



Accelerated Underwriting Spreadsheet

Carrier	Products	Age	Face Amounts	Risk Classes	Processing	What it is called	Notes
AIG	Max Accumulator + AG Platinum Choice VUL 2	up to age 50	up to \$499,999 of total DB inforce with AIG	Preferred Best to Table E	AG quick ticket or paper app with Part B being completed via telephone interview-No labs, No APS, No exam	Non-Med Underwriting	Not a true accelerated UW process but a non-med process
ANICO	All	0-65	up to \$249,999	Standard Substandard	eApp Available but not required, The need for an exam is determined based on answers in the application, MIB, Rx and Risk Classifier.	Xpress (not available in NY)	
	All	18-60	Ages 18-50 \$250k - \$1 million Ages 51-60 \$250k - \$500k	Preferred Plus Preferred, Standard Plus, Standard	eApp required. The need for an exam is determined based on answers in the application, MIB, Rx and Risk Classifier	Xpress Plus	If answers prompt the need for an exam the agent will be notified in ExpertApp
GLOBAL	Lifetime Builder Elite Lifetime Builder Lifetime Foundation Lifetime Provider IUL Lifetime Assure UL	Up to 60	18-50: \$1,000,000 51-55: \$500,000 56-60: \$250,000	Standard NT to Premier NT Standard Tobacco Preferred Tobacco	Paper Application, phone interview, public records search, MIB, MVR, Rx check.	Fast Lane Underwriting	All eligible applications will begin with Fast Lane. See Underwriting Guide pgs 11-13 for excluded conditions
John Hancock	Single Life Term and Perm (including the LTC rider)	18-60	Up to and including \$3 million	Generally considered Standard or better risk class	Applications initiated through a John Hancock Ticket or Applicant Express Complete Multi-Carrier Ticket (eSignature is encouraged for app signature) Now accepting paper applications. See COVID-19 UW Update for ages and face amount considerations in lieu of exam.	Express Track	If eligible, decision in as little as 3 days- no in-person medical screening, lab work or pre-issue medical requirements
	Easy Issue VUL	30-60	Premium based. See notes.	NonSmoker Smoker	Shortened paper app, phone interview, Rx Check, MVR, public record, MIB. This product is meant for healthy clients. If client is not a regular Standard risk, they would not qualify.		Min prem: \$10,000 for at least 5yrs Max prem: \$20,000
Legal & General	OPTerm 10	20-50	\$100,000-\$500,000	Standard Plus NT Preferred NT	Drop ticket to AppAssist, LGA call center conducts PHI. If client qualifies, MIB, MVR, Rx check. Client cannot have prior file w/substandard uw class, postpone, decline. No lapse or replacement in last 2 years. If client does not qualify, traditional UW required.	Appcelerate Automated Underwriting Program (only through AppAssist)	One inch automatically added to client's height for potential rate class boost. Not available in CT, NY, Hawaii or Alaska
		20-40	\$100,000 - \$1 million	Preferred Plus NT			
	OPTerm 15,20,25 and 30	41-45	\$100,000 - \$750,000	Standard Plus NT Preferred NT Preferred Plus NT	Drop ticket to AppAssist, LGA call center conducts PHI. If client qualifies, MIB, MVR, Rx check. Client cannot have prior file w/substandard uw class, postpone, decline. No lapse or replacement in last 2 years. If client does not qualify, traditional UW required.	Appcelerate Automated Underwriting Program (only through AppAssist)	One inch automatically added to client's height for potential rate class boost. Not available in CT, Hawaii or Alaska
Lincoln	Term 15, 20, 30 yrs	18-60	Min: \$100,000 Max: \$1 million	Preferred Plus Preferred NT Standard NT Preferred Tobacco Standard Tobacco	Submit eTicket, Rx Check, MVR, MIB, ID Check, phone interview. If client qualifies, policy sent via eDelivery. If client does not qualify, vitals and physical measurements will be ordered.	Lincoln TermAccel	Contact home office product state availability. Must be a U.S. Citizen or green card holder
	All products EXCEPT MoneyGuard, TermAccel or Lincoln LifeElements One-Year Term	18-60	Max: \$1,000,000	Preferred Plus Preferred NT	Submit LincXpress tele-app, Rx Check, MVR, MIB, ID Check, phone interview. If client qualifies, policy sent via eDelivery. If client does not qualify, vitals and physical measurements will be ordered.	LincXpress	Not available in NY. Exclusions: Traditional full paper app and eApp, GI/SI, exchanges or conversions, prior submissions including trial or formal within past 12 months.
Mutual of Omaha	Term Life Answers 10,15, 20 and 30 year	18-60	Min: \$100,00 Max: \$2,000,000	Rate classes to Standard. Build within limits-no major medical conditions	Speed eTicket (drop ticket) with voice signature. Do not schedule the exam-ExamOne will contact the client. You may provide the client with the ExamOne contact number. 1-800-768-2061	Accelerated Underwriting for Term Life Answers	Fully underwritten IUL policies can be submitted through Speed eTicket. Face amounts up to \$5 mil ages 18+ and using AU up to \$ 2 mil ages 18-60.
Nationwide	YourLife Level Term 10, 15, 20, 30 YourLife UL, YourLife NLG UL, YourLife IUL, Accumulator or Protector UL, YourLife Current Assumption UL, NLG UL II, VUL Accumulator, VUL Protector, YourLife WL 100, YourLife 20-pay WL	18-50 51-60	\$100,000 - \$2 million \$100,000 - \$1 million	NT Pref Plus, NT Preferred, NT Standard Plus, Tobacco Preferred, Standard Non-tobacco and Tobacco up to \$1M	Shortened application completed in pipeline or paper. Medical professionals will contact client to complete tele-interview. Quick check exam-shortened paramed exam, labs, and other requirements. Fewer APS ordered.	Intelligent Underwriting	LTC rider, 1035 exchange and replacement all available for acceleration. No random hold-outs. As of March 20th, clients now eligible for IU applications at any age and face amount within product guidelines (not available on Survivorship, CareMatters or in the state of NY)
PacLife	PL Promise products	Age nearest Birthday 50-69	Applied for and Inforce coverage with PL must be less than or equal to \$1 million	All rate classes including substandard	Electronic ticket or paper app submitted, telephone interview, appropriate APS is ordered along with lab and exam information from the past 18 months.	PL Smooth Sailing	Comprehensive physical and blood work from the applicant's personal physician within 18 months; up to 2 years may be requested. MIB, prescription history and MVR may be used. No statistical scoring models or "black box" UW is used.
Principal	Term, UL, IUL, VUL, SUL or Benefit VUL II (NY only)	18-60	Ages 18-40 \$2,500,000 Ages 41-60 \$2,000,000	Super Preferred Preferred Super Standard Standard	Accelerated – Up to \$1M. Complete parts A and C of the app. Do not schedule the paramed. Call to complete or schedule phone interview-tell them it is an accelerated underwriting application (888-835- 3277). UW will evaluate MVR, Rx check, MIB. Fluidless/No-Touch - Face amounts \$1,000,001 to \$2,500,000 may qualify for FLUIDLESS underwriting (possibility of no exam, but NOT accelerated) if the following requirements are met: case meets AU guidelines for eligibility, applicant completed a physical with labs with all normal results within prior 24 months and results can be confirmed through digital health data.	Accelerated Underwriting	No major medical conditions-See List of Exclusions in Underwriting Guide page 5 Build falls within Build Chart



