

Source Brokerage, Inc.

Life Carrier Non-Med Guidelines for Traditional Paper Apps, Drop-Tickets, and E-Apps

True Non-Med Limits from SBLI and Transamerica for any type of application submission

carriers reserve right to order exams/labs on rare occasions if no records can be found to substantiate application data



| Carriers & Plan Types | Maximum Face Amount | Submission Type | Rate Classes | Notes |
|--|--------------------------------|-----------------------------|---|--|
| American National <i>All Plans Available</i> | \$249K to age 65 | Paper app or E-App | Std & rated, NT & Tob | Exam only required if medical records unavailable |
| | \$250K - \$1 million to age 50 | E-App only | Std NT - Pref+ NT | Must meet Accelerated Underwriting guidelines |
| | \$250K - \$500K to age 60 | E-App only | Std NT - Pref+ NT | Must meet Accelerated Underwriting guidelines |
| Lincoln Financial <i>Term, GUL and IUL</i> | Maximum \$1 million | E-ticket/LincXpress only | Pref NT - Pref+ NT | Must meet Accelerated Underwriting guidelines |
| | Minimum varies by product | | | |
| North American <i>All Plans Available</i> | \$100K - \$2 million to age 50 | E-App only | Std NT - Pref+ NT | Must meet Accelerated Underwriting guidelines |
| | \$100K - \$500K to age 60 | | Std Tob - Pref Tob | |
| Protective Life <i>Term and Term/UL</i> | \$100K - \$1million to age 45 | Paper Drop-Ticket or | Pref NT - Pref+ NT | Must meet Accelerated Underwriting guidelines |
| | \$100K - \$500K to age 60 | E-Drop-Ticket | | |
| SBLI <i>Term and Par Whole Life</i> | \$100K - \$750K to age 60 | Paper app or | All rate classes, including all ratings | True non-med. No special requirements needed. |
| | | E-Drop-Ticket | | |
| Transamerica <i>Trendsetter Term & IUL</i> | \$100K - \$2 million to age 45 | Paper app or E-App | All rate classes | True non-med with normal underwriting guidelines. No special requirements needed. |
| | \$100K - \$1 million to age 55 | | All rate classes | |
| | \$25K - \$99K to age 60 | Std & rated, NT & Tob | | |
| | \$25K - \$50K to age 70 | Std & rated, NT & Tob | | |
| United of Omaha <i>Term, IUL and UL</i> | \$100K - \$2 million to age 60 | Paper Drop-Ticket or | All rate classes | Must meet Accelerated Underwriting guidelines |
| | | E-Drop-Ticket | | |

Information as of April 24, 2021. Information subject to change without notice. Check with agency staff for the best solution on your cases.