

Accelerated Underwriting (Labs Free/Fluidless) Producer Information

CLICK carrier name for important guidelines/program specs/knock-out criteria

CARRIER	PRODUCTS	AGE	RISK CLASSES	FACE AMOUNTS	PROGRAM NAME/PROCESS	CONVERSION PRODUCTS AVAILABLE
AIG	Max Accumulator+ AG Platinum Choice VUL 2 (NO TERM)	0-50	Preferred Plus NT through Table E Tobacco	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 (Carrier) 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	All individual products (excluding Worksite SI)	0-65	Standard NT Standard Tobacco Substandard Classes	Min: \$50,000 Max: \$249,999	Xpress Full completed eApp via ANICO website: www.img.anicoweb.com -> Expert Office -> Expert App Rx Check, MIB, MVR, Risk Classifier (Carrier) Telephone Interview at discretion of UW (Exam One will call client) If approved, policy mailed to producer unless otherwise specified on eApp	Conversion option will expire on the policy anniversary at the end of the level premium term period or on the policy anniversary following the insured's attained age of 65, which ever occurs first. However, the conversion period will never be less than 5 years. All permanent products are available for conversion.
	All individual products (excluding Worksite SI)	18-60	Preferred Plus NT Preferred NT Standard Plus NT Standard NT Preferred Tobacco Standard Tobacco	Age 0-50: \$250,000 - \$1,000,000 Age 51-60: \$250,000 - \$500,000	Xpress Plus Full completed eApp via 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 immediately or via ExpertOffice	Conversion option will expire on the policy anniversary at the end of the level premium term period or on the policy anniversary following the insured's attained age of 65, which ever occurs first. However, the conversion period will never be less than 5 years. All permanent products are available for conversion.
Equitable	*TEMPORARY PROGRAM* COIL Institutional Series VUL Optimizer BrightLife Grow	Up to age 55	Best fit is for healthy insureds. Best class available is product specific.	PERM up to \$2,000,000	Accumulation Streamlined Underwriting *TEMPORARY PROGRAM due to COVID-19* Provide a fully completed application, including a Medical Information Questionnaire, and Equitable will use every non-invasive and no-touch medical/non-medical resource available to underwrite these cases	N/A Permanent Products
John Hancock	All single-life TERM and PERM (including LTC rider)	18-60	Super Preferred NT Preferred NT Standard NT Preferred Tobacco Standard Tobacco	Min: \$100,000 Max: \$3,000,000 PLEASE CLICK TEXT FOR TEMPORARY UW GUIDELINE CHANGES RELATED TO COVID-19	ExpressTrack TERM: JH Life eTicket via iGo, Applic ~~nt~~ , or JHSalesnet PERM: Paper Ticket ONLY Telephone interview (JH will contact client within 24 hours) Client signs application (esignature option) Rx Check, MVR, public record, MIB (Carrier) If client qualifies, approved in as little as two - 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. The available conversion period is the lesser of end of the level term period or attainment of age 70. However, with optional Healthy Engagement Rider (Vitality PLUS), the conversion options in policy year 5 through 10 are dependent on the Vitality Status achieved by the life insured, as follows: – If the life insured has achieved either Gold or Platinum status on each of the three annual processing dates prior to the date of the conversion, then the policy can be converted to any John Hancock single-life permanent plan of life insurance offered for sale at the time of the conversion; or – If the life insured has achieved either Silver or Bronze status on any of the three annual processing dates prior to the date of the conversion, then the policy can be converted to a single-life permanent plan of life insurance that John Hancock makes available for conversions. *When adding the Healthy Engagement Rider to your Term policies in New York, standard Term conversion rules apply (i.e. conversion is not dependent on Vitality status achieved).
Legal and General	OPTerm 15, 20, 25, 30, 35, 40 OPTerm 10 (\$100K-\$500K only)	20-50	Preferred Plus NT Preferred NT Standard Plus NT NT ONLY	Age 20-40: \$100,000-\$1,000,000 Age 41-45: \$100,000-\$750,000 Age 46-50: \$100,000- \$500,000	Accelerated Underwriting Program Submit drop ticket via iGO for AppAssist Telephone Interview (Carrier) Rx Check, MVR, MIB, FCRA consumer check (Carrier) If client qualifies for acceleration, case is approved If client does not qualify, traditional AppAssist process continues	Convertible to the earlier of the level term period or age 70 (5 years if 66+) to a guaranteed UL.
Lincoln Financial	All products EXCEPT MoneyGuard and TermAccel	18-60	Preferred Plus NT Preferred NT Standard NT NT ONLY	Min: \$100,000 Max: \$1,000,000	LincXpress L&C Validated prior to initiation of eTicket. Complete eTicket via iGo Telephone Interview (Lincoln will call client to schedule) 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.)	All products available through the first 7 years then one specific conversion product year 8+. Conversion available before the earlier of the end of the level term period or the client's attained age 70.

