

ACCELERATED UNDERWRITING PROGRAMS

		Allianz	American National	American National	Assurity	Assurity	Banner	Banner	Banner
		Accelerate UW Program	Xpress	Xpress Plus	Accelerated UW	Accelerated UW	APPcelerate™ Non-Digital AppAssist	APPcelerate™ Digital App AppAssist	Paper Lab Lift
Quoting Options	Illustrations / Quoting	Allianz software	Winflex, Carrier Website	Winflex, ANICO website	Term Quoting Engines, Winflex, Carrier Website	Term Quoting Engines, Winflex, Carrier Website	Term Quoting Engines, Carrier Website	Term Quoting Engines, Carrier Website	Term Quoting Engines, Winflex, Carrier Website
	Separate Product?	No	No	No	Yes	No	No	No	No
	Products Available	Single life fixed IUL products	All products (excluding Worksite SI products)	All products (excluding Worksite SI products)	Term Life Insurance	Whole Life, Universal Life	OPTerm 10, 15 20, 25, 30 & 40	OPTerm 10, 15 20, 25, 30 & 40	Term
	Issue Age Limits	Ages 18-60	Ages 0 - 65	Ages 18-60	Ages 18-65	Ages 0 - 85	Ages 20 - 50	Ages 20 - 50	Ages 20-60 (with a physician visit in the past 18 mos and labs (CMP and CLP)
	Face Amount Limits	\$3 Million or less (includes existing coverage)	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)	<b>For OPterm 15, 20, 25, 30, 35 &amp; 40:</b> Ages 20-40: \$100,000 - \$1 Million Ages 41-45: \$100,000 - \$750,000 Ages 46-50: \$100,000 - \$500,000 <b>For OPterm 10:</b> Ages 20-50: \$100,000 - \$500,000	Up to \$2M (as of 10/7/21) **Healthy Females up to age 55 may qualify for up to \$250,000	Up to \$2M (This is an exam substitution program for clients not initially approved exam-free. This allows them to substitute recent Electronic Health Records (EHR) or an APS for a paramed)
	Risk Classes Available	Standard or Better (Non-Tobacco and Tobacco)	Standard or Table Rated	Standard Non-Tobacco/ Tobacco or Better	Preferred Plus, Preferred, Standard, Standard Tobacco, Pref Tobacco	Preferred Plus, Preferred & Standard	Preferred Plus, Preferred Non-Tobacco/Tobacco, Standard Plus	Preferred Plus, Preferred Non-Tobacco/Tobacco, Standard Plus	All risk classes available
Application Submission	A-Team Approved	No	Yes	No	No	Yes, if annual premium is \$1,000+	Yes	Yes	
	Direct Submit Carrier	Yes	No	IGO or Expert App(ANICO)	Yes		Yes (A-Team can also submit)	Yes (A-Team can also submit)	
	E-Signature Approved		No		Yes		DocuSign & Marketech	DocuSign & Marketech	
Underwriting Process	Database Checks		MIB, RX Report	MIB, Rx, Report	MIB, RX, MVR		MIB, MVR, Prescription	MIB, MVR, Prescription	MIB, MVR, Prescription
	Labs Required?*	May qualify for no exam and lab-free	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	May qualify for Lab-free underwriting	No, electronic health records (EHRs) or APSs will be used as a substitute for an exam and labs
	Medical Records Required?*	Underwriter Discretion	Underwriter Discretion	Yes	Underwriter Discretion		Underwriter Discretion	Underwriter Discretion	Yes
	Phone Interview Required?	Yes	In cases where applicant has health issues	Yes	Yes, when there are discrepancies		Yes	Yes	No
	Post Interview Turnaround Time		48-72 hours				1 - 2 days if lab free	1 - 2 days if lab free	
	Phone Interview Fulfillment		ANICO UW Team	ANICO UW Team			LGA In House Team	LGA In House Team	No
Policy Delivery Options	Electronic Delivery Available		No				Yes	Yes	
	Electronic Signature Available		No		Yes		Yes	Yes	
	Credit Card Pymt for Initial Premium		No		Yes		Yes	Yes	
