



Accelerated Underwriting Spreadsheet

Carrier	Products	Age	Face Amounts	Risk Classes	Processing	What it is called	Notes
AIG	Max Accumulator + AG Platinum Choice/VUL 2, Value+ Protector II	up to age 50	\$1,000,000 or less (beginning November 21, 2020)	Preferred Plus NT, Preferred NT, Standard NT, Preferred Tobacco and Standard Tobacco	1. Submit digitally with AG Quick Ticket and iGo eApp 2.Part B must be completed through the tele-interview vendor	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	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
Cincinnati Life	All Term & ROP Term Products	18-50	\$100,000 to \$1,000,000	Standard Non-Smoker or better (No cigarette smokers or marijuana users are eligible. Some non-cigarette tobacco users are eligible - pipe, cigar, dip, chew, etc.)	All drop tickets via Applcint & iGo are eligible for the process. No opt out option available.	Rapid Review	Rapid Review process available beginning March 1, 2021
GLOBAL	Lifetime Builder Elite Lifetime Foundation ELITE Global Accumulator	Up to 60	18-50: \$2,000,000 51-55: \$1,000,000 56-60: \$500,000	Standard NT to Premier NT Standard Tobacco Preferred Tobacco	Application, MIB, MVR and prescription data - no tele-med interview	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	Standard or better risk class	Applications initiated through a John Hancock Ticket or Applcint Express Complete Multi-Carrier Ticket (eSignature is encouraged for app signature) Telephone interview done by JH rep who completes app and orders exam if needed.	Express Track	If eligible, decision in as little as 3 days- no in-person medical screening, lab work or pre-issue medical requirements
Legal & General	OPTerm 10	20-50	\$100,000-\$500,000	Standard Plus or better (including preferred tobacco)	1. Drop ticket using Partner Dashboard or iPipeline. 2. Client is emailed or texted an online application link. 3. Reflexive questions/data collection 4. App is e-signed and exam scheduled if needed. 5. Policy approval/issue	Automated Underwriting Platform	Blood Pressure 140/90 or less, cholesterol 120-300 w or w/out treatment. No premium financing. No internal policy lapse or internal replacement in last 2 years. See program details for major medical exclusions.
	OPTerm 15,20,25 30, 35, and 40	20-40	\$100,000 - \$1,000,000	Standard Plus or better (including preferred tobacco)	1. Drop ticket using Partner Dashboard or iPipeline. 2. Client is emailed or texted an online application link. 3. Reflexive questions/data collection 4. App is e-signed and exam scheduled if needed. 5. Policy approval/issue	Automated Underwriting Platform	Blood Pressure 140/90 or less, cholesterol 120-300 w or w/out treatment. No premium financing. No internal policy lapse or internal replacement in last 2 years. See program details for major medical exclusions.
		41-45	\$100,000-\$750,000				
46-50	\$100,000-\$500,000						
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, Income Advantage IUL and Life Protection Advantage IUL	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	Speed eTicket (Drop Ticket)
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	Applications: paper or completed in iPipeline. Third party vendor will contact client to complete tele-interview. Call is recorded-signature is electronic.	Intelligent Underwriting	LTC rider, 1035 exchange and replacement all available for acceleration. No random hold-outs
PaLife	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 up to Table 4	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.



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Principal	Term, UL (Provider Edge II and Flex III), IUL (Flex II and Accumulation II), VUL-Income IV	41-50	\$2.5 Million	Super Preferred Preferred Super Standard Standard	Drop Ticket must be used to submit applications up to \$2.5M (except in New York). • For face amounts greater than \$2M, DHD records will need to include results from labs completed within the past 24 months. • For individuals who don't have a qualifying model score, we'll review to see if DHD can be used to underwrite them without needing insurance labs. DHD records will need to include the results from labs completed within the past 24 months.	Accelerated Underwriting	See List of Exclusions in Accelerated UW Guide Page 3
	Term, UL (Provider Edge II and Flex III), IUL (Flex II and Accumulation II), VUL-Income IV	51-60	\$2.5 Million	Super Preferred Preferred Super Standard Standard	Drop Ticket must be used to submit applications up to \$2.5M (except in New York). • For face amounts greater than \$1M, DHD records will need to include results from labs completed within the past 12 months. • For individuals who don't have a qualifying model score, we'll review to see if DHD can be used to underwrite them without needing insurance labs. DHD records will need to include the results from labs completed within the past 12 months.	Accelerated Underwriting	See List of Exclusions in Accelerated UW Guide Page 3
	Executive VUL III	20-60	\$5 Million	Super Preferred Preferred Super Standard Standard	Customer completed Part B is required. • DHD records will need to include results from labs within the past 12 months for the following age/face amounts: • Issue ages 20-40 and face amounts greater than \$3M • Issue ages 41-50 and face amounts greater than \$2M • Issue ages 51-60 and face amounts greater than \$1M • For individuals who don't have a qualifying model score, we'll review to see if DHD can be used without needing insurance labs. DHD records will need to include the results from labs completed within the past 12 months.	Accelerated Underwriting	See List of Exclusions in Accelerated UW Guide Page 3
	Term, UL (Provider Edge II and Flex III), IUL (Flex II and Accumulation II), VUL-Income IV	18-40	\$3 million	Super Preferred Preferred Super Standard Standard	Drop Ticket must be used to submit term applications up to \$3M face amount (except in New York). • For individuals who don't have a qualifying model score, we'll review to see if DHD can be used to underwrite without needing insurance labs. DHD records will need to include the results from labs completed within the past 24 months.	Accelerated Underwriting	See List of Exclusions in Accelerated UW Guide Page 3
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. UW interview conducted by Protective employees.
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.



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The information contained here is a summary of information obtained from the carriers and was last updated as of 04/12/2021. 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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