

ACCELERATED UNDERWRITING PROGRAMS

		Accordia	American General	AIG QoL	American National	American National	Assurity	Assurity	Banner
		Fast Lane Accelerated UW	Non-Med UW	Non-Med UW	Xpress	Xpress Plus	Accelerated UW	Accelerated UW	APPcelerate™
Quoting Options	Illustrations / Quoting	Winflex, Global Atlantic software, Term Quoting Engines	Winflex	Winflex	Term Quoting Engines, Winflex (GUL only), Carrier Website	Winflex, ANICO website	Term Quoting Engines, Winflex, Carrier Website	Term Quoting Engines, Winflex, Carrier Website	Term Quoting Engines, Carrier Website
	Separate Product?	No	No	No	No	No	Yes	No	No
	Products Available	Lifetime Builder, Lifetime Foundation, Lifetime Provider Indexed UL, Lifetime Assure UL, Term policies	Max Accumulator+, AG Platinum Choice VUL 2	QoL Max Accumulator+	All products (excluding Worksite SI products)	All products (excluding Worksite SI products)	Term Life Insurance	Whole Life, Universal Life	OPTerm 10, 15 20, 25, and 30
	Issue Age Limits	Ages 18-60	Ages 0-50	Ages 0-59	Ages 0 - 65	Ages 18-60	Ages 18-65	Ages 0 - 85	Ages 20 - 50
	Face Amount Limits	Up to \$1,000,000 (Ages 18-50); Up to \$500,000 (Ages 15-55); Up to \$250,000 (Ages 56-60)	\$50,000-\$499,999 (Max Accum+) \$100,000-\$499,999 (VUL) Takes into acct coverage issued in the past 12 months	\$50,000 - \$249,999	Up to \$249,999 (as of 10/1/18)	\$250,000-\$1M (ages 18-50) \$250,000-\$500K(ages 51-60)	\$25,000-\$500K (ages 18-50) \$25K - \$350K (ages 51-65)	Up to \$300K (ages 0-17); Up to \$200K (ages 18-45); Up to \$150K (ages 46-60); Up to \$100K (ages 61-85)	10T: \$100K - \$500K (ages 20-50); 15T, 20T, 25T, 30T: \$100K-\$1M (ages 20-40); \$100K-\$750K (ages 41-45); \$100K-\$500K (ages 46-50)
	Risk Classes Available	Standard or Better for Tobacco and Non-Tobacco	Accept or Reject (PPNT to T4) Tables A-B included in Standard Class; Tables C-E included in Table D risk class	Standard (Non-Tobacco & Tobacco) Substandard (Non-Tobacco) Sustaindard (Tobacco)	Standard or Table Rated	Standard or better	Preferred Plus, Preferred Standard, Standard Tobacco Preferred Tobacco	Preferred Plus, Preferred, Standard	Preferred Plus Non-tobacco Preferred Non-tobacco Standard Plus Non-Tobacco
Application Submission	A-Team Approved	No		Yes	Yes	No	No	Yes, if annual premium is \$1,000+	Yes
	Direct Submit Carrier	No	Yes through QuickTicket; Paper Apps are also acceptable	No	No	iGO or Expert App(ANICO)	Yes		Yes (A-Team can also submit)
	E-Signature Approved	No		DocuSign	No		Yes		DocuSign & Marketech
Underwriting Process	Database Checks	Public Records Search (credit info, court records, property records), MIB, MVR, Prescription	MVR, MIB, RX Report		MIB, Prescription, Risk Classifier (public records, MVR, credit history)	MIB, Rx, Risk Classifier (public records, MVR, credit history)	MIB, RX, MVR		MIB, MVR, Prescription
	Labs Required?*	If applicant is found to be ineligible for Fast Lane and paramed and labs would be required.	No	No	No	May qualify for no exam and lab-free	If rejected, would have to go through full UW	Carrier reserves the right to require an exam and labs	May qualify for Lab-free underwriting
	Medical Records Required?*	Underwriter Discretion	No	No	Underwriter Discretion	Yes	Underwriter Discretion		Underwriter Discretion
	Phone Interview Required?	Yes	No	Yes	In cases where applicant has health issues	Yes	Yes, when there are discrepancies		Yes
	Post Interview Turnaround Time	24-48 hours	5 days (in all in good order)	5 Days from submission to issue	48-72 hours				1 - 2 days if lab free
	Phone Interview Fulfillment	ExamOne	3rd Party Vendor		ANICO UW Team	ANICO UW Team			LGA In House Team
Policy Delivery Options	Electronic Delivery Available	No		Yes	No				Yes
	Electronic Signature Available	No		Yes	No		Yes		Yes
	Credit Card Pymt for Initial Premium	No		Yes	No		Yes		Yes
	Credit Card Pymnt for Ongoing Premium	No		No	No		Yes		Yes
