

Company Process	Program Parameters		Submission Method			Digital Part II	AU in NY	Accepts Credit Cards	Comments and Restrictions
	Ages	Max Face	Term	UL / WL	VUL				
American General Agile Underwriting+	18-59	\$1,000,000	VIVE	iGO	----	No		Initial	If replacing term, must use iGO. Max face for IUL is \$2,000,000. For non-smokers, includes Table B to Standard underwriting on GUL & IUL.
Banner Life Horizon / Lab Lift	20-60	\$4,000,000	VIVE	----	----	Yes	No	Initial	Standard Plus or better, including Preferred Tobacco. Lab Lift requires MD exam & labs in last 18 months.
Cincinnati Life Rapid Review	18-50	\$1,000,000	VIVE	----	----	No	No	Initial and Ongoing	Minimum face of \$100,000. No cigarette or THC users. Includes Return of Premium Term. Not available in California.
John Hancock ExpressTrack	18-60	\$3,000,000	VIVE	iGO	iGO	No		No	Drop ticket required for term of \$750,000 or less (except NY). Includes Vitality Plus & LTC (UL only).
Lincoln National LincXpress	18-60	\$2,500,000	VIVE	iGO	iGO	Yes	No	Initial (not AK, MD, NJ)	No cigarette or vape users. Non-ratable marijuana use acceptable.
Lincoln National TermAccel	18-60	\$2,500,000	VIVE	----	----	Yes	No	Initial (not AK, MD, NJ)	Specific term product which requires electronic Submission and Delivery. No tobacco or marijuana usage.
Pacific Life Pacific Accelerated Life+	18-70	\$3,000,000	VIVE	iGO	----	Yes	No	Initial	For ages 61-70, physical and comprehensive labs required in last 12 months. Max face for UL is \$2,000,000.
Principal TeleApp	18-40	\$3,000,000	VIVE	iGO	----	Yes		No	Drop ticket required for term of \$3,000,000 or less (except NY). MD exam and labs in last 24 months required for over \$2m ages 41-50 and over \$1m ages 51-60.
	41-60	\$2,500,000							
Protective TeleLife / PLUS	18-45	\$2,000,000	VIVE	iGO	iGO	Yes		Initial Only	Minimum face of \$100,000. Ages 46-60 must be non-tobacco users.
	46-60	\$1,000,000							
Prudential PruFast Track	18-60	\$5,000,000	VIVE	iGO	iGO	Yes (not FL)	Yes	No	Online submission required for term of \$3,000,000 or less. For \$3,000,001 - \$5,000,000, a physical and comprehensive labs in last 12 months is required. Includes Benefit Access Rider (UL only).
William Penn NY Horizon / Lab Lift	20-40	\$1,000,000	VIVE	----	----	Yes	Yes	Initial	OPTerm 10 20-50 up to \$500,000. Standard Plus or better, including Preferred Tobacco. Lab Lift requires MD exam & labs in last 18 months and is available for up to \$2,000,000.
	41-55	\$750,000							
	55-60	\$500,000							

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Allianz Life Accelerated Underwriting	18-60	\$5,000,000	----	iGO	----			No	For \$3,000,001 - \$5,000,000, a physical and comprehensive labs in last 12 months is required.
American General Agile Underwriting+	18-59	\$2,000,000	----	Carrier	----			No	IUL only. Includes Table B to Standard underwriting.
American National Xpress / Xpress Plus	18-50	\$1,000,000	----	iGO	----			No	Under \$250,000, Standard at best. Includes Chronic Illness Rider. IUL available in iGO, WL through Carrier portal.
	51-60	\$500,000							
	61-65	\$249,999							
Columbus Life Accelerated Underwriting	20-55	\$1,000,000	----	iGO	----	No	No	No	IUL only. Must submit both Part I & II, paper acceptable.
Fidelity & Guaranty Exam-Free Underwriting	18-60	\$1,000,000	----	iGO	----			No	Foreign Nationals and Foreign Residents max death benefit is \$300,000.
Guardian Fluidless Underwriting	18-50	\$3,000,000	Carrier	Carrier	----	No		No	Must submit both Part I & II, paper acceptable. Includes LTC Rider.
	51-60	\$2,000,000							
Illinois Mutual Fast, Simple, Seamless	18-65	\$249,999	Carrier	Carrier	----		No		Must submit both Part I & II, paper acceptable. Term Life and Whole Life only.
MassMutual Fluidless Underwriting	17-50	\$1,000,000	iGO	iGO	----	Yes		No	Must submit Part I with client submitting Part II online, paper acceptable. Pre-appointed required.
Mutual of Omaha Speed eTicket	18-60	\$2,000,000	iGO	iGO	----		No		Term Life Express & IUL Express do not require an interview or an exam.
National Life EZ Underwriting	18-50	\$2,000,000	iGO	iGO	----	Yes			Must submit both Part I & II. Includes Chronic Illness Rider. Pre-appointed required.
	51-60	\$1,000,000							
	61-65	\$250,000							

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Nationwide Intelligent Underwriting	18-50	\$5,000,000	iGO	iGO	-----	Yes			Includes LTC rider. Must submit both Part I & II. Foreign Nationals and Foreign Residents may not qualify.
	51-60	\$1,000,000							
North American WriteAway	18-50	\$2,000,000	iGO	iGO	-----	Yes	No		Part II can be completed online by Proposed Insured. Process varies in California.
	51-60	\$1,000,000							
SBLI AcceleRate	18-50	\$1,000,000	iGO	-----	-----		No	Initial and Ongoing	Following the completion of the application, applicants will get an approval, a scheduled medical exam for labs/vitals or a referral to an underwriter.
	51-60	\$500,000							
Security Mutual SMLXpress	18-60	\$2,000,000	Carrier	Carrier	-----	No			Must submit both Part I & II, paper acceptable. Includes Survivorship. Pre-appointed required.
Securian WriteFit	18-50	\$3,000,000	iGO	iGO	iGO				Online submission required for term of \$3,000,000 or less and perm of \$500,000 or less. Will accept recreational marijuana users (no more than 9x per month).
	51-60	\$1,000,000							
Symetra SwiftTerm	20-60	\$5,000,000	iGO	-----	-----				Specific term product which requires agent pre-appointment as well as electronic submission and delivery. Not available in NY & SC.
Symetra Accelerated Underwriting	18-50	\$2,000,000	-----	iGO	-----				Must submit both Part I & II, paper acceptable. Includes Chronic Illness Rider.
	51-60	\$1,000,000							
Transamerica Nonmedical Underwriting	18-45	\$2,000,000	iGO	iGO	-----	No		Initial and Ongoing	Must submit both Part I & II, paper acceptable. Foreign Nationals and Foreign Residents may not qualify.
	46-55	\$1,000,000							

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

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

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

All programs require online submission with the exception of American General (IUL only), Fidelity & Guaranty, Savings Bank Mutual, Security Mutual, Symetra (IUL only) and Transamerica. The above applies only to U.S. citizens with no adverse criminal, financial or medical underwriting history. Call for all other situations.