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Minnesota Life	Term, Whole Life and Select Universal Life products	0-54; varies depending on product selection	Varies depending on product selection; refer to WriteFit Express guide.	Min: Varies by product Max: \$250,000	WriteFit Express Completed eApp via iGo / MN Life website for NY cases Telephone Interview (Exam One calls client) If client wants to call: 800.658.3208 MIB, Rx check, MVR, credit information, court records, and property records check (Carrier) Policy issued and mailed to AgencyONE If declined, a 90-day waiting period will be enforced before a new application can be submitted.	All permanent products are available for conversion. Normal conversion window: 10 & 15 year term - 5 years 20 & 30 year term - 10 years Extended Conversion Agreement offered which allows the conversion period to be extended to the full level term duration of the policy or to age 75, whichever comes first, always with a minimum of 5 years.
	All single-life products EXCEPT SecureCare Chronic Illness Conversion Agreement available (must check off Extended Conversion Agreement in order to have CICA option)	18-60	Preferred Select NT Preferred NT Non-Tobacco Plus Standard NT Preferred Tobacco Standard Tobacco	Min: \$250,001 Max: \$3,000,000 (Ages 18-50) \$1,000,000 (Ages 51-60)	WriteFit Completed eApp via iGo / MN Life website for NY cases Telephone Interview (Exam One calls 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 exam 10 days - 2 weeks out to allow time for labs-free consideration. If exam NOT needed, MNL will cancel & AgencyONE will be notified Policy issued and mailed to AgencyONE If client directed to traditional UW, exam will take place as scheduled	All permanent products are available for conversion. Normal conversion window: 10 & 15 year term - 5 years 20 & 30 year term - 10 years Extended Conversion Agreement offered which allows the conversion period to be extended to the full level term duration of the policy or to age 75, whichever comes first, always with a minimum of 5 years.
Nationwide	Guaranteed Level Term (10, 15, 20, 30) YourLife No-Lapse Guarantee UL YourLife IUL 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: \$2,000,000 (Acceleration Ages 18-50) \$1,000,000 (Acceleration Ages 51-60) \$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 If client does not qualify for Acceleration, Nationwide orders an abbreviated exam (labs/physical measurements) and case continues through streamlined Intelligent Underwriting process	Term policies are convertible to any permanent product through the earlier of age 65 or: Term 10- 10 years Term 15- 12 years Term 20/30- 20 years
PacificLife	PL Promise Term PL Promise GUL	50-69	All Classes	Min: \$50,000 Max: \$1,000,000	PL Smooth Sailing Complete PL Express App that meets qualification requirements PL confirms in force and applied for coverage with PL does not exceed \$1MM Telephone interview conducted (client contacted within 48 hours) and APS ordered Case underwritten using MIB, MVR, Rx, APS and telephone interview information If approved, case proceeds to policy issue	Term policies are convertible at any time during the level premium period (not to exceed attained age 70). All or partial conversion OK to any new permanent policy that PL makes available at time of conversion.
Penn Mutual	Guaranteed Convertible Term Protection Non-Convertible Term Guaranteed Protection UL Accumulation Builder Select IUL Versatile Choice WL Guaranteed Choice WL	20-65	Preferred Best NT Preferred Plus NT Preferred NT Standard NT Preferred Tobacco Standard Tobacco	TERM Min: \$250,000 Max: \$5,000,000 GUL Min: \$50,000, \$100,000 (age 56+) Max: \$5,000,000 WL and IUL Min: \$50,000 Max: \$5,000,000 *Max includes any in force coverage*	ACE Underwriting Program 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 NY No replacement/1035 No TeleApp	Guaranteed Convertible Term - convertible to any permanent product through the earlier of age 70 or: Term 10- 10 years Term 15- 15 years Term 20/30- 20 years
Principal	All Term Products UL IUL VUL SUL Benefit VUL II (NY only)	18-60	Super Preferred NT Super Standard NT Standard NT Preferred NT Preferred Tobacco	Min: \$50,000 Max: \$1,000,000 *Up to \$2,000,000 for SUL PLEASE CLICK TEXT FOR TEMPORARY UW GUIDELINE CHANGES RELATED TO COVID-19	Accelerated Underwriting Complete DROP TICKET or eApp via iGo for Term Products ONLY. For Perm Products, complete Tele-App Telephone Interview (888-TeleApp, Option 2). OK to complete as first step (Principal will call client) *Note: eApp not available with SUL MVR, Rx check, MIB (Carrier) If approved, policy issued and e-delivered (TERM) or mailed (PERM) to AgencyONE If not approved via Accelerated UW, case moves to traditional underwriting and abbreviated exam is ordered	Term policies are convertible to any permanent product Term with Conversion Extension Rider - convertible through the earlier of the level term period or age 70 Term w/out Conversion Extension Rider - convertible through the earlier of age 70 or: Term 10- 7 years Term 15- 12 years Term 20- 15 years Term 30- 20 years

