## Fluidless Accelerated Underwriting for Core Carriers Version Date: 03/26/2020

Carrier	Program Name	Age Range	Face Amount Limits	Products	Rate Classes	Application Submission Method	Processing	More Info	Notes
AIG	Non-Medical Underwriting	0 - 50	Less than \$500,000	Max Accumulator+, AG Platinum Choice VUL 2	Up to Preferred Plus	AG Quick Ticket, or Paper App with agent-completed Part B	Phone interview (for Quick Ticket), MVR, MIB, RX.	<u>Guide</u>	For those who DON'T qualify, must re-apply for a larger face amount. The ONLY way to get <\$500K is wit non-med underwriting.
Allianz	Accelerated Underwriting	25 - 60	\$1.5 million max	Life Pro+ Advantage FIUL	Preferred Plus Nontobacco Preferred Nontobacco	ApplyNOW Life Insurance Worksheet.	Phone interview (for ApplyNOW), MVR, MIB, RX, consumer report	<u>Guide</u>	
Columbus Life	Accelerated Underwriting	20 - 55	\$1 million max	Indexed Explorer Plus IUL	Standard to Super Preferred	iGO eApp Paper App.	Phone interview, MVR, MIB, RX, predictive analytic score and criminal records.	<u>UW Guide</u>	Recently doubled face amount limi from \$500K to \$1M.
Equitable	No Program								
Global Atlantic	Fast Lane Underwriting	18 - 60	Age 18-50: \$1 million max Age 51-55: \$500,000 max Age 56-60: \$250,000 max	Lifetime Builder ELITE IUL, Lifetime Foundation ELITE IUL, Term - ART, 10, 20, 30	Premier NT, Preferred NT and Tobacco, Standard Plus NT (term only), Standard NT and Tobacco	Dropticket, Paper App.	Phone interview, MVR, MIB, RX, statistical modeling	<u>Guide</u>	FAQ
John Hancock	ExpressTrack	18 - 60	\$3 million max	All single-life Term (any app), or Permanent (paper app only), includes LTC and Cl Riders	Standard thru Super Preferred	JH Life eTicket, JH Life Paper Ticket, iPipeline's Drop Ticket, or ApplicInt's Express Complete Multi-Carrier Ticket	Phone Interview, MVR, MIB, RX	<u>Guide</u>	JH announced new collaboration for AU.
Legal & General	Accelerated Underwriting	20 - 50	OPTerm 10 Age 20-50: \$500,000 max OPTerm 15, 20, 25, 30, 35, 40 Age 20-40: \$1 million max Age 41-45: \$750,000 max Age 46-50: \$500,000 max	OPTerm 10, 15, 20, 25, 30, 35, 40	Standard Plus NT or better	AppAssist drop ticket	Phone Interview, MVR, MIB, RX, FCRA consumer report	<u>Guide</u>	
Lincoln Financial	LincXpress Tele-App or Lincoln TermAccel with lab-free consideration	18 - 60	\$1 million max	All permanent products, LifeElements and TermAccel level term products except One Year Term.	Preferred Plus NT, Preferred NT and Standard NT	LincXpress: eTicket or paper ticket; TermAccel: eTicket only	Phone Interview, MVR, MIB, RX	<u>Guide</u>	LFG App Submission Options
Mutual of Omaha	Accelerated Underwriting	18 - 55	\$1 million max	Term Life Answers 10, 15, 20, 30 Income Advantage IUL Life Protection Advantage IUL	Standard, Standard Plus, Preferred and Preferred Plus	Speed eTicket (drop ticket)	Phone Interview, MVR, MIB, RX	<u>Guide</u>	
National Life	EZ Underwriting	18 - 65	Age 18-50/WL&IUL: \$3 million max Age 18-50/Term: \$2 million max Age 51-60/All: \$1 million max Age 61-65: \$250,000 max	FlexLife IUL, PeakLife IUL, TotalSecure WL, Term	Elite, Preferred, Select, Standard	Full application, including Part B: iGO eApp, paper, or remote app.	MIB, RX, FCRA consumer report	<u>Guide</u>	<u>NEW: Limit now \$3M</u>
Nationwide	Intelligent Underwriting w/Acceleration	18 - 60	Age 18-50: \$2 million max Age 51-60: \$1 million max	YourLife: Term, WL 100, 20-pay WL; IUL: Accumulator II, Protector II; VUL: Accumulator, Protector; GUL II	NT Preferred Plus, NT Preferred, Tobacco Preferred, NT Standard Plus	iGO Dropticket, Paper app	Phone Interview, MVR, MIB, RX	<u>Website</u>	
Pacific Life	PL Smooth Sailing	50 - 69	\$1 million max	PL Promise: Term, GUL	All classes	PL Express App (eTicket) or paper app	Phone Interview, MVR, MIB, RX	<u>Guide</u>	
Principal	Accelerated Underwriting	18 - 60	Age 18-40: \$2.5 million max Age 41-60: \$2 million max	Term, UL, IUL, VUL, SUL, Benefit VUL II (NY only)	Standard, Super Standard, Preferred, Super Preferred	Term, only: Principal Drop Ticket, iGO All products: Paper app.	Online Part B or Phone Interview MVR, MIB, RX	<u>Guide</u>	New AU COVID-19 Update
Protective	PLUS	18 - 60	Age 18-45: \$1 million max Age 45-60: \$500,000 max	Classic Choice Term Custom Choice UL (10 - 30)	Preferred, Select Preferred	EZ App, iGO Dropticket TeleLife EZ Worksheet	Phone interview, MVR, MIB, RX, predictive analytic score	<u>Guide</u>	
Prudential	PruFast Track	18 - 60	\$1 million max	Most Term & Permanent (excl. PruTerm One & Survivorship)	Preferred Best, Preferred Non-Tobacco, and Non-Smoker Plus	FastApp Drop Ticket or Xpress Worksheet	Phone Interview, MVR, MIB, RX	Guide	
SBLI	Accelerated Underwriting	18 - 60	\$500,000 max	Level Term 10, 15, 20, 25, 30 Whole Life	All classes	ZipApp drop ticket (iGO, ApplicInt) or paper app	Phone Interview, MVR, MIB, RX, FCRA consumer report	<u>Guide</u>	
Securian	WriteFit	18 - 60	Age 18-50: \$2 million max Age 51-60: \$1 million max	All single-life products	Standard or better	iGO Dropticket	Phone Interview, MVR, MIB, RX, FCRA consumer report	<u>Website</u>	Generally, If client is under 55 AND the face amount is max \$250,000, client will go through "WriteFit Express" non-med underwriting.