

Accelerated Underwriting Programs

| Carrier/Link | Program | Products | Issue Age | Face Amount | Application Type | Rating | You need to know |
|-----------------------------------|--------------------------|--|---|---|---|--|---|
| 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. |
| Banner | APPcelerate | 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 |
| 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. |
| John Hancock | ExpressTrack | Single-life term and permanent products (including the LTC Rider) | 18-60 | \$100,000 - \$1,000,000 | JH Life eTicket, JH Life Paper Ticket (coming soon), or AppliInt'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 |
| Lincoln Financial | LincExpress | 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 |
| 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 |
| Brighthouse | Simple Underwriting | Premier Accumulator Universal Life | 21-65 66-75 | \$50k - \$2.5M \$50k- \$1M | iGO e-App | Standard Nonsmoker or Standard Smoker | All States Available. Nonsmoker US Residents for at least 24 months. App is voice signed during the interview. GA will order exam/APS. 7-10 bus.day turnaround |
| MN Life | WriteFit Underwriting | All individual life products (excluding Express Issue bands) | 18-54 Up to 55 for whole life products | Up to \$1 million | 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 |
| Mutual of Omaha | Express | Term Life Express, GUL Express, Living Promise Final Expense, Children's Whole Life and Guaranteed Advantage | varies by product- click on carrier name to get complete info | \$2k - \$500k (see MOO link as varies by product) | iGO e-App and Paper app | Standard NT and Standard Tobacco | Underwriting for these products consists of App review, MIB report and Pharm report. Some instances may include a PHI. The Guaranteed Advantage product is Accidental Death only and is Guaranteed issue |
| 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) |
| Principal | Accelerated Underwriting | Term (10,15,20,30) UL, IUL, VUL, SL, or Benefit VUL II (NY Only) | 18-60 | \$50k - \$1 million | Paper or eTicket | Super Preferred or Preferred | If not approve AU, reverts to traditional U/W. PI completed by Principal employees. Available in all states. No eDelivery.APS ordered by BGA or HO. There is random Quality Checks 4% |
| Protective | PLUS | Class Choice Term or Custom Choice UL | 18-45 46-60 | \$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 |
| SBLI | Accelerated Underwriting | Term (10,15,20,30) | 18-60 | \$500K or less | ZipApp | All risk classes | No one age 18-60 gets excluded, no matter the risk class, for \$500,000 or less of term insurance. Each application requires a telephone interview instead of a paramed visit. |
| 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. |