



Accelerated Underwriting Spreadsheet

| Carrier | Products | Age | Face Amounts | Risk Classes | Processing | What it is called | Notes |
|------------------|---|--------------------|---|--|---|---|--|
| Corebridge (AIG) | Max Accumulator + II and Value+ Protector II | Age 59 or younger | \$2,000,000 or less | Standard and better (Tobacco and Non-Tobacco) | IUL through \$1 million submitted via iGO full eApp: Tele-interview or agent completed Part B Over \$1 million through \$2 million: Tele-interview only IUL paper applications are available for AU+ processing. | Agile Underwriting+ (AU+) | Tele-interview fulfillment for iGO full eApp and Paper applications completed by CRL Plus. ¹⁵ |
| | Select-a-Term and Secure Lifetime GUL 3 | Ages 59 or younger | \$1,000,000 or less | Standard and better (Tobacco and Non-Tobacco) | AG Quick Ticket and iGO Drop Ticket. Express Complete ticket (Select-a-Term only) | Agile Underwriting+ (AU+) | Tele-interview is ExamOne |
| 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 | Cases rated substandard will be disqualified from the Xpress and Xpress Plus program but are still eligible for issue with full underwriting. |
| | 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 | Characteristics determined using Risk Classifier report outside our tolerance will be limited to standard. Risk Classifier utilizes characteristics derived from public records, driving history, and credit history. If answers on the application prompt the need for an exam, the agent will receive a notification immediately in ExpertApp. Not available in NY |
| 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 & Vive are eligible for the process. No opt out option available. | Rapid Review | |
| Equitable | VUL Optimizer, VUL Legacy, BrightLifeGrow and Term 10, 15, 20 and ART | 18-55 | Up to and including \$2M | Preferred, Standard and Substandard | Submit eligible digital app with MIQ. No touch UW review. Case qualifies and policy is issued OR case requires additional review and traditional UW occurs | Easy Underwriting | Alerted via eApp when a case is eligible for Easy Underwriting. US Citizen or permanent resident- both permanently residing in 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 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 |
| | OPTerm 10, 15, 20, 25, 30, 35 & 40 | 20-60 | Up to \$2 Million | 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. | Horizon Digital Application with Accelerated Underwriting | Horizon Digital Application Accelerated Underwriting Parameters |



Accelerated Underwriting Spreadsheet

Legal & General

OPTerm 10, 15,20,25 30, 35, and 40

20-60

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.

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.

[Lab Lift Exam Substitution Program](#)

[Lab Lift Exam Substitution Program Requirements](#)

Lincoln

Term 10, 15, 20, 30 yrs

18-60

Min: \$100,000
Max: \$2.5 million

Preferred Plus
Preferred 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

Min: \$250,000
Max: \$2,500,000

All Preferred Plus,
Preferred NT, and most Standard rate classes

After LincXpress eTicket or paper ticket 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.

LincXpress

Not available with MoneyGuard or Lincoln Elements One-Year Term. Not available in NY.

Mass Mutual

Available in all states with Individual Whole Life and Term products - Through EZ app

17-50

\$25,000-\$1,000,000

\$25,000-\$49,999 - Non-Tobacco and Tobacco.
\$50,000-\$1,000,000 - Ultra Preferred Non-Tobacco, Select Preferred Non-Tobacco, No Tobacco, Select Preferred Tobacco, and 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

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

Drop Ticket See attached link for the Accelerated Underwriting: https://blogs.mutualofomaha.com/express/files/2018/06/352056_Accelerated-UW.pdf.

Nationwide

Nationwide Guaranteed Level Term (10,15,20,30). Nationwide Indexed UL Accumulator II 2020 and Nationwide Indexed UL Protector II 2020. Nationwide No Lapse Guarantee UL II. Nationwide WL 100. Nationwide 20-pay WL. Nationwide VUL Accumulator. Nationwide VUL Protector.Ⓜ

18-50

\$100,000 - \$5 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

51-60

\$100,000 - \$1 million

PacLife

Promise Term

Accelerated Underwriting: 18-60 standard risk class or better
Modified Underwriting: 18-70 all risk classes

Up to \$3 million

Accelerated Underwriting: 18-60 standard risk class or better
Modified Underwriting: 18-70 all risk classes

Accelerated Underwriting: eapp/drop ticket
Modified Underwriting: all application methods

PAL+

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. Physicals with labs required in the last 12 months for modified underwriting

PL Promise GUL

Ages 18-70

Up to \$2 million of coverage

All risk classes, including sub-standard

All application methods

PAL+

Modified Underwriting Route- No formal or informal app with Pacific Life in the past year. Physicals with labs required in the last 12 months. 15-52095.pdf (pacificlife.com)



Accelerated Underwriting Spreadsheet

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. For face amounts > \$2M, DHD records need to include lab results completed within 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 without needing insurance labs. DHD records will need to include the results from labs completed within the past 24 months. For face amounts > \$2M, DHD records need to include lab results completed within 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 without needing insurance labs. DHD records will need to include the results from labs completed within the past 24 months. For face amounts > \$1M, DHD records need to include lab results completed within 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

Customer completed Part B required. DHD records to include lab results within past 12 months for the following: Ages 20 - 40 and face amounts >\$3M, Ages 41-50 and face amounts > \$2M, Ages 51-60 and face amounts > \$1M. 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 12 months.

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.

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.

Term, UL (Provider Edge II and Flex III), IUL (Flex II and Accumulation II), VUL-Income IV, SUL Provider

18-40
41-50
51-60

\$3 Million
\$2.5 Million
\$2.5 Million

Super Preferred
Preferred
Super Standard
Standard

Accelerated Underwriting

See List of Exclusions in Accelerated UW Guide Page 3

Executive VUL III

20-60

\$5 Million

Super Preferred, Preferred, Super Standard and Standard

Accelerated Underwriting

See List of Exclusions in Accelerated UW Guide Page 3

Classic Choice Term
Custom Choice UL
Advantage Choice UL
Indexed Choice UL
LifeTime Assurance UL
ProClassic II 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

Principal

Protective

Prudential

All term products (except PruTerm One) PruLife Custom Premier II, VUL Protector, PruLife Founders Plus UL, PruLife Index Advantage UL, PruLife Essential UL

18-60

Min: \$100,000
Max: \$3,000,000

Smoker or better



Accelerated Underwriting Spreadsheet

| | | | | | | | |
|----------|--|-------------------------------------|---|---|---|----------------------------------|---|
| SBLI | Level Term (10,15, 20, 25 or 30) Whole Life | 18-60 | All face amounts \$750,000 and less | All Risk classes and table ratings apply. | 1. Drop ticket-IGO, Applicant or DXN-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 |
| 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 | |
| Symetra | All Permanent Life Insurance | 18-60 | \$3 Million (ages 18-50) \$2 Million (ages 51-60) | Standard rate class or better | 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. | Accelerated Underwriting Program | 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 SwiftTerm | 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 | SwiftTerm | ADB, Children's Term and Waiver of Premium riders are available at additional cost. |

The information contained here is a summary of information obtained from the carriers and was last updated as of 04/24/2023. 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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