	Credit Card Pymnt for Ongoing Premium		No		Yes		Yes	Yes	
	Binding Coverage Available?		Yes				Yes	Yes	
Program Information and Links	Convertible	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	Normal Conversion Rules for Term Products
	Program Nuances	Must submit app via ApplyNOW or Life Insurance Worksheet. Wait until PHI is complete to determine if exam/labs required. If exam received prior to Accelerated UW decision, case will automatically move to full underwriting. Random holdouts sent for full UW.	Risk Classifier (mvr, credit history, public records) database check used to determine risk class.	Not available for paper applications		Full UW available for those who don't qualify. Must be a US citizen	<b>Must be submitted as a Drop Ticket (non-digital, telephone interview only) process.</b> One inch added to clients height to boost risk class	<b>Must be submitted through as a Drop Ticket (Digital App) process.</b> One inch added to clients height to boost risk class	Requires a digital app or paper app with a one page cover sheet. For agents with customers who would typically complete Part 2 during a paramed, Banner has partnered with ExamOne to complete the application.
	States not Available			NY (coming soon)	CA		NY as of 1/28/19	NY as of 1/28/19	

ACCELERATED UNDERWRITING PROGRAMS

		Cincinnati Life	Columbus Life	Corebridge (AIG)	Corebridge QoL (AIG QoL)	Foresters	Foresters	Gerber	John Hancock
		Rapid Review Accelerated Underwriting	Indexed Explorer Now IUL	Agile Underwriting	Agile Underwriting	Non-Medical UW	Accelerated Underwriting	Simplified Underwriting	ExpressTrack
Quoting Options	Illustrations / Quoting	Term Quoting Engines, Winflex	Winflex, Carrier Website	Winflex	Winflex	Website software	Carrier Software, iPipeline	Gerber website	JH Illustrator Desktop & www.jhillustrator.com
	Separate Product?	No	Yes	No	No	No	No	Yes	No
	Products Available	Term and ROP Term	Indexed Explorer Now IUL	Max Accumulator+ II, Value+ Protector II, Select-A-Term and Secure Lifetime GUL	QoL Max Accumulator+ II, QoL Value+ Protector II, QoL Flex Term and QoL Guarantee Plus GUL II	Strong Foundation, Advantage Plus II WL, Smart UL	Your Term, Advantage Plus II WL, Smart UL	Gerber Duet Non-Participating Whole Life	All single-life term products (JH Term & JH Term with Vitality); single-life permanent products
	Issue Age Limits	18-50	18-60	Ages 18-59	Ages 18-59	18+	18-55	Ages 25-70	Ages 18-60
	Face Amount Limits	\$100,000 - \$1 million (Maximum includes all CIN FIN policies – total of current and requested)	\$25,000-\$1M (ages 18-50); \$25K-\$250K (ages 51-60)	\$100,000-\$1M (Select-A-Term & Secure Lifetime GUL 3); \$50,000-\$2M (Max Accumulator +II & Value+ Protector II)	\$100,000-\$1M (QoL Flex Term & QoL Guarantee Plus GUL II); \$50,000 - \$2M (QoL Max Accumulator +II & QoL Value+ Protector II)	Term - \$50,000-\$500,000 (ages 18-55); \$50,000-\$150,000 (ages 56+) Smart UL and Adv Plus II - \$50,000-\$400,000 (ages 16-55); \$50,000-\$150,000 (ages 56-75)	\$100,000 - \$1 Million	\$100,000 - \$300,000 (ages 25-50);	\$3 Million and below
	Risk Classes Available	Standard Non-Tobacco or Better	Non-Tobacco Plus, Tobacco Plus, Non-Tobacco & Tobacco	Standard or Better (Non-Tobacco and Tobacco)	Standard or Better (Non-Tobacco and Tobacco)	Non-Tobacco or Tobacco	Standard Non-Tobacco through Preferred Plus		Standard or Better
Application Submission	A-Team Approved			Yes	Yes	No	No		Yes
