

Accelerated Underwriting Programs

Bring the underwriting process down to a couple of weeks - or, in some cases, only a couple of **days!**

NO Blood or Urine required and

NO Medical Exam for qualified applicants

Carrier	Maximum Face Amount	Term	Universal Life	Whole Life
American General	\$499,999 (ages 0-50)	n/a	\$499,999 (ages 0-18)	n/a
American National	\$1,000,000 (ages 18-50)	\$1,000,000 (ages 18-50) \$500,000 (ages 51-60)	\$1,000,000 (ages 18-50) \$500,000 (ages 51-60)	n/a
Brighthouse Financial	\$2,500,000 (ages 21-65)	n/a	\$2,500,000 (ages 21-65) \$1,000,000 (ages 66-75)	n/a
Global Atlantic	\$1,000,000 (ages 18-50)	\$1,000,000 (ages 18-50) \$500,000 (ages 51-55) \$250,000 (ages 56-60)	\$1,000,000 (ages 18-50) \$500,000 (ages 51-55) \$250,000 (ages 56-60)	n/a
John Hancock	\$3,000,000 (ages 18-60)	\$3,000,000 (ages 18-60)	\$3,000,000 (ages 18-60)	n/a
Legal & General	\$1,000,000 (ages 20-40)	\$1,000,000 (ages 20-40) \$750,000 (ages 41-45) \$500,000 (ages 46-50) \$500,000 (ages 20-50)* <small>*for OPTerm 10 only</small>	n/a	n/a
Lincoln Financial	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	n/a
Minnesota Life/Securian	\$2,000,000 (ages 18-50)	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60)	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60)	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60)
Mutual of Omaha	\$1,000,000 (ages 18-55)	\$1,000,000 (ages 18-55)	n/a	n/a
National Life	\$2,000,000 (ages 18-50)	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60) \$250,000 (ages 61-65)	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60) \$250,000 (ages 61-65)	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60) \$250,000 (ages 61-65)
Nationwide	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	n/a
Pacific Life	\$1,000,000 (ages 50-69)	\$1,000,000 (ages 50-69)	n/a	n/a
Principal	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	n/a
Protective	\$1,000,000 (ages 18-45)	\$1,000,000 (ages 18-45) \$500,000 (ages 46-60)	\$1,000,000 (ages 18-45) \$500,000 (ages 46-60)	n/a
Prudential	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	n/a
Sagicor	\$1,000,000 (ages 18-45)	\$1,000,000 (ages 18-45) \$750,000 (ages 46-55) \$500,000 (ages 56-65)	n/a	n/a
SBLI	\$500,000 (ages 18-60)	\$500,000 (ages 18-60)	n/a	\$500,000 (ages 18-60)
Security Mutual	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)

