Fluidless/Accelerated Underwriting for Core Carriers

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Carrier	Program Name	Age Range	Face Amount Limits	Products	Rate Classes	Application Submission Method	Processing	More Info	Notes
AIG	Non-Medical Underwriting	0 - 50, 18 - 50 in NY	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	Guide	For those who DON'T qualify, must re-apply for a larger face amount. The ONLY way to get <$500K is with non-med underwriting.
Allianz	Accelerated Underwriting	25 - 60	$3 million max	Life Pro+ Advantage FIUL	Preferred Plus Nontobacco Preferred Nontobacco	ApplyNOW Life Insurance Worksheet.	Phone interview (for ApplyNOW), MVR, MIB, RX, consumer report	Guide	New "Guide" being corrected. No Standard classes and no exams ordered unless not qualified for AU.
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.	UW Guide	Recently doubled face amount limit from $500K to $1M.
Equitable	Accelerated Underwriting	18 - 55	$2 million max	IUL Grow, VUL Optimizer, COIL	Standard, Standard Plus for IUL/VUL Preferred for COIL	iGO eApp (preferred) Paper App.	MVR, MIB, RX, predictive analytics	Bulletin	NEW for 4/1. Available in NY.
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, Global Accumulator IUL	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	Guide	FAQ Guide and FAQ being updated.
John Hancock	ExpressTrack Accelerated Underwriting	18 - 60	$3 million max	All single-life Term or Permanent, includes LTC and CI Riders	Standard thru Super Preferred	Paper Apps (w/Part 2), JH Life eTicket, JH Life Paper Ticket, iPipeline's Drop Ticket, or ApplicInt's Express Complete Multi-Carrier Ticket	Phone Interview (for drop tickets only), MVR, MIB, RX	Guide	NEW Expanded underwriting guidelines on 4/2.
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	Guide	
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	Guide	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	Guide	
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	Guide	NEW: Limit now $3M, Available in NY
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, IUL Protector; IUL: Accumulator II, Protector II; VUL: Accumulator, Protector; GUL II	NT Preferred Plus, NT Preferred, Tobacco Preferred, NT Standard Plus	iGO eApp, Paper app	Phone Interview, MVR, MIB, RX	Guide	
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, APS	Guide	Temporary UW Updates
Principal	Accelerated Underwriting (AU) & Expanded Fluidless UW (FL)	18 - 60	Age 18-40/AU: $1 million max Age 18-40/FL: $2.5 million max Age 41-60/AU: $1 million max Age 41-60/FL: $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	Guide	NEW Expanded Fluidless Underwriting Update, Available in NY
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	Guide	
Prudential	PruFast Track	18 - 60	$3 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	Extended to $3M on 4/3 Available in NY
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 (Part 1)	Phone Interview, MVR, MIB, RX, FCRA consumer report	Guide	Not available in Montana or NY
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	Website	Generally, If client is under 55 AND the face amount is max $250,000, client will go through "WriteFit Express" non-med underwriting. Available in NY.
Symetra	No Program								