	Direct Submit Carrier	Drop Ticket through Applcint Express or iGO	iGo e-App (carrier website)	Yes through iGo or QuickTicket; Paper Apps ok for IUL prods only	Yes through iGo or QuickTicket; Paper Apps are also acceptable	iGo e-App	iGo e-App or paper app		Yes
	E-Signature Approved		Yes	DocuSign	DocuSign				Yes
Underwriting Process	Database Checks	MIB, MVR, Prescription, Credit Reports	MVR, MIB, Prescription, Credit History	MVR, MIB, RX Report	MVR, MIB, RX Report	MIB, Prescription Check & build chart (does not require financial justification)	MIB, RX Check, MVR, TrueRisk	MIB, RX, MVR	MIB, MVR, Prescription
	Labs Required?*	No, if qualify for program. If not, Cin Fin will order labs.	No	May qualify for no exam and lab-free	May qualify for no exam and lab-free	No	May qualify for Lab-free underwriting	No	If eligible, lab-free underwriting
	Medical Records Required?*	No. If an aps is needed, the case will be ineligible for Rapid Review process and moved to traditional underwriting.		No	No	No	No. If an aps is needed, the case will be ineligible for Accelerated Underwriting and moved to traditional underwriting.	Underwriter Discretion	A post-issue APS will be requested. Policy may be rescinded if APS reveals a material misrepresentation in the application
	Phone Interview Required?	Yes (by telephone only)	No	Yes. A real-time decision will be provided at the end of the tele interview or an exam will be scheduled.	Yes. A real-time decision will be provided at the end of the tele interview or an exam will be scheduled.	No	No	Yes	No. Lifestyle and medical questions completed electronically.
	Post Interview Turnaround Time	3 Days	3-5 business days	5 Days from submission to issue	5 Days from submission to issue				Instant issue available. Average is as little as 3 days
	Phone Interview Fulfillment	Licensed Representative of Cincinnati Life (APPS)	N/A			No Phone Interview Required	No Phone Interview Required		John Hancock Representative
Policy/Delivery Options	Electronic Delivery Available	Yes	Yes	Yes	Yes				To Be Determined
	Electronic Signature Available	Yes	Yes	Yes	Yes				To Be Determined
	Credit Card Pymt for Initial Premium			Yes	Yes			Yes	No
	Credit Card Pymnt for Ongoing Premium			No	No			Yes	No
	Binding Coverage Available?			Yes	Yes				No
Program Information and Links	Convertible	Normal Conversion Rules for Term Products	N/A	Not Applicable	Not Applicable	Normal Conversion Rules for Term Products	Normal Conversion Rules for Term Products	Not Applicable	Normal Conversion Rules for Term Products
	Program Nuances	All eligible apps received through the designated drop ticket platforms will be underwritten using the Rapid Review process. Must be a US citizen or permanent resident with solicitation and sale in the US.	Same chassis as Indexed Explorer Plus IUL product. If client doesn't qualify for this product, can move over to Explorer Plus IUL product with full underwriting.	For IUL: Through \$1M & submitted via iGo full eApp - Tele Interview or agent-completed Part B. Over \$1M and through \$2M - Tele Interview only. AAS (chronic illness rider) is available with non-med UW.	For IUL: Through \$1M & submitted via iGo full eApp - Tele Interview or agent-completed Part B. Over \$1M and through \$2M - Tele Interview only. AAS (chronic illness rider) is available with non-med UW.	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".	Must write "Accelerated Underwriting" in the Producer Comments section of the Producer Report. DO NOT order the applicant's exam and lab requirements upfront.	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
