



NONMEDICAL TERM

Carrier Name	Ameritas	Fidelity	Foresters	Mutual of Omaha	Sagicor
Available Products	Ameritas FLX Living Benefits Term (Select Term with Simplified Issue when running quotes)	RAPIDDecision Express Term (Select Term with Simplified Issue when running quotes)	Your Term (Select Term with Simplified Issue when running quotes)	Term Life Express (Select Term with Simplified Issue when running quotes)	2 Minute Offer Accelewriting Term (Select Term with Simplified Issue when running quotes)
Issue Ages	Ages 18-70	Ages 16-65	Ages 18-80	Ages 18-70	Ages 18-65
Minimum Face	\$50,000 (ages 18-60) \$100,000 (ages 61-70)	\$10,000	\$50,000	\$25,000	\$50,000
Maximum Face	\$300,000	\$300,000	\$400,000 (ages 18-55) \$150,000 (ages 56-80)	\$300,000 (Ages 18-50) \$250,000 (Ages 51-60) \$150,000 (Ages 61-70)	\$1,000,000 (Ages 18-45) \$750,000 (Ages 46-55) \$500,000 (Ages 56-65)
Available Underwriting Classes	Rapid Standard NT Rapid Standard Tobacco Built-in Table 4	Standard Non-Tobacco Standard Tobacco	Standard Non-Tobacco Standard Tobacco	Standard Non-Tobacco Standard Tobacco	Preferred Plus NT, Preferred NT, Standard NT, Preferred Tobacco, Standard Tobacco, Rated (available at \$500,001+)
Underwriting Requirements	MIB, MVR, Rx	MIB, MVR, Rx,	MIB, Rx	MIB, Rx, MVR (mandatory ages 18-35, as needed ages 36-70), Lab History Check (ages 61-70), Occasional APS	MIB, MVR, Rx, Risk Classifier
Phone Interview?	No	Yes	No	As Needed	No
Paper Ticket Available?	Full paper application	Full paper application	Full Paper Application	Full Paper Application	No
eTicket Available?	No	No	No	No	No
eApp Available?	Yes (through carrier website)	Yes (through carrier website)	Yes (iGO)	Yes (iGO)	Yes (iGO)
eDelivery Available?	Yes Select 'yes' in the Electronic Delivery Auth section of the e-App	No	No	No	Yes
Pre-Contract Agent?	Yes	Yes	No	No	Yes

Updated 3/23/2020

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.



NONMEDICAL TERM

Carrier Name	Transamerica	Transamerica	United Home Life	United Home Life
Available Products	Trendsetter LB Term	Trendsetter Super	Simple Term 20 DLX	Simple Term 20 Simple Term 30 Simple Term 20 ROP
Issue Ages	Ages 18 - 60	Ages 18-70	Ages 20-60	Ages 20-60 (20 year) Ages 20-55 (30 year)
Minimum Face	\$25,000	\$25,000	\$25,000	\$25,000
Maximum Face	\$249,999	\$99,999 (Ages 18-60) \$50,000 (Ages 61-70)	\$50,000	\$300,000
Available Underwriting Classes	Standard Nonsmoker Standard Smoker	Standard Nonsmoker Standard Smoker	Non-Tobacco, Tobacco Built-In Table 8 Suitable for insulin dependent diabetics	Non-Tobacco, Tobacco Built-In Table 4
Underwriting Requirements	MIB, MVR, Rx	MIB, MVR, Rx	MIB, Rx	MIB, Rx
Phone Interview?	No	No	Yes	Yes
Paper Ticket Available?	Full Paper Application	Full Paper Application	Full Paper Application	Full Paper Application
eTicket Available?	No	No	No	No
eApp Available?	Yes (iGO)	Yes (iGO)	Yes (iGO) Select Simple Term from product list. Then select DLX during app entry.	Yes (iGO)
eDelivery Available?	No	No	No	No
Pre-Contract Agent?	No	No	No	No

Updated 3/23/2020

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