product information as of 1/20/2020

CARRIER	PRODUCTS	AGE	FACE AMOUNTS	RISK CLASSES	PROCESSING	WHAT IS IT CALLED	NOTES
AIG	Max Accumulator+	0-50	up to \$499,999 of total DB inforce with AIG	Preferred Best to Table E	AG quick ticket or paper app with Part B being completed via telephone interview-No labs, No APS, No exam	Non-Med Underwriting	Not a true accelerated UW process but a non-med process
American National	All (excluding Worksite SI products)	0-65	Max: \$250,000	Standard 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	
	All (excluding Worksite SI products)	18-60	Ages 18-50 \$250k-\$1 mil Ages 51-60 \$250k-\$500k	Preferred Plus, Preferred Std. Plus and Std	eApp required. The need for an exam is determined based on answers in the application, MIB, Rx and Risk Classifier	Xpress Plus	If answers prompt the need for an exam the agent will be notified
Brighthouse Financial	PAUL	21-65	\$50k - \$2.5 million	Standard Non-Smoker and Standard Smoker	No exam/labs. Medical Records only for cause	Brighthouse Simple Underwriting	
		66-75	\$50k - \$1 million		No exam/labs Medical Records required for all cases		
Global Atlantic	Lifetime Builder Elite Lifetime Builder Lifetime Foundation Lifetime Provider IUL Lifetime Assure UL, Term	Up to 60	18-50: \$1,000,000 51-55: \$500,000 56-60: \$250,000	Standard NT to Premier NT Standard Tobacco Preferred Tobacco	Paper Application, phone interview, public records search, MIB, MVR, Rx check.	Fast Lane Underwriting	See Underwriting Guide pgs 11-13 for excluded conditions
John Hancock	All Perm and Term	18-60	\$3m and under	Standard or better	Applications initiated through a John Hancock Paper or eTicket or AppliCt Express Complete Multi-Carrier Ticket	Express Track	If eligible, decision in as little as 3 days with no paramed visit or lab work
	Easy Issue VUL	30-60	Premium based See notes	NonSmoker Smoker	Shortened paper app, phone interview, Rx Check, MVR, public record, MIB. This product is meant for healthy clients. If client is not a regular Standard risk, they would not qualify.		Min prem: \$10,000 for at least 5yrs Max prem: \$20,000
Legal & General	OPTerm 10	20-50	\$100,000-\$500,000	Standard Plus NT Preferred NT Preferred Plus NT	Drop a ticket to AppAssist, LGA call center conducts PHI. If client qualifies, MIB, MVR, Rx check. Client can not have prior file w/ substandard uw class, postpone, decline. No lapse or replacement in last 2 years. If client does not qualify, traditional UW required.	Appcelerate Automated Underwriting Program (only through AppAssist)	Not available in NY. One inch automatically added to client's height for potential rate class boost
	OPTerm 15, 20, 25 30, 35 & 40	20-40	\$100,000 -\$1 million				
		41-45	\$100,000 - \$750,000				
		46-50	\$100,000 - \$500,000				
Lincoln Financial	Term 15, 20, 30 yrs	18-60	Min: \$100,000 Max: \$1,000,000	Preferred Plus Preferred NT Standard NT Preferred Tobacco Standard Tobacco	Submit eTicket, Rx Check, MVR, MIB, ID Check, phone interview. If client qualifies, policy sent via eDelivery. If client does not qualify, vitals and physical measurements will be ordered. Client must be Preferred Plus to qualify for no medical exam.	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	Max: \$1,000,000	Preferred Plus Preferred NT	Submit LincXpress tele-app, Rx Check, MVR, MIB, ID Check, phone interview. If client qualifies, policy sent via eDelivery. If client does not qualify, vitals and physical measurements will be ordered.	LincXpress	Not available in NY. Exclusions: Traditional paper app and eApp, GI/SI, exchanges or conversions, prior submissions including trial or formal within past 12 months.
Securian (Minnesota Life)	Term Life, Whole Life and Select Universal Life products	Age varies by product.	\$250,000 and under	Standard or better	No exam or labs. Approval or Declination within 24 hours. Submitted through eApp-Enter the client's age, product and face amount and eApp guides you through the online process.	Write Fit Express	Write Fit Express Required
	All single-life products	18-50 51-60	Max: \$2,000,000 Max: \$1,000,000	Standard or better	Submit app through Quick eApp, phone interview, MIB, Rx check, MVR, credit information, court records, and property records check. May still be routed through traditional underwriting.	WriteFit	Approval within 24 hours

