



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	Age 59 or younger	\$2,000,000 or less	Preferred Plus NT, Preferred NT, Standard NT, Preferred Tobacco and Standard Tobacco	Through \$1 million submitted via iGO full eApp: Tele-interview or agent completed Part B Over \$1 million through \$2 million: Tele-Interview only	Agile Underwriting	Eligible applications (ages 59 and under, face amounts \$2M and under for qualified products) received on or after Dec. 4, 2021 will be available for expanded AU+ Program
ANICO	All	0-65	up to \$249,999	Standard and 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
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 Applicant & iGO are eligible for the process. No opt out option available.	Rapid Review	Rapid Review process available beginning March 1, 2021
Equitable	VUL Optimizer, VUL Legacy, BrightLifeGrow and Term 10, 15, 20 and ART	18-60	Up to and including \$2M	All preferred, standard and substandard risk classes are available subject to product limitations.	When a case is submitted, via e-app and MIQ, no-touch medical and non-medical resources, including HER are utilized. In some cases an APS may be ordered.	Easy Underwriting	Client must be a US citizen or permanent resident in the US
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 US permanent residents	Applications initiated through a John Hancock Ticket or Applicant 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, 15, 20, 25, 30, 35 & 40	Males: 20-50 Females: 20-55	Males and Females ages 20-50 up to \$2M, Females up to age 55 up to \$250K	Standard Plus or better (including preferred tobacco)	1. Drop ticket using Partner Dashboard, iPipeline or other third-party vendor platform. 2. Client is emailed and/or texted an online application link. 3. Data collected during the application will determine eligibility for an exam-free experience. 4. If eligible, the policy will be approved and issued exam-free. If not eligible, an exam will be scheduled. 5. Once issued, the policy will be sent to the client for electronic signature, payment and delivery.	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.
			Up to \$2M (including any existing coverage with Banner Life or William Penn that is not being replaced)	All rate classes are eligible, including Sub-standard cases.	For those who do not qualify for the Horizon Digital Application Accelerated Underwriting. With Lab Lift, eligible clients will have their medical risk assessed based on Electronic Health Records, if available, or an Attending Physician Statement.		
	OPTerm 10, 15, 20, 25, 30, 35, and 40	20-60			For those eligible for the program, the full paramed requirement will be waived for individuals ages 51-60 with face amounts over \$500,000. The EKG requirement will be waived for individuals ages 51-60 with face amounts between \$1 and \$2 million. Eligibility for Lab Lift is determined by date of last physician visit and blood work. If not qualified, a paramed exam will be ordered.	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, 40	41-45 46-50	\$100,000-\$750,000 \$100,000-\$500,000	Standard Plus or better (including preferred tobacco)	1. Drop ticket submitted through AppAssist process (voice signature required) 2. Call Center conducts a telephone interview. Third party data checks run simultaneously. 3. Voice Signature used to sign app over the phone. 4. Decision		



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Lincoln	Term 15, 20, 30 yrs	18-60	Min: \$100,000 Max: \$1 million	Preferred Plus Preferred NT Standard NT Preferred Tobacco Standard Tobacco	After eTicket submission and eInterview or Tele-Interview completion, an Rx Check, MVR, MIB, and ID Check will be completed. If client qualifies for lab-free and all other underwriting requirements are satisfied, the 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	All Preferred Plus, Preferred NT, and most Standard rate classes	After LincXpress eTicket or paper ticket submission and interview or Tele-Interview completion, an Rx Check, MVR, MIB, and ID Check will be completed. If client qualifies for lab-free and all other underwriting requirements are satisfied, the policy sent via eDelivery. If client does not qualify, vitals and physical measurements will be ordered.	LincXpress	Not available with MoneyGuard or Lincoln Elements One-Year Term. Not available in NY.
Mass Mutual	Currently only available in NY or Puerto Rico	17-50	\$25,000-\$750,000	\$25,000-\$49,000 - Non-Tobacco and Tobacco \$50,000-\$750,000 - Ultra Preferred Non-Tobacco, Select Preferred Non-Tobacco, Tobacco and Select Preferred Tobacco		Fluidless Underwriting	
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. No survivorship or CareMatters in NY
Paclife	PL Promise products	Ages 18-60	Up to \$2 million of coverage	Standard or better rate classes (no nicotine use and nicotine use)	Electronic ticket	PL Smooth Sailing	In good health and with full disclosure of medical history. Evidence of routine medical care in the last 3 years. No formal or informal app with Pacific Life in the past year. Clients age 50-60 who don't qualify are auto assessed for PL Smooth Sailing fluidless UW.
Principal	Term, UL (Provider Edge II and Flex III), IUL (Flex II and Accumulation II), VUL-Income IV	18-40	18-40 \$3 million 41-50 \$2.5 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 (ages 41-50) 12 months (ages 51-60)	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 PremierII, 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	MUST use PruXpress Quick form or a Drop Ticket to submit Part 1 information. Client is contacted within 24-48 hours to complete the phone interview (takes approximately 20 minutes). Rx records, Motor Vehicle Records, and identity checks are obtained. PruFast Track process determines the UW path.	PruFast Track Underwriting	PruLife UL Plus and Survivorship not eligible. Apps with quoted Pref Smoker, Smoker or Special Class ratings are not eligible.
SBLI	Level Term (10,15, 20, 25 or 30) Whole Life	18-60	All face amounts \$750,000 and less	Preferred Plus Non-Nicotine, Preferred Non-Nicotine, Select Non-Nicotine, Standard, Non-Nicotine, Preferred Nicotine, and Standard Nicotine. Ratings below Standard are subject to Debits/Table that range from 50 to 300 Debits.	1. Drop ticket-IGO, Applicant or IXN-include convenient. time for client to conduct interview. 2.The interviewer will contact client; complete Parts 1 and 2, and capture a voice or digital signature. These forms will be submitted electronically to SBLI. In addition, copies of the completed forms will be available on the fulfillment vendor website for your record. 3. Underwriting will evaluate the application with electronic data, such as prescription history, MIB, MVR and FCRA public information. The application will follow one of two paths: 1. Immediate approval that proceeds to issue. 2. Additional requirements needed as determined, such as an APS; a final assessment is determined upon the underwriter's review. If issued, an e-mail is automatically sent telling your client that their policy is available for acceptance, on our client portal www.MySBLI.com. The policy owner can accept, sign any additional requirements, and pay entirely online.	Accelerated Underwriting	Please note SBLI Whole Life tickets can only be submitted via the Applicant platform. Eligible risks have been changed temporarily due to the COVID-19 pandemic; applications with a Table 7 or higher rating for ages up to 59, or a Table 3 or higher rating for ages 60 or older are temporarily postponed
	Term Life and Indexed UL products	0-54	\$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



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Securian	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	Write Fit Express Required
Symetra	All Permanent Life Insurance	18-60	\$2 million ages 18-50, \$1 million age 51-60	Standard through Super Preferred	Submit a completed application (Part I and II) without an exam or submitting an APS. No tele-interview is needed! 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.
	10, 15, 20 or 30 Year Term	20-60 (age 50 max for 30 year term)	\$100,000 up to \$2 million	Super Preferred NT, Preferred NT, Standard NT, Preferred Nicotine and Standard Nicotine	Producer drops the ticket, application is emailed to the client, client signs electronically, UW decision made (in as little as 25 minutes) and online payment is accepted		

The information contained here is a summary of information obtained from the carriers and was last updated as of 02/28/2022. 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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