

Company Process	Parameters		Products			Submission			Comments and Restrictions
	Ages	Max Face	Term	Perm	VUL	Online	Ticket	Traditional	
American General AG QuickTicket (Carrier)	18-50	\$499,999	◆	◆	◆	◆			Max Accumulation IUL and Platinum Choice VUL only
American National Xpress / Xpress Plus (Carrier)	18-50	\$1,000,000	◆	◆		◆		◆	Must submit online for \$250,000+, standard at best below \$250,000
	51-60	\$500,000							
Banner / William Penn AppAssist (Applicant)	61-65	\$249,999							OPTerm 10 max face is \$500,000, can use Applicant or company portal
	20-40	\$1,000,000	◆	◆		◆		◆	
	41-45	\$750,000							
46-50	\$500,000								
John Hancock ExpressTrack (Applicant)	18-60	\$3,000,000	◆	◆	◆	◆	◆		Must use Ticket for Perm & VUL
Lincoln National LincXpress (iGO)	18-60	\$1,000,000	◆	◆	◆	◆	◆		TermAccel must be done online, must use Ticket for Perm & VUL
Mutual of Omaha Speed eTicket (Applicant)	18-55	\$1,000,000	◆			◆	◆		Term Life Express may not require an interview. Ages 50+ must have routine medical care.
National Life EZ Underwriting (iGO)	18-60	\$1,000,000	◆	◆		◆			No exam (ever) through \$249,999
	61-65	\$500,000							
Nationwide Intelligent Underwriting (iGO)	18-60	\$1,000,000	◆	◆		◆			Program includes LTC Rider
Principal TeleApp (iGO)	18-60	\$1,000,000	◆	◆	◆	◆		◆	Part B can be completed online by the proposed insured
Protective TeleLife/ PLUS (Applicant)	18-45	\$1,000,000	◆			◆	◆		Can use Applicant or company portal
	46-60	\$500,000							
Prudential PruFast Track (Applicant)	18-60	\$1,000,000	◆	◆	◆	◆	◆		Must use Ticket for Perm & VUL
Savings Bank Mutual ZipApp (Applicant)	18-60	\$500,000	◆	◆		◆	◆	◆	No exam (ever) through \$500,000 Ages 50+ must have routine medical care
Sagicor Life Accelewriting (Carrier)	18-45	\$1,000,000	◆	◆		◆			No exam (ever) through \$500,000
	56-65	\$500,000							
Securian WriteFit (iGO)	18-50	\$2,000,000	◆	◆	◆	◆			Online required for \$250,000 or less on all products
	51-60	\$1,000,000							