

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

No exams or labs
means faster approval

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 NT & Std 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 to age 60 Minimum varies by product	E-Ticket/LincXpress only	Pref NT - Pref+ NT	Must meet Accelerated Underwriting guidelines
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 E-Drop Ticket	Pref NT - Pref+ NT	Must meet Accelerated Underwriting guidelines
	\$100K - \$500K to age 60			
SBLI <i>Term and WL</i>	\$100K - \$500K to age 60	Paper app , or Paper Drop-Ticket or E-Drop Tickets	All rate classes , including all ratings	True non-med. No special requirements needed.
Transamerica <i>Term, IUL and WL</i>	\$100K - \$2 million to age 55	Paper app or E-App	All rate classes	Req's exam/labs from personal Dr w/in last 12 mo's
	\$100K - \$1 million to age 55		Std Plus NT & Std Tob	True non-med. No special requirements needed.
	\$25K - \$99K age 60, \$50K age 70		Std NT & Std Tob	True non-med. No special requirements needed.
United of Omaha <i>Term, UL and IUL</i>	\$100K - \$2 million to age 60	Paper Drop-Ticket or E-Drop Ticket	All rate classes	Must meet Accelerated Underwriting guidelines

Information as of July 28, 2020. Information subject to change without notice. Check with agency staff for the best solution on your cases.