

Company Process	Program Parameters		Submission Method			Comments and Restrictions
	Ages	Max Face	Term	UL / WL	VUL	
Banner Life AppAssist	20-50	\$2,000,000	VIVE	iGO	----	Ages 66+ and amounts over \$1m require a recent MD exam with comprehensive labs to qualify.
	51-65	\$1,000,000				
	66-70	\$500,000				
Pacific Life Smooth Sailing	50-69	\$1,000,000	VIVE	iGO	----	PI must have had a MD exam and comprehensive labs in the last 18 months
Principal TeleApp	18-40	\$2,500,000	VIVE	iGO	----	Online submission required for all term of \$1,000,000 or less. Amounts over \$1m require an MD exam and labs within last 24 months to qualify. Application can be completed online by proposed insured.
	18-60	\$2,000,000				
Protective TeleLife / PLUS	18-45	\$1,000,000	VIVE	iGO	----	Can be submitted using a paper ticket.
	46-60	\$500,000				
Prudential PruFast Track	18-60	\$3,000,000	VIVE	iGO	iGO	Online submission required for all term of \$1,000,000 or less. Includes Benefit Access Rider.
Allianz Life Accelerated Underwriting	25-60	\$3,000,000	----	CARRIER	----	Only Preferred Non-Tobacco or better risks will qualify. Agent must be pre-appointed.
American General AG QuickTicket	18-50	\$499,999	----	CARRIER	CARRIER	Max Accumulator+ IUL and Platinum Choice VUL only
American National Xpress / Xpress Plus	18-50	\$1,000,000	CARRIER	CARRIER	----	Under \$250,000, Standard at best. Agent must be pre-appointed.
	51-60	\$500,000				
	61-65	\$249,999				
Global Atlantic Fast Lane	18-50	\$1,000,000	----	CARRIER	----	Can also submit paper Part I & II. Includes Chronic Illness Rider.
	51-55	\$500,000				
	56-60	\$250,000				

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John Hancock ExpressTrack	18-65	\$5,000,000	iGO	iGO	iGO	Ages 66+ and amounts over \$3m require recent MD exam with labs to qualify. Includes Vitality Plus & LTC.
	66-70	\$3,000,000				
Lincoln National LincXpress	18-60	\$1,000,000	iGO	iGO	iGO	Non-Tobacco users only TermAccel requires eDelivery
Mutual of Omaha Speed eTicket	18-60	\$2,000,000	iGO	----	----	Term Life Express does not require an interview or an exam
National Life EZ Underwriting	18-60	\$1,000,000	iGO	iGO	----	No exam (ever) through \$249,999
	61-65	\$500,000				
Nationwide Intelligent Underwriting	18-50	\$2,000,000	iGO	iGO	----	Includes LTC Rider
	51-60	\$1,000,000				
North American WriteAway	18-50	\$2,000,000	iGO	iGO	----	Part II can be completed online by Proposed Insured. Process varies in California.
	51-60	\$500,000				
Savings Bank Mutual ZipApp	18-60	\$500,000	iGO	iGO	----	No exam (ever) through \$500,000. Ages 50+ must be maintaining routine medical care.
Sagicor Life Acelewriting	18-45	\$1,000,000	iGO	iGO	----	No exam (ever) through \$500,000 on Term & IUL (\$400,000 on GUL). Agent must be pre-appointed in FL, GA, LA, KS, MT, NJ & PA.
	46-55	\$750,000				
	56-65	\$500,000				
Security Mutual SMLXpress	18-60	\$2,000,000	CARRIER	CARRIER	----	Can also submit paper Part I & II. Includes Survivorship. Agent must be pre-appointed.

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Securian WriteFit	18-50	\$3,000,000	iGO	iGO	iGO	Must submit online for ages 18-54 for \$250,000 or less, all products.
	51-60	\$1,000,000				
Symetra Accelerated Underwriting	18-50	\$2,000,000	----	iGO	----	Can also submit paper Part I & II. Includes Chronic Illness Rider.
	51-60	\$1,000,000				

VIVE: cutting edge online term life insurance submission platform that is proprietary to LIBRA Insurance Partners.

iGO: online submission platform managed by iPipeline for Accelerated and Traditional underwriting.

CARRIER: proprietary platform available only to agents with access to the issuing carrier's website (pre-appointment required).

All programs require online submission with the exception of Global Atlantic, Savings Bank Mutual, Security Mutual and Symetra. The above applies only to U.S. citizens with no adverse criminal, financial or medical underwriting history. Call for all other situations.