	States not Available	CA and NY				NY (as of 10.1.22)	NY (as of 10.1.22)	TBD	NY

ACCELERATED UNDERWRITING PROGRAMS

		John Hancock	Lincoln Financial	Lincoln Financial	Lincoln Financial	Lincoln Financial	MassMutual (MMSD)	National Life Group/LSW	National Life Group/LSW
		Simplified Life	Lincoln TermAccel®	WealthAccelerate IUL	Professional Advantage Program	LincXpress	Fluidless Eligible UW Program	No Fluid Underwriting	EZ Underwriting Program
Quoting Options	Illustrations / Quoting	www.jhillustrator.com & www.jhsimplifiedlife.com	WinFlex, Lincoln DesignItSM, & Term Quoting Engines	Winflex, Lincoln DesignItSM	WinFlex & Lincoln DesignItSM	Term Quoting Engines, Winflex, Lincoln DesignItSM	Winflex	NLG website	NLG website
	Separate Product?	No	Yes	Yes	No	No	No	No	No
	Products Available	Simplified Life VUL	Lincoln TermAccel® 10, 15, 20, and 30 year	WealthAccelerate IUL	LifeElements Term, Indexed UL and Variable UL (includes survivorship)	All term and permanent products (excluding Lincoln LifeElements * One-Year Term, Lincoln TermAccel®, and Lincoln MoneyGuard®)	All term & individual whole life products, including the High Early Cash Value (HECV) product. Not available for SWL or CareChoice.	LSW Foundation UL, LSW Provider IUL, LSW Protector Life WL & LSW Term	FlexLife, SummitLife, PeakLife NL, TotalSecure, BasicSecure and Term
	Issue Age Limits	Ages 30 - 60	Ages 18 - 60 (10T, 15T, 20T) Ages 18-50 (30T)	Ages 20-55	25-65	Lab Free: Ages 18 - 60	Ages 17-50	Ages 0 - 65	Ages 18-65
	Face Amount Limits	No specific face amount limit. See Nuances below for additional details.	\$100,000 - \$1,000,000 (\$2,500,000 as of 3/28/22)	\$100,000 - \$1.5M	Upto to \$20,000,000	\$2,500,000 or less (as of 3/28/22)	Up to and including \$1M	Up to \$250,000	Perm - Up to \$3M (ages 18-50); Up to \$1M (ages 51-60); Up to \$250,000 (ages 61-65) Term - Up to \$2M (ages 18-50); Up to \$1M (ages 51-60); Up to \$250,000 (ages 61-65)
	Risk Classes Available	Simplified Issue Non-Smoker & Simplified Issue Smoker	Preferred Plus - Table 4	Preferred (PPNT & PNT) Standard (T3-SNT) Standard Smoker (T3-Std)	Standard or Better	Standard or Better	Standard or Better	Standard	Elite, Preferred, Express, Standard & Substandard
Application Submission	A-Team Approved	Yes	No	No	Yes	Yes		Yes	Yes
	Direct Submit Carrier	No	Yes	Instant Issue	No	No	Available for all submission types	No	No
	E-Signature Approved	DocuSign	DocuSign	Yes	DocuSign	DocuSign		No	No
Underwriting Process	Database Checks	MIB, MVR, Prescription	MIB, MVR, Prescription	MIB, Prescription, MVR	MIB, MVR, Prescription	MIB, MVR, Prescription			public records, court records, property records, credit history, MVR, MIB & prescription
	Labs Required?*	No	Preferred Plus, Preferred and Most Standard - Lab Free; Otherwise Labs Required	If eligible, lab-free underwriting	No (if all criteria met...see program nuances below)	Preferred Plus, Preferred & Most Standard - Lab Free; Otherwise Labs Required	Determined after application reviewed.	No	Underwriter Discretion after PHI (for face amounts \$501K and more)
	Medical Records Required?*	No	No	No	Yes	Lab Free Qualifying: No Records Required		Underwriter Discretion	Underwriter Discretion
	Phone Interview Required?	Yes	Yes	Choice of Tele-Health or Online Health Interview		Yes			Yes (For Face Amounts \$500,000 or more)
