



Drop Ticket Carriers-At-A-Glance*

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	Accelerated Underwriting?	Drop Ticket Products Avail	Client Prep Brochure	Face Amount Parameters	Pre-appointment states:	State Limitations	Who contacts the Client?	Owner other than Insured?	Multiple Agents?	Can coverage be bound?
	No	AG Select-a-Term AG ROP Select-a-Term and Secure Lifetime 3 GUL	Client Preparation Guide	Min \$100,000	PA, MT, FL if not appointed with any other carrier	Not Avail in NY; replacements not avail in AR, WY	ExamOne for PHI	Owner other than insured/business coverage allowed	Yes	Yes, \$ collected with application by examiner
	Yes up to \$1,000,000 Ages 18-60	John Hancock Term and Term with Vitality all single life permanent products via Paper ticket	Preparing for Your Life Insurance Telephone Interview	Min \$100,000	PA, MT if not appointed with any other carrier	Not Avail in NY, Guam, Puerto Rico	APPS for PHI	Owner other than insured/business coverage allowed	Yes	No
	Yes up to \$500,000 Ages 18-50, Not available in CT, HI, AK	OPTerm® Series	What To Expect From Your Life Insurance Interview	Min \$100,000 <70: Max \$1,000,000 71+: Max \$500,000	FL if not appointed with any other carrier	Age restrictions for term lengths in WA & OR	Inhouse Call Center for PHI	Owner other than insured/business coverage allowed	Yes	Yes
	Yes up to \$1,000,000 Ages 18-60	All term and fixed permanent contracts	LincXpress Client Guide	Min \$250,000 for term. Subject to product specifications for other products	PA, MT, FL if not appointed with any other carrier	Not available in NY	Inhouse Call Center for PHI, ExamOne for Exam	Owner other than insured/business coverage allowed	Yes	Yes
	No	Advantage Elite Select and Secure Whole Life	What's Next?	No Information	PA, MT, FL if not appointed with any other carrier	Not available in NY or CA	Inhouse Call Center for PHI	Owner other than insured/business coverage allowed	Yes	Yes
	Yes, up to \$1,000,000 Ages 18-50	ADDvantage Term, Custom Guarantee Universal Life, Builder IUL, Builder Plus IUL, Rapid Builder IUL, Guarantee Builder IUL	Consumer Brochure	\$100,000 Up To \$9,000,000	No Information	Not available in CA	Elite Sales Processing, Inc (ESP)	Owner other than insured/business coverage allowed	Yes	No
	Yes up to \$1,000,000 Ages 18-60	Term Drop Ticket - Term Only	What Happens Next?	\$100,000 up to ANY amount	PA, MT, FL if not appointed with any other carrier	Not available in NY	Inhouse Call Center for PHI	Owner other than insured/business coverage allowed	Yes	No
	Yes \$100,000-\$1,000,000 Ages 18-45 \$100,000-\$500,000 Ages 46-60	All term and fixed permanent contracts	Consumer Quick Reference Guide Applicant's Checklist	\$100,000 to \$5,000,000	PA, FL if not appointed with any other carrier	Not available in NY	Inhouse Call Center for PHI	Owner other than insured/business coverage allowed	Yes	Yes, \$ collected with application by examiner
	Yes up to \$1,000,000 Ages 18-60	All term products (except PruTerm One)	Guide: Prepare For Your Phone Interview and Medical Exam	Min \$100,000 to \$5,000,000	PA, FL if not appointed with any other carrier	No NY replacements	EMSI for PHI	Owner other than insured/business coverage allowed	Yes	No
	Yes up to \$500k. Not available in NY and MT	Guaranteed Level Term only	What Happens Next	No Information	PA, MT, FL if not appointed with any other carrier	Not Avail in NY or MT	EMSI or APPS	No Information	Single agent; no splits	Yes
	Yes, up to \$1,000,000 Ages 18 - 55	Term Life Answers only	What To Expect	\$100,000 to \$5,000,000* *65+ face limited to \$1,000,000	PA, MT, FL if not appointed with any other carrier	Not Avail in NY	ExamOne for PHI	Owner must be the Insured	Single agent; no splits	No

* Carrier programs change often. Please allow for discrepancies.