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Protective	Classic Choice Term, Custom Choice UL, Advantage Choice UL, Indexed Choice UL and LifeTime Assurance UL	18-60	Ages 18-45 \$1,000,000 Ages 46-60 \$500,000 Minimum \$100,000	Ages 18-45 Sel Pref, Preferred, Standard Ages 46-60 Sel Pref, Preferred	Within 24 hours of app submission, client receives call for TeleLife Interview. After interview: 1. Coverage Offered 2. Further review and potential offer possible 3. Continue with traditional underwriting.	PLUS: Protective Life Underwriting Solution	Fluids and APS may not be required.
Prudential	All term products (except PruTerm One) PruLife Custom PremierI, VUL Protector, PruLife Founders Plus, PruLife Index Advantage UL, PruLife UL Protector, PruLife Essential UL	18-60	Min: \$100,000 Max: \$3,000,000	Non-smoker or better	Utilize an electronic method (Xpress Quick form or Fast App) to submit Part 1 information. • The Client will receive a message within 48 hours with instructions needed to complete the phone interview (if Xpress Quick Form is used) or will be contacted directly by EMSI (if Fast App is used). • Phone interview (takes approximately 20 minutes). • Rx records, Motor Vehicle Records, and identity checks are obtained.	PruFast Track Underwriting	Multiple applications on the same client at the same time are not eligible. PruLife UL Plus and Survivorship not eligible. The speed of this process depends on completion of the phone interview and receipt of MIB authorization
SBLI	Level Term (10,15, 20, 25 or 30) Whole Life	18-60	Min: \$100,000 Max: \$500,000	All UW Risk Classes and Table Ratings	1. Drop Ticket utilizing our ZipApp process to place the completed Part 1 and Part 2 in an SBLI designated fulfillment center (EMSI or APPS) 2. Paper Application: Part 1 is completed by the agent; Part 2 is completed by an SBLI designated fulfillment center (APPS or EMSI) MIB, MVR, Prescription results and Data analytics from public Fair Credit Reporting Act (FCRA) protected information are used in assessment.	Accelerated Underwriting	All states except NY and Montana
Securian	Term Life, Whole Life and Select Universal Life products	Age varies by product. See UW guide for chart	\$250,00 and under based on term length	Standard or better	No exam or labs. Approval or Declination within 24 hours. Submitted through eApp-Enter the client's age, product and face amount and eApp guides you through the online process.	Write Fit Express	Write Fit Express Required
	All single-life products	18-60	Min: \$250,000 Max: (age 18-50) \$3,000,000 Max: (ages 51-60) \$1,000,000	Ages 18 – 54 Standard, Pref, Pref Select. Ages 55 to 60 Pref, Pref Select	Submit app through Quick eApp, phone interview, MIB, Rx check, MVR, credit information, court records, and property records check. No labs or APS May still be routed through traditional underwriting.	WriteFit	
	Eclipse Accumulator IUL and Eclipse Protector II IUL	0-54	0-17 \$50,000-\$250,000 18-54 \$100,000-\$250,000	0-17 Preferred 18-54 Standard or better	No exam or labs. Approval or Declination within 24 hours. Submitted through eApp-Enter the client's age, product and face amount and eApp guides you through the online process.	WriteFit Express	If declined, a 90 day waiting period will be enforced before a new application can be submitted
	Value Protection IUL	0-54	0-15 \$50,000-\$250,000 16-54 \$50,000-\$250,000	0-15 Preferred 16-54 Standard or better			
Symetra	All Permanent Life Insurance	18-50 51-60	\$2 million \$1 million	Standard through Super Preferred	Submit a completed application (Part I and II) Symetra obtains MIB, Rx, and MVR. If this information yields Standard or better - offer made		For cases that do not receive Std or better offer, we will reach out and attempt to fully underwrite the case.

The information contained here is a summary of information obtained from the carriers and was last updated as of 10/12/2020. No guarantee either expressed or implied is given regarding the accuracy of the information provided. Refer to carrier-specific underwriting guidelines and bulletins for complete details.

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