

CARRIER	PRODUCTS AVAILABLE	AGES	FACE AMOUNTS	UNDERWRITING CLASS	CAN YOU BIND COVERAGE?	PROCESS	E-POLICY?	REMARKS
BANNER WILLIAM PENN AppCelerate Program	OPTERM 10-15-20-25-30	20-50	Minimum amount - \$100,000	Preferred Plus NT Preferred NT Standard Plus NT	EFT Only	Dedicated call center staff conducts the application interview and will order additional requirements needed.	Yes	Approved in all states except CT, HI and AK. For qualified applicants, APPcelerate can make the underwriting process quick and convenient with no medical exams, labs or APSs.
			OPTerm 10 up to \$500,000					
			OPTerm 15,20,25,30 Ages 20-40 up to \$1million Ages 41-45 up to \$750,000 Ages 46-50 up to \$500,000					
BANNER WILLIAM PENN App Assist	Available for all products	20 & older not to exceed maximum issue ages.	Up to 70: Up to \$10 million 71 & older: Up to \$500,000	All Preferred and Standard available	EFT Only	Dedicated call center staff conducts the application interview and will order additional requirements needed.	Yes	AppAssist shouldn't be used for cases that are: Large buy-sell policies/group coverage (more than 3 applicants/policies). High profile applicants who are not easily reached. Cases where a translator would be needed.
AIG US Life Quick Ticket	Secure Lifetime GUL AG Select-a-Term AG ROP Select-a-Term	Term starts at age 20 & maximum is based on plan chosen Secure Lifetime GUL 18-80	ROP Select-a-Term & Secure Lifetime GUL minimum \$100,000 Select-a-term minimum \$50,000	Preferred Plus Preferred NT Standard Plus Standard NT Preferred Tobacco Standard Tobacco Special NT & Tobacco	EFT Only	ExamOne will contact client and conducts interview over the phone. If exam is needed they will order.	Yes	When can I not use the ticket process? Application in which the payer is not the insured. Application is trial/informal. Application requesting coverage for Spouse/Other Insured. Replacements in Arkansas, New York and Wyoming.
AXA Drop Ticket	All Term Products (excluding TermOne)	18-75 maximum age varies by product	Minimum is \$500,000	All Rate Classes	EFT Only	Submitted to fulfillment center, who will obtain remaining information and order any medical requirements needed.	Yes	
Assurity	Century Plus Disability	18-60	Standard Issue Limits 4A and 3A: \$15,000 2A: \$10,000 1A: \$8,000	On all underwriting classes	No	Interview is completed by a Assurity team member. If additional medical requirements are needed they will order.	No	Not available in New York yet. Should be approved within by May 1, 2017.
JOHN HANCOCK (Non-NY)	Term Life Products Universal Life Products Survivorship UL Products	JH Term: 18-80 Survivorship term: 20-90 Universal Life: 3 mths -90 Survivorship UL: 20- 90	JH Term: Minimum of \$100,000 Survivorship Term: minimum of \$250,00 UL: Minimum of \$50,000 Survivorship UL: Minimum of \$100,000	Preferred Plus - PNT - Smoker/Tobacco - if qualify	EFT Only	A John Hancock Representative will contact client and will be asking medical and lifestyle questions. They will order any needed medical requirements.	Yes	Not available on New York products (e-App is not available for COLI applications.)
LINCOLN FINANCIAL LifeElements (Non-NY)	TERM 10-15-20-30	18-80	Minimum is \$250,000	Up to Table H Rating	EFT Only	A dedicated Lincoln team member will set up an interview. Based on the information they will determine if the client qualifies for lab-free underwriting.	Yes	<a href="#">Click here to access LifeElements.</a>

CARRIER	PRODUCTS AVAILABLE	AGES	FACE AMOUNTS	UNDERWRITING CLASS	CAN YOU BIND COVERAGE?	PROCESS	E-POLICY?	REMARKS
LINCON FINANCIAL TermAccel (Non-NY)	TERM 15-20-30	18-50	\$100k-500k	Up to Table D Rating	EFT Only	Short 25 minute phone interview by a Lincoln team member. Based on the information they will determine if the client qualifies for lab-free underwriting.	Yes	<a href="#">Click here to access TermAccel</a>
METLIFE Express Order Ticket	Guaranteed Level Term One Year Term	Term starts at age 18 & maximum is based on plan choosen Secure Lifetime GUL 18-80	Normal face amounts based on product guidelines	Elite Plus to Standard Smoker	EFT Only	In a 20-40 minute telephone interview, Client will answer financial, medical, motor vehicle and other questions needed to complete the full application. In the state of CT & PR, Client cannot voice sign. We must obtain the wet signature on delivery.	No	Ineligible for Express Order Ticket Client is a foreign resident (i.e., one whose permanent residence is outside of the US) Owner is a minor Policy change cases Term conversion cases Group Conversions TIA form must be submitted with the EOT
	Premier Accumulator UL							
Mutual Of Omaha Speed E-Ticket (Non-NY)	Term Life Answers 10, 15, 20, 30	Term starts at age 18 & maximum is based on plan choosen	\$100,000 - \$500,000	All classes available	EFT Only	A representative will contact client and will be asking medical and lifestyle questions. They will order any needed medical requirements.	No	Not available in New York. There can only be one writing producer Insured must be the owner
PRINCIPAL Drop Ticket (Non-NY)	All Term Products	18-60	Minimum is \$200,000	All underwriting classes available	EFT Only	Principal's fulfillment center will contact the client and will finish the application and will send to client for e-signature. They will order medical requirements if advisor asked them to with application process.	No	e-Signature is not permitted for Trust . If payments are monthly and EFT account holder is Other, e-Signature will not be available for application.
Protective (Non-NY)	UL Products Only	18-75	Minimum is \$50,000	Select Preferred Preferred NonTobacco Tobacco	EFT or Credit Card	A representative will contact client and will be asking medical and lifestyle questions. They will order any needed medical requirements.	Yes	Do not bind coverage if the rate class is quoted is higher than a Table 2 or they plan on traveling outside the United States within the next 60 days.
Prudential Fast App	Term Products Only	18+	\$100,000 - \$5,000,000	All Preferred and Standard available	No	EMSI will contact your client to complete the application questions and will schedule any exam requirements needed.	Yes	Single and multiple ownership arrangements allowed.