	Binding Coverage Available?	Yes		Yes	Yes				Yes
Program Information and Links	Convertible	Normal Conversion Rules for Term Products	Not Applicable	Normal Conversion Rules for Term Products	Normal Conversion Rules for Term Products	Normal Conversion Rules for Term Products	Normal Conversion Rules for Term Products		Normal Conversion Rules for Term Products
	Program Nuances	Excluded Conditions: Alcohol or Drug Abuse, COPD, Emphysema, Heart Attach, MS, Rheumatoid Arthritis, Ulcerative Colitis, Bipolar, Crohn's Disease, Heart Disease, PAD, Stroke, Cancer, Diabetes, Melanoma, PVD, TIA	Decision based on information in the application, declarations of Part A and B, supplementary forms and results of database checks. AAS (chronic illness rider) is available with non-med UW. If ineligible for non-med UW, full UW available (as of 11.06.18)	If amount applied for on the application plus any coverage issued within the last 12 months is equal to or greater than \$250,000, the new coverage will be subject to full underwriting		Not available for paper applications		Full UW available for those who don't qualify. Must be a US citizen	One inch added to clients height to boost risk class
	States not Available	NY				NY (coming soon)	CA		NY as of 1/28/19

ACCELERATED UNDERWRITING PROGRAMS

		Equitable (AXA) Accumulation Streamlined UW Program	Foresters Non-Medical UW	Gerber Simplified Underwriting	John Hancock ExpressTrack	John Hancock Simplified Life	Lincoln Financial Lincoln TermAccel®	Lincoln Financial Professional Advantage Program	Lincoln Financial LincXpress
Quoting Options	Illustrations / Quoting	Winflex, Carrier software	Website software	Gerber website	JH Illustrator Desktop & www.jhillustrator.com	www.jhillustrator.com & www.jhsimplifiedlife.com	WinFlex, Lincoln DesignIt™, & Term Quoting Engines	WinFlex & Lincoln DesignIt™	Term Quoting Engines, Winflex, Lincoln DesignIt™
	Separate Product?	No	No	Yes	No	No	Yes	No	No
	Products Available	Brightlife Grow, VUL Optimizer (illustrated funding must be equivalent to the target premium or greater in each of the first 5 years to qualify)	Your Term, Advantage Plus WL, Smart UL	Gerber Duet Non-Participating Whole Life	All single-life term products (JH Term & JH Term with Vitality); single-life permanent products	Simplified Life VUL	Lincoln TermAccel® 10, 15, 20, and 30 year	Indexed UL and Variable UL (includes survivorship)	All term and permanent products (excluding Lincoln LifeElements * One-Year Term, Lincoln TermAccel®, and Lincoln MoneyGuard®)
	Issue Age Limits	Ages 18-55	18+	Ages 25-70	Ages 18-60	Ages 30 - 60	Ages 18 - 60 (10T, 15T, 20T) Ages 18-50 (30T)	25-65	Lab Free: Ages 18 - 60
	Face Amount Limits	Up to and including \$2 Million	Term - \$400,000 (ages 18-55); \$50,000-\$150,000 (ages 56+)	\$100,000 - \$300,000 (ages 25-50);	\$3 Million and below	No specific face amount limit. See Nuances below for additional details.	\$100,000 - \$1,000,000	Up to \$20,000,000	\$1,000,000 or less
	Risk Classes Available	Standard Plus is best class avail	Non-Tobacco & Tobacco		Standard or Better	Simplified Issue Non-Smoker Simplified Issued Smoker	Preferred Plus - Table 4	Standard or Better	Preferred Plus - Table H
Application Submission	A-Team Approved	No	No		Yes	Yes	No	Yes	Yes
	Direct Submit Carrier	No	iGo e-App		Yes	No	Yes	No	No
	E-Signature Approved				Yes	DocuSign	DocuSign	DocuSign	DocuSign
Underwriting Process	Database Checks	MIB, MVR, prescription check	MIB, Prescription Check & build chart (does not require financial justification)	MIB, RX, MVR	MIB, MVR, Prescription	MIB, MVR, Prescription	MIB, MVR, Prescription	MIB, MVR, Prescription	MIB, MVR, Prescription
	Labs Required?*	No	No	No	If eligible, lab-free underwriting	No	Preferred Plus, Preferred and Most Standard - Lab Free; Otherwise Labs Required	No (if all criteria met...see program nuances below)	Preferred Plus, Preferred & Most Standard - Lab Free; Otherwise Labs Required
