



Accelerated Underwriting

| Carrier | Program | Products | Issue Age | Face Amount | Application Type | Rating | You need to know | Available in NY |
|-------------------|-----------------|--|--|---|---|--|---|-----------------|
| American General | Non-Medical IUL | Max Accumulator IUL & AG Platinum Choice VUL2 | 0-50 | \$50k - \$499,999 | AG Quick Ticket or Paper App Submission | All rate classes are available up to Preferred Plus | Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches. Substandard classes are only available through Table E. Note that Table A and B are included in the standard rate class. Table C, D, E are included in the Table D rate class. | No |
| American National | Xpress | All individual life products | 0 - 65 | Up to \$249,999 | Available for both paper and electronic submissions | Standard or Substandard | All States Available. The need for an exam is determined based on answers to the application, MIB, Rx Check. | Yes |
| American National | Xpress Plus | All individual life products | Ages 18 - 50: \$250,000 - \$1,000,000 Ages 51 - 60: \$250,000 - \$500,000 | Up to \$1 million, depending on client age | eAPP only | Preferred Plus, Preferred, Standard Plus, Standard | Available for electronic submissions only. The need for an exam is determined based on answers to the application, MIB, Rx Check. | No |
| Banner | APPeelerate | OPTerm 10, 15, 20, 25 and 30 | 20 - 50 | \$100,000 - \$1M | Drop a ticket to AppAssist from multiple platforms | Preferred Plus NT, Preferred NT and Standard Plus NT | Approved in All states except Connecticut, Hawaii and Alaska. eDelivery available | No |
| Global Atlantic | Fast Lane | Lifetime Builder, Lifetime Foundation, Lifetime Provider IUL, Lifetime Assure UL and Term policies | Ages 18-50 \$1 Million Ages 51-50 \$500k Ages 56-60 \$250 | Ages 18-50 \$1 Million Ages 51-50 \$500k Ages 56-60 \$250 | Paper app and forms - all apps will go through Fast Lane unless you already know of a medical hx that prevents them | Premier Non Tobacco, Preferred Non Tobacco, Standard Plus Non Tobacco (term only), Standard NT, Preferred Tobacco and Standard Tobacco | There are riders available with Fast Lane, subject to plan and age guidelines. Click on the carrier name under carrier for details. | No |
| John Hancock | ExpressTrack | Single-life term and permanent products (including the LTC Rider) | 18-60 | \$100,000 - \$3,000,000 | JH Life eTicket, JH Life Paper Ticket (coming soon), or ApplcInt's Express | Standard NS or better (no tobacco users) | Telephone interview conducted by JH rep who completes the application and orders paramedical exam (if needed). UW review to consider for ExpressTrack or traditional underwriting | No |
| Lincoln Financial | LinExpress | Term and Permanent products | 18-60 | \$1 million or less | Paper or eTicket | Those that qualify for Preferred or Preferred Plus Classes | PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria. APS ordered by BGA or Lincoln | No |
| Lincoln Financial | TermAccel | 15, 20, 30 year term | 18-50 | \$100,000 - \$500,000 | iPipeline or LFD.com (no paper) | Preferred Plus NT, Preferred NT Standard NT, Preferred Tobacco and Standard Tobacco | PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria. APS ordered by BGA or Lincoln | No |
| Mass Mutual DI | Express DI | Radius, Radius Choice, Business Overhead Expense (BOE) | Up to age 50 | Radius/Radius Choice - Max Benefit \$6,000 BOE - Max Benefit \$10,000 | e-App | Occ Class 3A and above | EP for IDI is 90 days and above. Minimum annual income of \$30,000. Fully completed App and Part 2 is needed. BOE Supplement. | Yes |
| National Life | EZ Underwriting | Term, FlexLife, PeakLife, TotalSecure, Living life by Design | Ages 18-50 \$3M(see products avail) Ages 18-50 \$2M (Term) Ages 51-50 \$1M 61-65 \$250k | Ages 18-50 \$3M(see products avail) Ages 18-50 \$2M (Term) Ages 51-50 \$1M Ages 61-65 \$250k | Paper | Standard or better | 18-50 applying for face amounts up to and including \$3,000,000 (FlexLife, PeakLife, TotalSecure, Living Life By Design) | Yes |

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|--------------------------------|---------------------------------|--|---|---|-------------------------------------|--|--|-----|
| Nationwide | Intelligent Underwriting | Term, UL and Whole Life | 18-60 | \$100k - \$1M | e-App | Preferred or Preferred Plus | Tele-interview and abbreviated exam (shortened paramedical exam, labs and other requirements) | No |
| Principal DI | Simplified Underwriting | Individual DI, Business Overhead Expense (BOE), Disability Buy-Out, Key Person | Up to age 50 | IDI - \$10,000/MO BOE - \$25,000/MO DI Buy Out/Key Person - \$1,000,000 | Paper or Docusign (available in NY) | Standard UW guidelines apply | We recognize that 2019 tax forms may not be available. We'll attempt to use 2018 information and any 2019 information available (e.g. W2, 1099, etc.) to evaluate your client's application. | Yes |
| Principal Life | Accelerated Underwriting | Term and Permanent products | Ages 18-40 up to \$2.5M Ages 41-60 up to \$2M | \$50k - \$1 million | Paper or Docusign (available in NY) | Standard or better | If not approve AU, reverts to traditional U/W. PI completed by Principal employees. Available in all states. E-Delivery.APS ordered by BGA or HO. There is random Quality Checks 4% | Yes |
| Protective | PLUS | Class Choice Term or Custom Choice UL | 18-45 60 | 46- \$100k - \$1M \$100k - \$500K | iGo e-App | Select Preferred, Preferred, Standard Non-Tobacco ages 18-45 or Select Preferred or Preferred ages 46-60 | No fluids or APS may be required. Complete TeleLife Interview. Goes through Accelerated UW or moved to Traditional UW. Takes 48-72 hours from signature | No |
| Prudential | PruFast Track | All Term products (except PruTerm One), Custom Premier II, VUL Protector, Founders Plus UL, Index Advantage UL, UL Protector, Essential UL | 18-60 | \$100 - \$1M | Xpress Quick form or Fast App | Nonsmoker or better | Encourage the PI to complete the phone interview as soon as possible. Prepare PI for the exam, even if they appear eligible for an Accelerated decision. Even if an exam is required, they may still qualify for all preferred classes. The speed of this process depends on the completion of the PI and receipt of the MIB Auth. | Yes |
| Minnesota/Securian Life | WriteFit Underwriting | All individual life products (excluding Express Issue bands) | 18-50 up to and including \$2 million 51-60 - 50 - \$2M up to and including \$1 million | 51-60 - \$1 | eAPP | Preferred Select NT, Preferred NT, Non-Tobacco Plus, Preferred Tobacco, Standard NT and Standard Tobacco | Healthy clients can be approved for coverage within 24 hours after completion of the tele-interview. Certain products with face amounts of \$250k and below require WriteFit Express | Yes |
| Transamerica | Point of Sale Decisions | Trendsetter Super and Trendsetter LB | 18-60 61-70 | \$25k - \$99,999 | iGo | Standard and Standard Smoker | U.S. Citizen applicants - Living Benefits available with Trendsetter LB - Non-medical requirements - No child riders or monthly income riders - Joint owners will not be eligible for e-delivery-excludes Hawaii, NY, Guam, Virgin Islands & Puerto Rico | No |