life Products	iGo E-app, Drop-Ticket (Quick Ticket)	Up to \$2M IUL. Up to \$1M Term & GUL	0-59	Standard or Better, Tobacco Classes	E-Interview or Phone	Yes	Yes	SimpliNow Instant Approval option available. Available in NY.
Assurity	Accelerated Underwriting	Assurity Term	E-App	Ages 18-50 \$25K- \$500K Ages 51-65 \$25K- \$350K	18-60	All Rate classes	E-Interview	Yes	No	Client must sign HIPPA form before doing E-app. HIPPA form is e-mailed to client. Instant Approval possible.

Carrier	Program Name	Product	Application	Face Amounts	Ages	Rate Classes	Interview Requirement	Instant Issue Available	E-Delivery	Notes
Banner Life (LGA)	Lab Lift	OP Term	iGO Drop-Ticket (AppAssist), Carrier Site	\$100k - \$4M	20-60	Standard or Better, Preferred Tobacco	E-Interview or Phone	Yes	Yes	Available in NY.
F&G Life	Exam Free Underwriting	All Products except ExecuDex	iGo E-App or Paper	\$100k-\$1M	0-60	Standard or Better	E-Interview or Phone	No	No	
John Hancock	Express Track	All Single Life Term and permanent Products	iGo Drop ticket, E-App Via Carrier Site or Applicant Paper App	\$50K-\$3M	18-60	Generally Standard or Better	E-Interview	Yes	Yes	All cases automatically screened for AUW. Flex Complete possible Instant Approval.
Lincoln National	TermAccel	Term Accel	iGo Drop-Ticket	\$100K-\$2.5M	18-60	Preferred Plus through Table 4	E-Interview or Phone	No	Yes	Separate product from the normal term. Lincoln Xpress app requires e-signatures.
Lincoln National	Lincoln Xpress	All Single Life Products	iGo Drop-Ticket (Lincoln Xpress)	\$100K-\$2.5M	18-60	Standard or Better	E-Interview or Phone	No	Yes	Lincoln Xpress App Requires E-signatures.

Carrier	Program Name	Product	Application	Face Amounts	Ages	Rate Classes	Interview Requirement	Instant Issue Available	E-Delivery	Notes
Mass Mutual	MassExpress	Term & Whole Life	iGo Drop-Ticket, Carrier Site	\$25k-\$2M	17-50	Standard or Better, Tobacco Classes	Phone	No	Yes	
National Life Group (LSW)	EZ Underwriting	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	No	No	National Life Group is the Parent Company of Life Insurance of the South West (LSW).
Nationwide	Intelligent Underwriting	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	
North American	WriteAway	All Single Life Products	iGo Drop-Ticket	18-50 \$50K-\$2M 51-60 \$50K-\$1M	18-60	Standard or Better, Tobacco Classes	Phone Interview	No	Yes	
PacLife (Lynchburg)	PAL+	Promise Term & GUL	iGo Drop-Ticket	Up to \$3M	18-60	Standard or Better Smoker rates available	Phone-Interview	No	Yes	Promise Products, not Elite or IUL.

Carrier	Program Name	Product	Application	Face Amounts	Ages	Rate Classes	Interview Requirement	Instant Issue Available	E-Delivery	Notes
Principal	Accelerated Underwriting	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	Standard or Better	E-Interview or Phone	No	No	Principal can Randomly Select Apps for Full UW.
Protective	PLUS	All Single Life Products	iGo E-App, Carrier Site	Ages 18-45 \$100K-\$1M Ages 46-60 \$100K-\$500K	18-60	Ages 18-45 Standard or Better. Ages 46-60 Preferred or Better	E-Interview or Phone	No	Yes	Available in NY.
Prudential	PruFast Track	All Products	iGo Drop-Ticket & Carrier Site	\$100K-\$3M	18-60	Standard or Better	E-Interview	No	Yes	Note client has to reject e-interview once link is sent if they want to do a phone interview. Available in NY.
SBLI	n/a	Level Term	iGo E-App	\$100k-\$1M	18-50	Standard or Better	E-Interview or Phone	No	No	
Securian	WriteFit	All Single Life Products	iGo E-App	18-45 \$50K-\$3M 51-60 \$50K-\$1M	18-60	Standard or Better	E-Interview or Phone	No	Yes	WriteFit

Carrier	Program Name	Product	Application	Face Amounts	Ages	Rate Classes	Interview Requirement	Instant Issue Available	E-Delivery	Notes
Symetra	Swift Underwriting	Symetra Term and UL	iGo E-App	Ages 18-50 \$100K - \$3M Ages 51-60 \$100K - \$2M	18-60	Standard or Better, Tobacco Rates	E-Interview or Phone	No	No	Available on normal product portfolio.
Symetra	Swift Underwriting	SwiftTerm	iGo E-App	Ages 20-60 \$100K - \$5M Ages 51 -60 \$100K - \$2M	20-60	Standard or Better, Tobacco Rates	E-Interview	Yes	Yes	Instant Issue. Separate Product from the normal term.
Symetra	Swift Underwriting	Swift Protector	iGo E-App	Ages 20-60 \$100K - \$3M	20-60	Standard or Better, Tobacco Rates	E-Interview	Yes	Yes	Instant Issue. Separate Product from the normal IUL products.
United Of Omaha	Accelerated Underwriting	Term Life Answers	iGo Drop-Ticket, Carrier Site	\$100K-\$2M	18-60	Standard or Better	Phone	No	No	