	Post Interview Turnaround Time	Policy within 8 business days from In Good Order	Decision No More than 20 business days s/t Client Availability	20 minutes if all done in one sitting		No current stated turnaround time		4-7 days	Avg Turnaround time - 5.3 Days
	Phone Interview Fulfillment	John Hancock UW Team	Lincoln TermAccel® Team	Lincoln Tele-app Team		Lincoln Tele-app Team			ExamOne
Policy/Delivery Options	Electronic Delivery Available	No	Yes	Yes	Yes	Yes		No	No
	Electronic Signature Available	No	Yes	Yes	Yes	Yes		No	No
	Credit Card Pymt for Initial Premium	No	No		No	No		No	No
	Credit Card Pymnt for Ongoing Premium	No	No		No	No		No	No
	Binding Coverage Available?	No	Yes			No			
Program Information and Links	Convertible	Not Applicable	Normal Conversion Rules for Term Products	Not Applicable	Not Applicable	Normal Conversion Rules for Term Products		Normal Conversion Rules for Term Products	Not Applicable
	Program Nuances	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.	2 IUL Index options - S&P 500 and Fidelity AIM Account. LifeAssure ABR II and Critical Illness riders available.	Must have completed an Executive physical exam in past 18 months. Min Income requirement of \$100K annually. Exec, Professional, White Collar occs only. US Citizen or green card holder.	Client contacted within 24 - 48 hours by LincolnXpress Team Member for Tele-interview. Random holdout of cases that qualify for program - for these an abbreviated exam will also be required.	Available riders include USR, ALIR, GIR, RTR and WOP. LTRC not eligible.		Telephone interview required for face amounts of \$501,000 and above
	States not Available	NY, PR, Guam	NY	CA, MA, NY	NY	NY	Available in all states		

ACCELERATED UNDERWRITING PROGRAMS

		Nationwide	Nationwide	New York Life	North American	North American	Pacific Life	Pacific Life
		Intelligent Underwriting	Executive Advantage Program	Secure Wealth Plus WL	Write Away	Legacy Optimizer	Pacific Accelerated Life+ (PAL+) Accelerated Underwriting	Pacific Accelerated Life+ (PAL+) Expanded Non-Invasive Modified UW
Quoting Options	Illustrations / Quoting	Winflex, NW software, term quote engines	Winflex, NW software, term quote engines	NY Life Website	Winflex, NA software, iPipeline	Winflex, NA software	Winflex, Term quote engines	Winflex, Term quote engines
	Separate Product?	No	No	Yes	No	Yes	No	No
	Products Available	Term, No-Lapse GUL, Protector II IUL, Accumulator II IUL, New Heights IUL Accumulator, WL 100, 20-Pay WL, VUL Accumulator & VUL Protector	Nationwide IUL Accumulator and VUL Accumulator	Secure Wealth Plus WL (10-Pay)	All products through SimpleSubmit	Legacy Optimizer IUL	PL Promise Term Life	PL Promise Term Life & PL Promise GUL
	Issue Age Limits	Ages 18-60	Ages 30-60	Ages 0-60	Ages 18-60 (age nearest)	Ages 50-80	Ages 18-60	Ages 18-70
	Face Amount Limits	\$100,000-\$5M (ages 18-50); \$100,000-\$1M (ages 51-60)	Up to \$20M	Up to \$100K (ages 0-17) Up to \$150K (ages 18-60)	Up to \$2M (ages 18-50); Up to \$500,000 (ages 51-60)	No Limit	Up to \$3M	Up to \$3M (for PL Promise Term); Up to \$2M (for PL Promise GUL)
	Risk Classes Available	Standard or Better	Standard or Better		Standard or Better	Non-Tobacco or Tobacco	Standard or Better	All risk classes
Application Submission	A-Team Approved		No	No				
	Direct Submit Carrier		Yes, eApp only	No	Yes (SimpleSubmit e-app)	Yes (SimpleSubmit e-app)	Drop Ticket Only	Drop Ticket or Paper Application
