



ACCELERATE YOUR CASES

ONLINE CARRIER RESOURCES & SUPPORT

If your client would most likely qualify for Standard class or better for a life insurance policy, you can significantly cut down on the full case management time by using E-Apps, Simplified Underwriting and E-Delivery. These online resources are available to make your cases as simple and efficient as possible.

SIMPLIFIED UNDERWRITING

Simplified Underwriting means fewer hoops for your client to jump through, therefore cutting down time in underwriting.

SIMPLIFIED UNDERWRITING BOASTS:

- > No Medical Examinations
- > No APSs
- > Quicker turnaround time
- > Approvals in 2 weeks or less!

E-APPS & E-DELIVERY

Using E-Apps significantly reduces the time it takes to get the case to the carrier. Within 24 hours of submission, the carrier can begin working on the case, moving it through underwriting. The case can then be placed in a little as two weeks! With E-Delivery, the case could be in-force within 24 hours!

WHO IS QUALIFIED

Each carrier has its own issue ages, risk classes and face amount for the ideal candidate for simplified underwriting:

CARRIER	PRODUCT	SPECIFIC	AGES	FACE AMOUNT
Legal & General America (Banner)	OPTerm (Preferred Plus NT, Preferred NT & Standard Plus NT)	OPTerm 15, 20, 25, & 30	20-40	\$100k - \$1M
		OPTerm 15, 20, 25, & 30	41-45	\$100k - \$750k
		OPTerm 15, 20, 25, & 30	46-50	\$100k - \$500k
		OPTerm 10	20-50	\$100k - \$500k
Lincoln	LifeElements	Term (10, 15, 20 & 30 years)	18-60	\$250k - \$1M
		Permanent (including SUL tele-app)	18-60	\$100k - \$1M
John Hancock*	Term & UL	Super Preferred, Preferred & Standard NT, Tob, Term (10, 15, and 20)	18-60	\$100k - \$3M
		Super Preferred, Preferred & Standard NT & Tob, Permanent (including LTC rider)	18-60	\$50k - \$3M
Mutual of Omaha	Term Life Express	10, 15, 20 & 30 (Standard NT & Standard Tob),	18-50	\$25k - \$300k
			51-60	\$25k - \$250k
			61-70	\$25k - \$150k
	IUL Express	Permanent (Standard NT & Standard Tob)	18-50	\$25k - \$300k
			51-60	\$25k - \$250k
			61-65	\$25k - \$150k (Tob)
		61-70	\$25k - \$150k (NT)	
Principal	Term & UL	Super Preferred, Preferred NT, Term,	18-60	\$200k - \$1M
		Super Preferred, Preferred NT, UL, IUL	18-60	\$50k - \$1M
Protective	Classic Choice Term & Custom Choice Term	Select Preferred NT, Preferred NT & Standard (ages 18-45)	18-45	\$100k - \$1M
		Select Preferred NT & Preferred NT (ages 46-60)	46-60	\$100k - \$500k
Prudential	Term & UL	Preferred Best NT, Preferred NT & Standard NT	18-60	\$100K-\$1M
Nationwide	Term & UL	Preferred Best NT, Preferred NT or Preferred Tobacco	18-60	\$100K-\$1M

*E-delivery not available for John Hancock