

**It's faster**—approvals may come in days, not weeks.

**It's less invasive**—no blood work/urine samples or medical exams required. *(for qualified applicants)*

**It's more efficient**—a paperless process means less delays, reduced errors, and faster commissions

Carrier	Max Face Amount	Term	Universal Life	Whole Life	Instant Decision	States Not Available
American General	\$499,999	n/a	\$499,999 (ages 0-50)	n/a	No	n/a
Foresters	\$400,000	\$20,000 - \$400,000 (ages 18-55) \$20,000 - \$150,000 (ages 56-80)	\$10,000 - \$150,000 (ages 0-15) \$25,000 - \$400,000 (ages 16-55) \$25,000 - \$150,000 (ages 56-75)	\$5,000 - \$35,000 (ages 50-80) \$5,000 - \$15,000 (ages 81-85)	Yes	NY
Global Atlantic	\$1,000,000	\$1,000,000 (ages 15-50) \$500,000 (ages 51-55) \$250,000 (ages 56-60)	\$1,000,000 (ages 15-50) \$500,000 (ages 51-55) \$250,000 (ages 56-60)	n/a	No	NY
John Hancock	\$3,000,000	\$3,000,000 (ages 18-60)	\$3,000,000 (ages 18-60)	n/a	No	NY
Legal & General	\$1,000,000	\$1,000,000 (ages 20-40) \$750,000 (ages 41-45) \$500,000 (ages 46-50) \$500,000 (ages 20-50) * OPTerm 10 only	n/a	n/a	No	NY
Lincoln Financial	\$1,000,000	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	n/a	No	NY
Minnesota Life / Securian	\$2,000,000	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60)	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60)	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60)	No	n/a
Mutual of Omaha	\$1,000,000	\$1,000,000 (ages 18-55)	\$1,000,000 (ages 18-55)	n/a	No	NY
Nationwide	\$1,000,000	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	n/a	No	NY
Principal Financial	\$1,000,000	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	n/a	No	n/a
Protective	\$1,000,000	\$1,000,000 (ages 18-45) \$500,000 (ages 46-60)	\$1,000,000 (ages 18-45) \$500,000 (ages 46-60)	n/a	No	NY
Prudential	\$1,000,000	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	n/a	No	n/a
Transamerica	\$249,999	\$99,999 (ages 18-60) Trendsetter Super \$50,000 (ages 61-70) Trendsetter Super \$249,999 (ages 18-60) Trendsetter LB	n/a	n/a	No	NY
Security Mutual	\$1,000,000	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	No	n/a

Product data as of 3/2020

Not binding. For information purposes only.