	Medical Records Required?***	Required for all cases on clients over age 50 and for cause for younger clients	No	Underwriter Discretion	A post-issue APS will be requested. Policy may be rescinded if APS reveals a material misrepresentation in the application	No	No	Yes	Lab Free Qualifying: No Records Required
	Phone Interview Required?	No	No	Yes	Yes	Yes	Yes		Yes
	Post Interview Turnaround Time				As little as 3 days	Policy within 8 business days from In Good Order	Decision No More than 20 business days s/t Client Availability		No current stated turnaround time
	Phone Interview Fulfillment		No Phone Interview Required		John Hancock Representative	John Hancock UW Team	Lincoln TermAccel® Team		Lincoln Tele-app Team
Policy Delivery Options	Electronic Delivery Available				To Be Determined	No	Yes	Yes	Yes
	Electronic Signature Available				To Be Determined	No	Yes	Yes	Yes
	Credit Card Pymt for Initial Premium			Yes	No	No	No	No	No
	Credit Card Pymnt for Ongoing Premium			Yes	No	No	No	No	No
	Binding Coverage Available?				No	No	Yes		No
Program Information and Links	Convertible		Normal Conversion Rules for Term Products	Not Applicable	Normal Conversion Rules for Term Products	Not Applicable	Normal Conversion Rules for Term Products	Not Applicable	Normal Conversion Rules for Term Products
	Program Nuances	following riders are allowed: LTCSR, DDP/DDW, CTR, CLR, CV Plus Rider and SOI. Requires completed application and MIQ (medical information questionnaire)	If proposed insured does not qualify for non-med rates the application will be declined. May proceed with fully underwritten product. Issue age limits based on "age nearest".	For Non-Med Underwriting, must submit a digital or telephone application. Must be a US citizen or a legal permanent resident.	Must be submitted through JH Life eTicket, JH Life Paper Ticket (for permanent products) or Applicant's Express Complete Multi-Carrier Ticket	Coverage limited to minimum face solve based on premium. Premium must be between \$10K and \$20K annually for a minimum of five years.	Sub-Standard Risks available for this Accelerated Underwriting Program. Random holdout of cases that qualify for program - for these an abbreviated exam will also be required.	Must have completed an Executive physical exam in past 18 months. Min income requirement of \$200K annually, Exec, Professional, White Collar occs only. US Citizen or green card holder.	Client contacted within 24 - 48 hours by LincXpress Team Member for Tele-interview. Random holdout of cases that qualify for program - for these an abbreviated exam will also be required.
	States not Available	Available in all states		TBD	NY	NY, PR, Guam	NY	NY	NY

ACCELERATED UNDERWRITING PROGRAMS

		Minnesota Life	Minnesota Life	National Life Group/LSW	National Life Group/LSW	Nationwide	North American	North American
		WriteFit	WriteFit Express	No Fluid Underwriting	EZ Underwriting Program	Intelligent Underwriting	Write Away	Legacy Optimizer
Quoting Options	Illustrations / Quoting	Winflex and Minnesota Life website	Winflex and Minnesota Life website	NLG website	NLG website	Winflex, NW software, term quote engines	Winflex, NA software, iPipeline	Winflex, NA software
	Separate Product?	No	No	No	No	No	No	Yes
	Products Available	All Single Life products	Advantage Elite Select Term, Secure Protector Whole Life, Secure Accumulator Whole Life, Orion Indexed UL	LSW Foundation UL, LSW Provider IUL, LSW Protector Life WL & LSW Term	FlexLife II (LSW or NLG)	Term, Current Assumption UL, GUL, IUL Accumulator, IUL Protector, WL 100, 20-Pay WL	All products through SimpleSubmit	Legacy Optimizer IUL
	Issue Age Limits	Ages 18 - 60	16-54 (0-55 for WL, 0-54 for Orion IUL)	Ages 0 - 65	Ages 18-65	18-70 (non-med only up to age 60)	Ages 18-60 (age nearest)	Ages 50-80