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Protective	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 (Carrier) TeleLife Interview (Carrier) If approved, E-signature obtained and policy delivered If not approved through PLUS, case transitioned to traditional underwriting	Classic Choice Term - convert to any permanent product through year 5 or a conversion specific product thereafter Custom Choice UL - convert to any perm product within the first 20 policy years, up to age 70
Prudential	All Term and Perm (excluding PruTerm One and Survivorship products)	18-60	Preferred Best NT Preferred NT Non Smoker Plus	Min: \$100,000 Max: \$1,000,000 PLEASE CLICK TEXT FOR TEMPORARY UW GUIDELINE CHANGES RELATED TO COVID-19	PruFast Track Submit Fast App or Xpress Worksheet electronically via iGO Telephone interview completed within 24 to 48 hours via vendor (EMSI) App then signed electronically, over the phone, or wet signature Rx Check, MIB, MVR, Identity & Fraud Checks (Carrier) If qualified, Accelerated decision made/case approved and issued If case not Accelerated, additional UW requirements ordered at underwriter's discretion (i.e. 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 Policies issued later than age 60 are convertible for 5 years
Security Mutual	Whole Life Series Term Portfolio Survivorship and Unisex Products	18-60	Preferred Plus NT Preferred NT Standard Plus NT Standard NT Preferred Smoker Standard Smoker	Max: \$1,000,000	SMLXpress Underwriting Submit FireLight e-App (fully completed Part I and II) Rx Check, MIB, MVR (Carrier) If case meets guidelines, approval within five business days Otherwise, traditional underwriting required	LT Security Plus 2 LT 10/15/20/30 convertible without evidence of insurability, to any perm plan regularly issued by the Company at the time of conversion (excluding policies that provide for any benefits in the event of chronic illness or long term care). The policyowner may elect to convert at any time prior to the 10th/15th/20th/30th policy anniversary but not later than age 75, provided the policy is in force and premiums are not being waived by the Company.
Symetra	All Perm Products	18-60	Preferred Plus NT Preferred NT Standard NT	Age 18-50: Up to \$2,000,000 Age 51-60: Up to \$1,000,000	Accelerated Underwriting Submit paper app and Non-Med Part II Rx Check, MIB, MVR (Carrier) If Standard or better, case approved and sent to issue Otherwise, traditional underwriting required	N/A Permanent Products
United of Omaha	Term Life Answers 10, 15, 20, 30 Income Advantage IUL Life Advantage Protection IUL	18-55	Preferred Plus NT Preferred NT Standard Plus NT Standard NT	Min: \$100,000 Max: \$1,000,000	Accelerated Underwriting Submit a Speed eTicket via iGO Obtain a voice signature or esignature ExamOne completes phone interview (Call Center Contact: 844.486.8452) Rx Check, MVR, MIB (Carrier) If qualified, case approved and issued If not qualified, moved to traditional UW	Convert to any permanent product. Conversion window varies by term length: Term 10- later of 2 years or age 75 Term 15/20- prior to age 75 Term 30- 20 years

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.