

SIMPLIFIED ISSUE/NON-MED PLANS

Carrier	Max Benefit	Issue Ages	IGO App	E-App	Drop Ticket	Requirements	Risk Classes Available	Policy Delivery
Assurity	\$500,000	18-65	Yes	Yes	No	E-app or Paper App	Up to best class	Standard delivery
Allianz Life	\$3,000,000	25-60	No	Yes	No	E-app or Paper App	Preferred / Preferred best only	Standard delivery
American National	\$1,000,000	0-65	No	Yes	No	E-app or Paper App	Up to best class	Standard delivery
American Amicable	\$400,000	18-75	No	Yes	No	E-app or Paper App	Preferred and standard	Standard delivery
Ameritas	\$300,000	18-60	No	Yes	No	E-app or Paper App	Preferred and standard	Standard delivery
AIG	\$499,999	0-50	Yes	Yes	Yes	Drop Ticket Required	Up to best class	Standard delivery
Americo	\$250,000	18-70	No	Yes	No	E-app Required	Standard (Express)	Standard delivery
Banner Life	\$2,000,000	18-65	Yes	Yes	Yes	E-app Required	Up to best class	E-delivery option
Fidelity Life	\$250,000	18-65	No	Yes	No	E-app Required	Standard (Express)	Standard delivery
Fidelity Security Life	\$150,000	18-64	No	Yes	No	E-app Required (SWYS)	Standard	Standard delivery
Foresters	\$400,000	18-80	Yes	Yes	No	E-app or Paper App	Standard (Express)	Standard delivery
Haven Life	\$500,000	18-65	No	Yes	No	E-app Required (SWYS)	Standard	E-delivery option
John Hancock	\$3,000,000	18-60	Yes	No	Yes	Drop ticket or Paper Ticket	Preferred and Preferred best only	Standard delivery
Kansas City Life	\$500,000	18-49	No	No	Yes	E-app or Paper Ticket	Up to best class	Standard delivery
Lincoln	\$1,000,000	18-60	Yes	Yes	Yes	Drop Ticket Required	Up to best class	E-delivery option
Life of the Southwest	\$3,000,000	18-65	Yes	Yes	No	E-app Required	Up to best class	Standard delivery
Minnesota Life	\$2,000,000	18-50	Yes	Yes	Yes	E-app or Drop Ticket	Up to best class	Standard delivery
Mutual of Omaha	\$2,000,000	18-70	Yes	Yes	Yes	E-app or Paper App	Up to best class / Standard (Express)	Standard delivery
North American	\$1,000,000	18-60	Yes	Yes	No	E-app Required	Up to best class	Standard delivery
Penn Mutual	\$5,000,000	20-65	No	Yes	No	E-app Required	Up to best class	Standard delivery
Principal Financial	\$1,000,000	18-60	Yes	Yes	Yes	Drop Ticket Required	Preferred and Preferred best	PDF via email
Principal DI	\$10,000/month	*Refer to Guide	No	Yes	Yes	E-app or Paper Ticket	Standard	Standard delivery
Pacific Life	\$1,000,000	50-69	Yes	Yes	Yes	Drop Ticket or Paper App	Up to best class	Standard delivery
Protective Life	\$1,000,000	18-60	Yes	Yes	Yes	Drop ticket Required	Up to best class	E-delivery option
Prudential	\$3,000,000	18-60	Yes	Yes	Yes	Drop ticket Required	Up to best class	E-delivery option
Sagicor Life	\$1,000,000	18-65	Yes	Yes	No	E-app Required	Up to best class	E-delivery option
SBLI	\$500,000	18-60	Yes	Yes	Yes	Drop Ticket or Paper App	Up to best class	Standard delivery
Symetra	\$2,000,000	18-60	No	Yes	No	E-app or Paper App	Up to best class	Standard delivery
Transamerica	\$2,000,000	0-55	Yes	Yes	No	E-app Required	Up to best class	E-delivery option

*Exams may be ordered at the underwriters discretion.

SIMPLIFIED ISSUE CARRIERS

AIG
Assurity Life
Allianz Life
American Amicable
American National
Ameritas
Americo
Banner Life
Fidelity Life
Kansas City Life
Lightning Issue Term
Foresters
John Hancock
Lincoln
Manhattan Life
National Life Group
Minnesota Life
Mutual of Omaha
North American
Phoenix
Pacific Life
Protective Life
Prudential
Penn Mutual
Principal
SBLI
Sagicor
Transamerica