	Face Amount Limits	Ages 18-50: \$0 - \$2,000,000 Ages 51-60: \$0 - \$1,000,000	\$50,000-\$250,000 (Term & Orion IUL); \$10,000-\$99,999 (Secure Accum WL); \$10,000-\$249,999 (Secure Prot WL)	Up to \$250,000	Up to \$1M (ages 18-60); Up to \$250,000 (ages 61-65)	\$100,000-\$5M Non-Med: \$100,000-\$1M	Up to \$1M (ages 18-50); Up to \$500,000 (ages 51-60)	No Limit
	Risk Classes Available	Standard or Better on Nontobacco Preferred Tobacco	Preferred for minors (Ages 0-15) Standard (Ages 16+) Standard or Better (Orion IUL \$100K+)	Standard	Elite, Preferred, Express, Standard & Substandard	Pref or better for accelerated UW	Standard or Better	Non-Tobacco & Tobacco
Application Submission	A-Team Approved	Yes (if over \$250,000)	No	Yes	Yes			
	Direct Submit Carrier	Yes (up to \$250,000)	Yes	No	No		Yes (SimpleSubmit e-app)	Yes (SimpleSubmit e-app)
	E-Signature Approved	No	No	No	No			
Underwriting Process	Database Checks	MIB, MVR, Prescription	MIB, MVR, Prescription		public records, court records, property records, credit history, MVR, MIB & prescription	Prescription, MVR	MIB, Prescription, Lexis Nexis	MIB, Prescription, Review of Medical Questions on app
	Labs Required?*	Underwriter Discretion	No	No	Underwriter Discretion after PHI (for face amounts \$501K and more)	Only for healthiest clients might they be waived: 18-60, US citizen or perm resident with 10yr green card, no major medical conds	No (unless ineligible for Write Away UW)	No
	Medical Records Required?***	Underwriter Discretion	Underwriter Discretion	Underwriter Discretion	Underwriter Discretion	Underwriter Discretion	No (unless ineligible for Write Away UW)	No
	Phone Interview Required?	Yes	Yes		Yes (For Face Amounts \$500,000 or more)	Yes	Yes, Elite Sales Processing (855-584-3339)	Yes, Agent Initiates Call (888-545-5984)
	Post Interview Turnaround Time	Normal turnaround of approx 48 hours	Normal turnaround of approx 3 days	4-7 days	Avg Turnaround time - 5.3 Days		3-4 days	
	Phone Interview Fulfillment	ExamOne	ExamOne		ExamOne	Outside Vendor	ESP (Elite Sales Processing)	ESP, Inc
Policy Delivery Options	Electronic Delivery Available	No	No	No	No		No	
	Electronic Signature Available	No	No	No	No	Yes		
	Credit Card Pymt for Initial Premium	No	No	No	No			No
	Credit Card Pymnt for Ongoing Premium	No	No	No	No			No
	Binding Coverage Available?	Yes	Yes			Yes		Required (Money required to be received prior to issue)
Program Information and Links	Convertible	Normal Conversion Rules for Term Products	Normal Conversion Rules for Term Products	Normal Conversion Rules for Term Products	Not Applicable	Normal Conversion Rules for Term products	Normal Conversion Rules for Term Products	
	Program Nuances	Client is able to qualify for accelerated underwriting at Standard or better risk class	Client is able to qualify for accelerated underwriting at Standard or better risk class		Telephone interview required for face amounts of \$501,000 and above	Not available on survivorship products or CareMatters. Spouse and Child riders are not available through Intelligent UW, but LTC Rider is available.	Prequalification questions to determine eligibility. If ineligible for process, case goes through full UW with exam/labs, aps'. Knockout questions listed in Field Guide.	Must meet prequalification build, questions and suitability
	States not Available	NY	NY			NY	CA	CA

ACCELERATED UNDERWRITING PROGRAMS

		Pacific Life	Pacific Life	Principal Financial	Protective	Prudential	Sagicor	SBLI
		PL Smooth Sailing Underwriting	Executive Class Underwriting	Accelerated Underwriting	PLUS (Protective Life Underwriting Solution)	PruFast Track		Accelerated Underwriting
Quoting Options	Illustrations / Quoting	Winflex, Term quote engines	Pacific Life Navigator Software	Winflex & Principal Edge	Winflex, ELI, iPipeline	Winflex, Term quote engines	Sagicor website	iPipeline, SBLI website, Term Quoting Engines
	Separate Product?	No	No	No	No	No	No	No
