



What form of application is best for my client?

	InstaApp	SwiftApp (Term and GUL)	Formal Applications
Carriers:	American General, Banner, John Hancock, North American, Pac Life (Promise), Protective, SBLI, United of Omaha	American General, American National, Banner, John Hancock, Lincoln Financial, Protective, SBLI, Symetra	All
Target Agent:	Agents new to Life Insurance, agents that are very busy and agents that are not too familiar with Life Insurance (P&C Agents)	Tech Savvy agents that are on the move and looking for new clients that are open to technology	Agents not comfortable with Technology or agents selling higher premium and / or more complicated cases.
Target Client:	Clients with some mild health issues ok (the carriers/vendors have experience with the phone interviews), smaller and medium premium, clients that are hard to connect with to complete a full application	Young, Healthy, medium premium (Premium preferred to be at least \$1000 annually), Good for clients that want docuSign and ePolicy	Wealthier clients with large face amounts and premiums, Business insurance, Health issues
Best to use when:	<ul style="list-style-type: none"> Depending on the carrier, they will either contact the client themselves or use a vendor to contact the client for the interview and exams. Cannot bind coverage Cannot write military with Protective Business Applications ok Banner Appcelerate 	<ul style="list-style-type: none"> Application is signed at the exam-can be an issue if the owner is different than the insured, if the owner is not at the exam to sign the application. Cannot bind coverage DO NOT USE if exam has already been completed 	<ul style="list-style-type: none"> We screen the application for completeness and we or the agent can order meds. If client is too busy or uncomfortable doing a phone interview. Business Applications If exams are already completed or ordered Can bind coverage Older clients
Carriers that offer Accelerated Underwriting	Banner, John Hancock, SBLI	Banner	Allianz, Anico, John Hancock, SBLI

*For the Accelerated Underwriting Guide [CLICK HERE](#)



What carrier is best for my client?

American General	Banner	John Hancock	LFG	Mutual of Omaha	North American	Protective	Prudential
Diabetes Breast Cancer	Diabetes	Diabetes	Diabetes	Diabetes	Middle of the road with most things	Spanish translator available	Foreign Nationals
Breast Cancer	Breast Cancer	Breast Cancer	Breast Cancer	Cardiac Issues		Diabetes	Undocumented Immigrants
*	Cardiac Issues	Cardiac Issues	Non cigarette nicotine	Their FIT program (similar to Table Shave) can work wonders		Breast Cancer (all forms of cancer)	Marijuana use
	*	Hep C					Chewing tobacco (any nicotine use that is not cigarettes)
		DUI					Clients with just a tax id number
							Diabetes
							Hepatitis A, B, & C
							DUI
							Breast Cancer
							Cancer History (Prostate for example)
							Cardiac Issues

**AGL –Not the most aggressive but because their table ratings are so affordable, they win a lot. For example their Table 4 probably beats most carriers (especially PRU) Table 2 - Same with Banner*