














Apply Online - Instant Decision									
Carrier	Face Amounts	Age	Product(s)	Rate Classifications	Submission and Application Type	Submission Process	Steps to decision		
	\$25,000 - \$500,000 \$25,000 - \$350,000	18-50 51-65	Term	Preferred Plus NT Preferred NT Standard NT Preferred Tob Standard Tob	iGo e-app Only	CPS - iGo E-Application (ONLY) Step 1 - Client e-signs HIPAA Step 2 - E-application completed Step 3 - Select "Get Approval" Step 4 - Complete and submit app	Once "Get Approval" is selected, Assurity will run MIB/RX/MVR If instantly approved - submit iGo app and case will go to issue		
	\$50,000 - \$500,000 \$25,000 - \$400,000 \$25,000 - \$250,000	18-65 16-65 16-65	Sage Term Sage NLUL Sage Whole Life	Preferred NT Standard NT Rated NT Preferred Tobacco Standard Tobacco	iGo e-app Only	CPS - iGo E-Application (ONLY) Step 1 - Client e-signs HIPAA Step 2 - E-application completed Step 3 - Select "Get Approval" Step 4 - Complete and submit app	Once Application is submitted, Sagcor will run MIB/RX/MVR. In 10-20 minutes, decision message will appear bottom right corner of your screen.		
	\$25,000 - \$300,000 \$25,000 - \$250,000 \$25,000 - \$150,000	18-50 51-60 61+	Term Life Express GUL Express IUL Express	Non-Tobacco Tobacco	iGo e-app Only	CPS - iGo E-Application (ONLY) Step 1 - Client e-signs HIPAA Step 2 - E-application completed Step 3 - Select "Get Approval" Step 4 - Complete and submit app	Once Application is submitted, United of Omaha will run MIB/RX/MVR. In 10-20 minutes, decision message will appear bottom right corner of your screen.		

ACCELERATED UNDERWRITING										
Carrier	Face Amounts	Age	Product(s)	Rate Classifications	Submission	Application Requirement	Telephone or Online Interview	UW Process	e-Delivery	Do they accept DocuSign
	\$100,000-\$3,000,000	25-60	Life Pro +	Preferred NT Preferred Plus NT	Firelight e-App Paper Application	e-App (Firelight) Worksheet (paper app)	Telephone Interview w/ Allianz Call Center	Complete and Submit App Client Completes PHI Allianz runs MIB/MVR/RX/Consumer Report	Not Available	Not Available
	\$50,000 - \$3,000,000	18-60	Single Life Policy Term and Perm LTC Rider available.	Super Pref NS Preferred NS Standard Plus NS Standard NS	iGo e-App Drop Ticket Paper Drop Ticket	Express Drop Ticket	Telephone Interview w/ EMSI or APPS	Submit Drop Ticket (iGo or e-App) Client completes PHI (EMSI or APPS) John Hancock runs MIB/MVR/RX	Not Available Will accept DocuSign	Yes - Application, NB Forms, Delivery Requirements except NY
	\$100,000-\$1,000,000 \$100,000-\$750,000 \$100,000-\$500,000 \$100,000 - \$500,000	20-40 41-45 45-50 20-50	OPTerm 15,20,25,30 OPTerm 15,20,25,30 OPTerm 15,20,25,30 OPTerm10	Pref Plus NT Pref NT Standard Plus NT	iGo e-App Drop Ticket Paper Drop Ticket	AppAssist	Telephone Interview with Banner Call Center	Complete and Submit App Client Completes PHI Banner runs MIB/MVR/RX/Lexus-NEXUS Score	E-Delivery through DocuSign	Yes - Application, NB Forms, Delivery Requirements except NY
	\$100,000-\$1,000,000	18-60	Single Life Term and Perm	Pref Plus NT Pref NT	iGo e-App LincExpress Paper App LincExpress	LincXpress	Telephone Interview with Lincoln Call Center	Complete and Submit App Client Completes PHI Lincoln runs MIB/MVR/RX	E-Delivery through DocFast	Yes - Application, NB Forms, Delivery Requirements except NY
	\$100,000 - \$2,000,000 \$100,000 - \$1,000,000	18-50 18-60	Single Life Policy Term and Perm LTC Rider available.	Pref Plus NS Pref NS	iGo e-Application (ONLY) Select "Intelligent Underwriting"	e-App ONLY		Submit iGo Intellinet App Client completes PHI Nationwide runs MIB/MVR/RX	Not Available	Will accept DocuSign for Delivery Requirements
	\$50,000 - \$1,000,000	18-60	All Shelf Products	Super Pref NT Pref NT Super Standard NT Standard NT	iGo e-Application Tele-App Paper Application - Select Tele-App	Tele-App Drop Ticket	Telephone Interview with Principal Call Center or Online Interview - Principal emails link to client	Complete and Submit App Client Completes PHI Principal runs MIB/MVR/RX	E-Delivery - Proprietary System	Yes - Application, NB Forms, Delivery Requirements except NY
	\$100,000 - \$1,000,000 \$100,000 - \$500,000	18-45 18-60	Term (Classic and Custom)	Select Preferred NS Preferred NS	iGo e-Application TeleLife App Paper Application - Select TeleLife App	Tele-Life	Telephone Interview with Protective Life Call Center	Complete and Submit Drop Ticket Client Completed PHI Protective runs MIB/MVR/Rx/TrueRisk Life Score (Transunion)	E-Delivery - Proprietary System	Yes - Application, NB Forms, Delivery Requirements except NY
	\$100,000 - \$3,000,000	18-60	Single Life Products, except: Pru Term One PruLife UL Plus	Preferred Best Preferred Non Tobacco Non Smoker Plus	iGo Xpress iGo FastApp	Xpress Tele-Life FastApp Drop Ticket	Telephone Interview with EMSI (FastApp) or Prudential Call Center (Xpress) or Online Interview - Prudential will email link to client	Complete and Submits app via iGo Client Completes PHI Prudential MIB/MVR/Rx/Identity/Fraud Check	E-Delivery - Proprietary System	Yes - Application, NB Forms, Delivery Requirements except NY
	\$50,000 - \$2,000,000 \$100,000 - \$1,000,000	18-50 18-60	Single Life Policy Term and Perm	Preferred Select Preferred Standard Plus Standard Standard Tob.	iGo e-app ONLY	e-App ONLY	Telephone Interview with ExamOne	Complete and Submit iGo e-App Client completes PHI Minnesota runs MIB/MVR/RX/Public Records	e-Delivery via DocuSign	Yes - Application, NB Forms, Delivery Requirements except NY
	\$100,000 - \$2,000,000	18-55	Term Life Answers Income Advantage IUL Protection Advantage IUL	Preferred Plus Preferred Standard Plus Standard Tobacco rates included	iGo eTicket	eTicket Drop Ticket	Telephone Interview with EMSI	Complete and Submits eTicket via iGo Client Completes PHI with ExamOne Mutual of Omaha MIB/MVR/Rx/LexusNexus Score	Not Available	Awaiting Reply