	Products Available	PL Promise Term Life & PL Promise GUL	VUL: Pacific PRIME VUL, Pacific Select Excel Survivorship VUL	Term, UL, IUL, VUL, SUL, or Benefit VUL II (NY Only)	Classic Choice Term, Custom Choice UL	All term products (except PruTerm One, PruLife UL Plus and Survivorship products), Custom Premier II, VUL Protector, Founders Plus UL, Index Advantage UL	Sage Term, Sage NLUL, Sage Whole Life	SBLI Level Term, Whole Life
	Issue Age Limits	Ages 50-69	Ages 25 - 60	Ages 18 - 60	Ages 18-60	Ages 18-60	Ages 16 - 65 (Sage Term: Ages 18-65)	Ages 18 - 60
	Face Amount Limits	Up to \$1M	\$100,000 - \$3,000,000	\$50,000 - \$1,000,000 (Up to \$2M for SUL)	Ages 18-45 (\$100,000-\$1,000,000); Ages 46-60 (\$100,000-\$500,000)	\$100,000 - \$1,000,000	Sage Term: \$50,000 - \$1,000,000*; Sage NLUL: \$25,000 - \$400,000; Sage IUL: Up to \$1M (A18-50) and Up to \$500K (A51-A65) Sage Whole Life: \$25,000 - \$250,000	\$100,000 - \$500,000
	Risk Classes Available	Any risk class including substandard	Preferred Tob. & Non-tob Standard Tob. & Non-tob	Standard, Super Standard, Preferred or Super Preferred	18-45 - Standard or Better 46-60 - Preferred or Better	Standard Non-Smoker or better	Preferred (NT & Tobacco) Standard (NT & Tobacco) Rated Non-Tobacco	All UW Classes
Application Submission	A-Team Approved		No	Yes	Yes		No	Yes
	Direct Submit Carrier	No (drop ticket or paper application allowed)	No	No	Yes (iGo, EZ-App, LifeSpeed or IXN)	Drop Ticket or Xpress Quick form if face amount is \$250,000 or less	Yes	Yes (A-Team can also submit)
	E-Signature Approved		No	DocuSign	Yes		No	DocuSign & Marketech
Underwriting Process	Database Checks	MIB, Prescription, MVR	MIB, MVR, Prescription	MIB, MVR, Prescription Check	MIB, MVR, Prescription Check	MIB, fraud & insurance history, Prescription Check, MVR		MIB, MVR, FCRA, Prescription
	Labs Required?*	No (must have had comprehensive physical and blood work done with PCP within the last 18 months)	No	No	If client qualifies for accelerated underwriting (as determined in PHI) then labs are waived	If client receives an Optimized decision, then labs/exam may be required.	No	No
	Medical Records Required?*	Yes	Underwriter Discretion	No	If client qualifies for accelerated underwriting (as determined in PHI) then APs are waived	Underwriter Discretion	No	Underwriter Discretion
	Phone Interview Required?	Yes	Yes	Yes	Yes	Yes	No	Yes
	Post Interview Turnaround Time		10 Days	Review 24 - 48 hours with complete requirements	48-72 hours	24-72 hours	1-2 minutes after completion of e-application	1 - 2 days if lab free
	Phone Interview Fulfillment		ExamOne	Principal Team	Protective Team			EMSI or APPS
Policy Delivery Options	Electronic Delivery Available		No	No	Yes		No	Yes
	Electronic Signature Available	Voice signature on app.	No	Yes	Yes	Yes	No	Yes
	Credit Card Pymt for Initial Premium		No	No	No		No	Yes
	Credit Card Pymt for Ongoing Premium		No	No	No		No	No
	Binding Coverage Available?		Yes	Yes			No	Yes
Program Information and Links	Convertible	Normal Conversion Rules for Term Products	Not Applicable	Normal Conversion Rules for Term Products	Normal Conversion Rules for Term Products		Normal Conversion Rules for Term Products	Normal Conversion Rules for Term Products
	Program Nuances		Clients must be in good health. Program for Highly Compensated Executives with no Risk Exposure; Excluded Riders - ADB, GI, WP, CTR, AIR, SIR	Upsell Campaign for coverage up to maximum death benefit under program limits	Voice Authorization required from client to use PLUS UW attempts will be made to reach client Can warm transfer client to App Team by calling 888-800-6608 (otherwise response time is 24 hours)	Available to US residents only	*\$50,000-\$1M (ages 18-45) \$50,000-\$750,000 (ages 46-55) \$50,000-\$500,000 (ages 56-65) as of 3/9/18	If no additional information is needed, immediate approval on case.
