

## Source Brokerage, Inc.

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

SBLI is true non-med via your choice of a traditional paper application packet, a two-page paper Drop-Ticket or an online Drop-Ticket

No exam or labs means faster turnaround on your cases

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

*Information as of March 2020. Information subject to change without notice. Check with agency staff for the best solution on your cases.*