

Company Process	Program Parameters		Term	Submission Method		Digital Part II	Accepts Credit Cards	Comments and Restrictions
	Ages	Max Face		UL / WL	VUL			
American General Express Underwriting	18-59	\$1,000,000	VIVE	iGO	----	No	Initial Only	Available in all states but real-time decisions not available in HI, NH & NY.
Banner Life Horizon	20-50	\$2,000,000	VIVE	iGO	----	Yes	Initial Only	Standard Plus or better, including Preferred Tobacco.
Banner Life Lab Lift	51-60	\$2,000,000	VIVE	iGO	----	Yes	Initial Only	MD exam and labs in last 18 months required. Standard Plus or better, including Preferred Tobacco. Can be submitted using a paper ticket.
Cincinnati Life Rapid Review	18-50	\$1,000,000	VIVE	----	----	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	Initial Only (not in AK, MD, NJ)	No cigarette or vape users. Non-ratable marijuana use acceptable.
Lincoln National TermAccel	18-60	\$2,500,000	VIVE	----	----	Yes	Initial Only (not in 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	Initial Only	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	\$1,000,000	VIVE	iGO	----	Yes	Initial Only	Can be submitted using a paper ticket.
	46-60	\$500,000						
Prudential PruFast Track	18-60	\$5,000,000	VIVE	iGO	iGO	Yes (not in FL)	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).

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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 51-60 61-65	\$1,000,000 \$500,000 \$249,999	-----	iGO	-----		No	Under \$250,000, Standard at best. Includes Chronic Illness Rider. IUL available in iGO, WL through Carrier portal.
Columbus Life Accelerated Underwriting	20-55	\$1,000,000	-----	iGO	-----	No	No	IUL only. Must submit both Part I & II, paper acceptable.
Equitable Easy Underwriting	18-60	\$2,000,000	Carrier	Carrier	Carrier	No		Includes LTC rider. Must submit both Part I & II. Foreign Nationals and Foreign Residents may not qualify.
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 51-60	\$3,000,000 \$2,000,000	Carrier	Carrier	-----	No	No	Must submit both Part I & II, paper acceptable. Includes LTC Rider.
Illinois Mutual Fast, Simple, Seamless	18-65	\$249,999	Carrier	Carrier	-----			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	-----			Term Life Express & IUL Express do not require an interview or an exam.
National Life EZ Underwriting	18-50 51-60 61-65	\$2,000,000 \$1,000,000 \$250,000	iGO	iGO	-----	Yes		Must submit both Part I & II. Includes Chronic Illness Rider. Pre-appointed required.

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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		Part II can be completed online by Proposed Insured. Process varies in California.
	51-60	\$1,000,000						
Savings Bank Mutual AcceleRate	18-50	\$1,000,000	iGO	----	----		Initial and Ongoing (fee)	Following the completion of the application, applicants will get an approval, a scheduled medical exam for labs/vitals or a referral to an underwriter.
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 proprietary to LIBRA Insurance Partners.

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

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

All programs require online submission with the exception of Fidelity & Guaranty, Global Atlantic, 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.