	States not Available	NY	NY	N/A	NY		NY	NY & MT

ACCELERATED UNDERWRITING PROGRAMS

		Security Mutual	Transamerica Trendsetter LB (Point of Sales Decisions)	Transamerica Trendsetter Super (Point of Sales Decisions)	United of Omaha Term Express & GUL Express	United of Omaha IUL Express (available 11.02.19)	United of Omaha Accelerated UW
Quoting Options	Illustrations / Quoting	Winflex, Term quote engines	TA software, Winflex, iPipeline, Term Quoting Engines	TA software, Winflex, iPipeline, Term Quoting Engines	Winflex, iPipeline, Term Quoting Engines	Easy Solve App, Winflex	Winflex, iPipeline
	Separate Product?	No	No	No	Yes	Yes	No
	Products Available	All products	Trendsetter LB	Trendsetter Super	Term Express & GUL Express	IUL Express	Term Life Answers (10, 15, 20 & 30)
	Issue Age Limits	18 - 60	18-60	Ages 18-70	Ages 18 - 65	Ages 18-70 (Nontobacco); Ages 18-65 (Tobacco)	Ages 18-55
	Face Amount Limits	Up to \$1,000,000	\$25,000 - \$249,999	18-60: \$25,000 - \$99,999 61-70: \$25,000 - \$50,000	18 - 50: \$25,000 - \$300,000 51 - 60: \$25,000 - \$250,000 61+: \$25,000 - \$150,000	18 - 50: \$25,000 - \$300,000 51 - 60: \$25,000 - \$250,000 61+: \$25,000 - \$150,000	\$100,000 - \$1,000,000
	Risk Classes Available	Standard or Better	Standard Tobacco & Non-Tobacco	Standard Tobacco & Non-Tobacco	Standard Tobacco & Non-Tobacco	Standard Tobacco & Non-Tobacco	Std, Std Plus, Pref, Pref Plus
Application Submission	A-Team Approved		Yes	Yes	Yes (all states except NY)	Yes (all states except NY)	
	Direct Submit Carrier		iGo only	iGo only	No	No	Yes
	E-Signature Approved		Yes	Yes	DocuSign & Marketech	DocuSign & Marketech	Yes
Underwriting Process	Database Checks	MIB, Prescription Check, Lexis/Nexis (MVR, credit history, public records)	MIB, MVR, Prescription, Possible Phone Interview, Possible APS	MIB, MVR, Prescription, Possible Phone Interview, Possible APS	MIB, Prescription, MVR, Random Phone Interview (Mandatory Phone Interview for \$250,001+)	MIB, Prescription, MVR, Random Phone Interview (Mandatory Phone Interview for \$250,001+)	app, MVR, MIB, Prescription
	Labs Required?*	No	No	No	No	No	No (if qualify for program)
	Medical Records Required?*	Not required if all criteria met	Underwriter Discretion	Underwriter discretion	Underwriter Discretion	Underwriter Discretion	No
	Phone Interview Required?	No	Underwriter Discretion	No	Random Interviews conducted for quality control. Mandatory for face amounts over \$250,000		Yes
	Post Interview Turnaround Time	5 business days	2-5 business days	2-5 business days			48-72 hours
	Phone Interview Fulfillment		N/A	N/A			ExamOne
Policy Delivery Options	Electronic Delivery Available		Yes (not available when joint ownership)	Yes (not available when joint ownership)	No		
	Electronic Signature Available		Yes	Yes	Yes		Yes
	Credit Card Pymt for Initial Premium		Yes	Yes	Yes (except for Monthly Mode)		
	Credit Card Pymnt for Ongoing Premium		Yes	Yes	Yes (except for Monthly Mode)		
	Binding Coverage Available?		Yes	Yes	Yes		
Program Information and Links	Convertible	Normal Conversion Rules for Term Products	Normal Conversion Rules for Term Products	Normal Conversion Rules for Term Products	Normal Conversion Rules for Term Products		Normal Conversion Rules for Term Products
	Program Nuances	Required forms include application, non-medical part 2, HIPAA auth	Must be a US citizen, no child riders or monthly income riders allowed	Must be a US citizen, no child riders or monthly income riders allowed			Must submit case via Speed eTicket (drop ticket). If not approved through Accelerated UW, application will continue through full traditional underwriting process. ExamOne Call Ctr - (844) 486-8452
	States not Available		HI, NY, Guam, VI and PR	HI, NY, Guam, VI and PR			