

Dramatically expedite the process- in some cases, only a couple of *days!*

Carrier	Maximum Face Amount	Term	Universal Life	Whole Life
American General	\$499,999 (ages 0-50)	n/a	\$499,999 (ages 0-50)	n/a
John Hancock	\$3,000,000 (ages 18-60)	\$3,000,000 (ages 18-60)	\$3,000,000 (ages 18-60)	n/a
Legal & General*	\$1,000,000 (ages 20-40)	\$1,000,000 (ages 20-40) \$750,000 (ages 41-45) \$500,000 (ages 46-50) \$500,000 (ages 20-50)* <small>*for OPTerm 10 only</small>	n/a	n/a
Lincoln Financial	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	n/a
Minnesota Life/Securian	\$2,000,000 (ages 18-50)	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60)	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60)	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60)
Mutual of Omaha	\$1,000,000 (ages 18-55)	\$1,000,000 (ages 18-55)	n/a	n/a
Nationwide	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	n/a
Principal*	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	n/a
Protective*	\$1,000,000 (ages 18-45)	\$1,000,000 (ages 18-45) \$500,000 (ages 46-60)	\$1,000,000 (ages 18-45) \$500,000 (ages 46-60)	n/a
Prudential*	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	n/a
SBLI	\$500,000 (ages 18-60)	\$500,000 (ages 18-60)	n/a	\$500,000 (ages 18-60)
Security Mutual	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)

*Available on the Vive platform

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Please note: Guidelines vary by Carrier and State. Contact our Case Design Team for information on various submission processes.