

Accelerated Underwriting (Labs Free/Fluidless) Producer Information

CARRIER	PRODUCTS	AGE	RISK CLASSES	FACE AMOUNTS	PROGRAM NAME/PROCESS	CONVERSION PRODUCTS AVAILABLE
AIG	Select-a-Term 10, 15 to 30, 35	20-59	Standard NT Standard Tobacco	Min: \$50,000 Max: \$99,999	Low Band Underwriting L&C Validated prior to initiation of eTicket Complete AG Quick Ticket via iGo Telephone Interview (Exam One) Rx Check, MIB, MVR, Public Record search (Carrier)	All products available through the first 8 yrs. Then one specific conversion product after yr 8.
	Max Accumulator+ AG Platinum Choice VUL 2	0-50	Preferred Plus NT through Table E	Max Accumulator+ Min: \$50,000 Max: \$499,999 AG Platinum Choice VUL 2 Min: \$100,000 Max: \$499,999	Non-Medical Underwriting Submit via AG Quick Ticket (IUL) or Paper App Rx Check, MVR, MIB If qualified, case approved and issued If case does not qualify, case is not diverted to traditional UW. New application for a new face amount (> \$500,000) must be submitted if traditional UW desired	N/A Permanent Products
American National	Signature Term/GUL/IUL Signature Plus IUL Affinity 7 WL Executive UL	0-65	Standard NT Standard Tobacco Substandard Classes	Min: \$50,000 Max: \$250,000	Xpress iGo not available Complete eApp via ExpertApp on ANICO website: www.img.anicoweb.com -> Expert Office -> Expert App Rx Check, MIB, MVR (Carrier) Telephone Interview at discretion of UW (Exam One will call client) If approved, policy mailed to producer unless otherwise specified on eApp.	All permanent products are available for conversion.
	All individual products EXCEPT Worksite SI	0-60	All Classes	Age 0-50: \$250,001 - \$1,000,000 Age 51-60: \$250,001 - \$500,000	Xpress Plus iGo not available Complete eApp via ExpertApp on ANICO website: www.img.anicoweb.com -> Expert Office -> Expert App Rx Check, MIB, MVR, Risk Classifier (Carrier) No TeleApp Exams not automatically required. If so, agency/agent notified directly or via ExpertOffice *Process not available in NY	Issue ages < 60: All permanent products available earlier of age 65 or level term period. Issue ages > 60 (10/15 yr term only): All permanent products available if within 5 years.
John Hancock	All single-life TERM products	18-60	Super Preferred NT Preferred NT Standard NT Preferred Tobacco Standard Tobacco	Min: \$100,000 Max: \$1,000,000	ExpressTrack Complete JH Life eTicket via AgencyONE website or JHSalesnet Telephone interview (JH will contact client within 24 hours) Client signs application (via eSignature) Rx Check, MVR, public record, MIB (Carrier) If client qualifies, approved in as little as three days If client does not qualify, JH orders paramed and directs to traditional UW	All permanent products available in policy years 1-4. From years 5 to end of level term duration conversion to designated product only. Conversion available through age 70.
Lincoln Financial	All products EXCEPT MoneyGuard and TermAccel	18-60	Preferred Plus Preferred NT NON-Tobacco ONLY	Min: \$100,000 Max: \$1,000,000	LinXpress L&C Validated prior to initiation of eTicket Complete eTicket via iGo Telephone Interview (Lincoln will call client) Pre-Interview Worksheet available Rx Check, MVR, MIB, ID Check (Carrier) If client qualifies, policy sent to AgencyONE If client does not qualify, paramed service will contact client to arrange add'l requirements (labs/physical measurements, etc.) *Process not available in NY	All products available through the first 7 yrs. Then one specific conversion product after yr 7.

