

*This information is accurate as of 1/2026. For the most up-to-date information please contact us.*

CARRIER	PRODUCTS	APP COMPLETION / INTERVIEW	MULTILINGUAL	BINDING AT SUBMISSION	AU ELIGIBILITY	APPLICATION E-SIGN TRAIL	PRIOR EXAMS	1ST PREMIUM PAYMENT
<b>Corebridge</b>	10, 15-35 year	• Tele: 888-876-3407	• English • Spanish	Yes, after the interview and the client receives the app to e-sign, they can add their banking info to bind coverage	Age 20-59 \$1,000,000 max	• Insured • Owner • No agent needed	Yes	• Bank EFT • Check • Credit Card
<b>Banner / William Penn</b>	10, 15, 20, 25, 30, 35, 40 year	• Tele: 800-839-5960 • E-interview	• English	No	Ages 20-75 \$4,000,000 max	• Insured • Owner • No agent needed	Yes	• Bank EFT • Credit Card • Check
<b>Cincinnati Life</b>	10, 15, 20, 25, 30 year	• Tele: 888-928-6517	• 30+ languages	No	Age 18-50 \$2,000,000 max	• Insured & Owner concurrently • No agent needed	Yes	• Bank EFT • Check
<b>John Hancock</b>	10, 15, 20, 30 year	• E-interview	• English	Yes, after the interview and client receives the app to e-sign	Age 18-60 \$5,000,000 max	• Insured • Owner • No agent needed	Yes	• Bank EFT • Check
<b>Lincoln</b>	10, 15, 20, 30 year	• Tele: 866-835-5223 • E-interview (over age 60 online only)	• English	Yes, on Vive submission page	Age 18-60 \$2,500,000 max	• Insured & Owner concurrently • Broker	Yes	• Wire • Bank EFT • Credit Card • Check
<b>Pacific Life</b>	10, 15, 20, 25, 30 year	• Tele: 800-521-7113 • E-interview (ages 18-70)	• English • Spanish	No	Age 18-60 \$3,000,000 max	• Agent • Owner • Insured	Yes	• Bank EFT • Credit Card • Check
<b>Protective</b>	10, 15, 20, 25, 30, 35, 40 year	• Tele • E-interview	• English • Spanish	Yes via separate EFT form	Age 18-45 \$2,000,000 Age 46-60 \$1,000,000	• Insured • Owner • No agent needed	Yes	• Bank EFT • Check
<b>Principal</b>	10, 15, 20, 30 year	• Tele: 888-835-3277 • E-interview	• All languages	Yes, during interview client must request the binding and provide banking info	Age 18-40 \$3,000,000 max Age 41-60 \$2,000,000 max	• Insured • Owner • Agent	Yes	• Bank EFT • Check • Wire Transfer
<b>Prudential</b>	10, 15, 20, 30 year	• Tele • E-interview	• Tele: most languages • Online: English	No	Age 18-60 \$5,000,000 max	• Insured • Owner • No agent needed	Yes	• Bank EFT • Check



**Steve Quirk**  
CFP, CLU – VP  
Life Sales



516.348.7186  
squirk@bsmg.net



**Deborah Ross**  
AVP Vive Sales  
Specialist



401.709.6235  
deb@bsmg.net



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