



Carrier	Product/ Program Name	Application Submission Method	Face Amount Limitations	Age Range	Rate Classes	Available Products/ Durations	Phone Interview	Exam/Labs	APS	e-Policy	Notes
<b>IDA Carriers</b>											
<b>John Hancock</b>	SmartProtect Term with Vitality	Paper Application #NB5213	100k-1ml	20-60	Pref plus to Std	10,15,20	No	Not during initial review	Yes	No	Insured must be in good health, a permanent resident of the U.S and engage in no hazardous activities. The APS can be obtained by BGA. <a href="#">More details.</a>
<b>Legal &amp; General America (Banner)</b>	APPcelerate	Electronic	100k-500k	20-50	Pref plus to std plus	10,15,20,25,30	Yes	Not during initial review	No	Yes	Based on information collected during the interview the client may qualify for lab free underwriting. <a href="#">More details.</a>
<b>Lincoln National</b>	TermAccel	Electronic	100k- 500k	18-50	Pref Plus to Table D	15,20,30	Yes	Not during initial review	No	Yes	Insured must be in good health, a permanent resident of the U.S. The insured has to qualify for lab-free underwriting and this is based on RX check and tele-app interview (must meet the pref plus criteria). <a href="#">More details.</a>
<b>MetLife</b>	Enhanced Rate Plus	Electronic or Paper	100k-1ml	20-60	Elite plus-Std	Only for Premier Accumulator UL and Whole Life Select 10	Yes	Not during initial review	No	No	U.S residents with a minimum residency period of 2 years. Non - Smoker- no nicotine use within the last 24 months. Based on information collected during interview the client may qualify for lab fee underwriting. If the client qualifies for Standard they may receive an upgrade to Elite or the best possible rating class. <a href="#">More details.</a>
<b>Mutual of Omaha</b>	Term Life Express	Electronic or Paper	25k- 300k 25k- 250k	18-50 51-65	Standard only	10,15,20,30	No	Not during initial review	No	No	Phone interview at discretion of underwriter. <a href="#">More details.</a>
<b>SBLI</b>	Term	Electronic or Paper	100k - 500k	18-60	All risk classes	All level terms	Yes	Not during initial review	No	Yes	APS will only be required if it is needed. The APS can be obtained by BGA. <a href="#">More details.</a>
<b>Non-IDA Carriers</b> (not available through IDA National, may be available through peer member)											
<b>Principal</b>	Term and UL	Electronic or Paper	50k-1ml	18-60	preferred plus and pref only	10,15,20,30, UL	Yes	Not during initial review	No	No	Insured must be in good health, a permanent resident of the U.S and no hazardous activities. <a href="#">More details.</a>