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Minnesota Life	All single-life products Chronic Illness Conversion Agreement Option	18-60	Preferred Select NT Preferred NT Non-Tobacco Plus Standard NT Preferred Tobacco Standard Tobacco Ages 55-60: Preferred Select and Preferred available	Min: \$250,001 Max: \$1,000,000	WriteFit Underwriting Complete eApp via iGo / MN Life website for NY cases Telephone Interview (Minnesota Life will call client) If client wants to call: 800.658.3208 MIB, Rx check, MVR, credit information, court records, and property records check (Carrier) *Note: Exam WILL be scheduled at end of phone interview. *Client to schedule 10 days - 2 weeks out to allow time for lab-free consideration. If exam NOT needed, MNL will cancel, policy issued and mailed to AgencyONE. If client directed to traditional UW, exam will take place as scheduled. *Note: Face amounts \$250,000 and below require WriteFit Express.	All permanent products are available for conversion.
Nationwide	Guaranteed Level Term (10, 15, 20, 30) YourLife No-Lapse Guarantee UL YourLife IUL Accumulator or Protector YourLife Current Assumption UL YourLife WL 100 YourLife 20-pay WL	18-70 18-60 (Acceleration)	All Classes Acceleration Preferred Plus NT Preferred NT Preferred Tobacco	Min: \$100,000 Max: \$1,000,000 (Acceleration) \$5,000,000 (Non-Accelerated)	Intelligent Underwriting (with potential Acceleration) Complete eApp via iGO Rx Check, MIB, MVR, LexisNexis (Carrier) Telephone Interview (855-424-4757) completed by a nurse or physician Evaluation for Acceleration eligibility If client qualifies for Acceleration, case is approved and issued If client does not qualify for Acceleration, Nationwide orders an abbreviated exam (labs/physical measurements) and case continues through streamlined Intelligent Underwriting process *Process not available in NY	All permanent products are available for conversion. Conversion is allowed before attained age 65. <ul style="list-style-type: none"> • 10 Year Term: First 10 policy years • 15 Year Term: First 15 policy years • 20 Year Term: First 20 policy years • 30 Year Term: First 20 policy years
PacificLife	IUL: Pacific Discovery Xelerator IUL Pacific Indexed Protector 2 Pacific Indexed Accumultaor 5 Pacific Indexed Performer LT 2 UL: Versa Flex PRO-II CV WL: Flex XV	25-60	Preferred NT Standard NT Preferred Tobacco Standard Tobacco	Min: \$100,000 (required for Preferred NT & Tobacco) Max: \$3,000,000	Executive Class Underwriting Complete a short form app and signed illustration Complete a brief telephone interview	N/A Permanent Products
Penn Mutual	Term GPUL GCWL ABSUIL	20-65	Preferred Best NT Preferred Plus NT Preferred NT Standard NT Preferred Tobacco Standard Tobacco	TERM Min: \$250,000 Max: \$2,500,000 GUL Min: \$50,000, \$100,000 (age 56+) Max: \$2,500,000 WL and IUL Min: \$50,000 Max: \$2,500,000	ACE Underwriting Program Advisor must attend one-time webinar to use ACE portal Advisor starts new application in ACE portal and invites the Client to register and complete personal information Client and Advisor complete application questions Client completes 'My Life & Health ' Questions Accelerated Underwriting Engine determines underwriting class or defers to traditional UW Illustration uploaded Application finalized and submitted electronically Case approved and policy delivered/signed/paid electronically *Process not available in CA, CT, DC, FL, ND, NY, or SD No replacement/1035	All permanent products available during the level term period or before age 70.

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<u>Principal</u>	All Term Products UL IUL VUL SUL Benefit VUL II (NY only)	18-60	Super Preferred NT Preferred NT Preferred Tobacco	Min: \$50,000 Max: \$1,000,000 *Up to \$2,000,000 for SUL only	Accelerated Underwriting Telephone Interview (888-TeleApp, Option 2) - Prior to app OK (Principal will call client) Complete DROP TICKET via iGo for Term Products ONLY. For Perm Products, use Tele-App *Note: eApp not available with SUL MVR, Rx check, MIB (Carrier) If approved, policy issued and mailed to AgencyONE	All permanent products are available for conversion. Conversion window varies based on term duration.
<u>Prudential</u>	All Term Products (except PruTerm One) PruLife Custom Premier II VUL Protector PruLife Founders Plus UL PruLife Index Advantage UL PruLife UL Protector PruLife Essential UL	18-60	Preferred Best NT Preferred NT Non Smoker Plus Non Smoker	Min: \$100,000 Max: \$1,000,000	PruFast Track Submit Fast App electronically via iGo Telephone interview completed within 24 hours via vendor (EMSI) App then signed electronically, over the phone, or wet signature Rx Check, MIB, MVR, Identity & Fraud Checks If qualified, Accelerated decision made If case not Accelerated, moved to Optimized path and APS, paramed, and/or labs may be necessary for decision	Term Essential- Convert to any permanent product through the earlier of age 65 or the level term period. Term Elite- Convert to any permanent product through age 65.
<u>Protective</u>	Classic Choice Term Custom Choice UL (10-30)	18-60	Select Preferred NT Preferred NT	Age 18-45: \$100,000- \$1,000,000 Age 45-60: \$100,000- \$500,000	PLUS EZ-App via iGo Rx Check, MIB, MVR TeleLife Interview (carrier) If approved, E-signature obtained and policy delivered If not approved through PLUS, case transitioned to traditional underwriting	For Classic Choice Term, several options available during policy years 1 through 5. After year 5, only two product options available for conversion and length of conversion eligibility is dependent on the term duration. For Custom Choice UL, several conversion options available anytime in the first 20 policy years, up to age 70.
<u>United of Omaha</u>	Term Life Answers 10, 15, 20, 30	18-55	Preferred Plus NT Preferred NT Standard NT	Min: \$100,000 Max: \$1,000,000	Accelerated Underwriting for TLA Submit a Speed eTicket via iGo Obtain a voice signature or esignature ExamOne completes phone interview Rx Check, MVR, MIB, Risk Classifier If qualified, case approved and issued If not qualified, moved to traditional UW	Convert to any permanent product through age 75, or 20 years for Term 30 policies
	Term Life Express 10, 15, 20 and 30 yr GUL Express	18-65	Standard NT Standard Tobacco	TERM Age: 18-50 - \$25K - \$300K Age: 51-65 - \$25K - \$250K GUL Age: 18-65 - \$25K - \$99,999 Age: 18-50 - \$100K - \$300K Age: 51-65 - \$100K - \$250K	Express Underwriting Complete eApp via iGo MIB, Rx Check, MVR (mandatory ages 18-35; as-needed for ages 36-65) (Carrier) Random Telephone Interview (UOO will call client if nec.) Mandatory Telephone Interview for \$250,001+ on Term and/or ages 61-65 on GUL (UOO will call client) If approved, issued and mailed to AgencyONE Note: Child Whole Life Available : Ages 14days -17Yr; \$5K-\$30K	Express term products can only convert to the GUL Express product or Living Promise WL.

TIME SAVING DROP TICKETS

If your client doesn't meet the criteria for a lab-free program, valuable time can be saved with drop ticket submissions at Protective, Principal and/or Banner.