CARRIER	PRODUCTS	AGE	FACE AMOUNTS	RISK CLASSES	PROCESSING	WHAT IS IT CALLED	NOTES
Mutual of Omaha	Term Life Answers 10,15, 20 and 30 year	18-55	Min: \$100,000 Max: \$1,000,000	Build within limits- no major medical conditions	with the ExamOne contact number. 1-800-768-2061	Accelerated Underwriting for Term Life Answers	Speed eTicket (Drop Ticket)
National Life	Term Life TotalSecure WL FlexLife IUL PeakLife IUL (18-60 only)	18-50	Max: \$2,000,000	All Rate Classes (including Elite) Express available only on IUL policies	Complete the full application (including medical portion) with your client. Cases that don't meet requirements will be fully underwritten.	EZ Underwriting Program	3 rd Party Check: MIB, Rx, LexisNexis
		51-60	Max: \$1,000,000				
		61-65	Max: \$250,000				
Nationwide	Level Term 10, 15, 20, 30 YourLife GUL, YourLife IUL Accumulator or Protector, YourLife Current Assumption UL	18-60	\$100,000 - \$1 million	Build within published preferred limits	Complete the electronic application and call (855.424.4757) to complete the interview right away. OR while completing the electronic application select the option to schedule interview and follow the prompts to select a date and time.	Intelligent Underwriting	LTC rider, 1035 exchange and replacement all available for acceleration.
Pacific Life	All PL Promise Products	50-69	\$1,000,000 and under	All Rate Classes	Complete application and client will be contacted within 48 hours for telephone interview. If qualify, no paramed examiner will visit the client. Comprehensive physical and blood work from the applicant's personal physician required within 18 months; up to 2 years of history may be requested.	PL Smooth Sailing Underwriting	If client does not meet the qualifications they will go through PL's traditional underwriting process.
Principal	Term; UL; IUL; VUL; SUL or Benefit VUL II (NY only)	18-60	Min: \$50,000 Max: \$1,000,000	Preferred Super Preferred	Complete parts A and C of the app, call to complete immediately or to schedule phone interview (888--835-3277), MVR, Rx check, MIB.	Accelerated Underwriting	No major medical conditions- See List of Exclusions in Underwriting Guide page 5 Build falls within Build Chart
Protective	Classis Choice Term and Custom Choice UL	18-60	Ages 18-45: \$100k - \$1 million Ages 46-60: \$100k-\$500k		Within 24 hours off 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	PLUS (Protective Life Underwriting Solution)	Fluids and APS may not be required.
Prudential	All term products (except PruTerm One) PruLife Custom PremierII, VUL Protector, PruLife Founders Plus, PruLife Index Advantage UL	18-60	Min: \$100,000 Max: \$1,000,000		Tele-interview Only	PruFast Track Underwriting	U.S. Resident Single Application submission (no additional applications)
Sagicor	Sage Term Life	18-45	Min: \$50,000 Max: \$1,000,000	Rated 2	Submit eApp through Sagicor's Acelewriting, the decision will come back electronically in only minutes (1-2 mins on average). If no requirements are needed the policy link will be delivered via email to the producer and client. Client accepts policy electronically and submits first payment.	Acelewriting	All age ranges available with 10, 15 and 20 year term EXCEPT 56-65 years, which is not available with 20 year term or Tobacco risk classes
		46-55	Max: \$750,000	Standard			
		56-65	Max: \$500,000	Preferred Preferred Plus			
SBLI	Guaranteed Level Premium Term and Flex Whole Life	18-60	Min: \$100,000 Max: \$500,000	All UW Classes	Two Options: Drop Ticket or Paper. Either way, Part 2 is completed by telephone with EMSI or APPS	Accelerated Underwriting	All states except New York and Montana
Security Mutual	Security Designer WL4U, SML Customized UL4U, UL Insurance Policy, LT Security Plus, ProValue ART, Survivorship UL, Monthly BenefitUL, Pension Customizer WL, Unisex Security XLC, Capital UL Max	18-60	Max: \$1,000,000	Pref Plus Pref (non-tob and smoker) Std. Plus Std (non-tob and smoker)	Submit Application Part 1 and Nonmedical Application Part 2 in good order. No exams or labs testing for qualified applicants. SML will request information from third party data sources. Applicants meeting the requirements can be approved in 5 business days.	SMLXpress	Permanent Residents and Citizens of the US only. Maximum amount of insurance in force and applied for with Security Mutual cannot exceed \$1.5 million per life.