	E-Signature Approved							
Underwriting Process	Database Checks	Prescription, MVR	MIB, MVR, RX Check & other digital data	MIB, MVR, RX	MIB, Prescription, Lexis Nexis	MIB, Prescription, Review of Medical Questions on app	MIB, Prescription, MVR	MIB, Prescription, MVR
	Labs Required?*	Only for healthiest clients <b>might</b> they be waived: 18-60, US citizen or perm resident with 10yr green card, no major medical conds		No if all criteria are met	No (unless ineligible for Write Away UW)	No	No	No, if physical with labs completed within the past 12 months
	Medical Records Required?*	Underwriter Discretion	Yes, APS that includes a physical and labs OR an executive physical within the last twelve months	Underwriter Discretion	No (unless ineligible for Write Away UW)	No	No	Yes
	Phone Interview Required?	Yes	online interview	No (online application)	Yes. Elite Sales Processing (855-584-3339)	Yes, Agent Initiates Call (888-545-5984)	Client can either complete Online Health History or Phone Interview	Client can either complete Online Health History or Phone Interview
	Post Interview Turnaround Time			24-48 hours	3-4 days			
	Phone Interview Fulfillment	Outside Vendor			ESP (Elite Sales Processing)	ESP, Inc	PaLife	PaLife
Policy Delivery Options	Electronic Delivery Available				No			
	Electronic Signature Available	Yes						
	Credit Card Pymt for Initial Premium					No		
	Credit Card Pymnt for Ongoing Premium					No		
	Binding Coverage Available?	Yes				Required (Money required to be received prior to issue)		
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
	Program Nuances	Not available on survivorship products or CareMatters. Spouse and Child riders are not available through Intelligent UW, but LTC Rider is available. Must be a US citizen, permanent resident or have an acceptable visa.	DBO 1 or DBO2; Financial Supp for amounts <\$10M & 3rd Party Financials for amounts >\$10M; Need to note "Executive Advantage Program" on the app. LTCR available up to \$1.5M		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	Uses same build chart as fully underwritten cases.	Uses same build chart as fully underwritten cases.
	States not Available	NY			CA	CA	NY	NY

ACCELERATED UNDERWRITING PROGRAMS

		Pacific Life	Principal Financial	Protective	Prudential	Sagicor	SBLI	Securian (Minnesota Life)
		Executive Class Underwriting	Accelerated Underwriting <i>(As of 10.01.21 Business Cases Only)</i>	PLUS <i>(Protective Life Underwriting Solution)</i>	PruFast Track		AcceleRate <b>Effective August 14, 2023</b>	WriteFit
Quoting Options	Illustrations / Quoting	Pacific Life Navigator Software	Winflex & Principal Edge	Winflex, ELI, iPipeline	Winflex, Term quote engines	Sagicor website	iPipeline, SBU website, Term Quoting Engines	Winflex and Minnesota Life website
	Separate Product?	No	No	No	No	No	No	No
	Products Available	VUL: Pacific PRIME VUL, Pacific Select Excel Survivorship VUL	Term, UL Provider Edge II, UL Life Flex III, IUL Life Flex II, IUL Accumulation II, VUL Income IV	Classic Choice Term, Custom Choice UL, Advantage Choice UL, Indexed Choice UL, Lifetime Assurance UL	All term products (except PruTerm One and Survivorship products), Custom Premier II, VUL Protector, Essential UL, Founders Plus UL, Index Advantage UL	Sage Whole Life, Sage IUL	SBLI Level Term, Whole Life	All Single Life products
	Issue Age Limits	Ages 25 - 60	Ages 18 - 60	Ages 18-60	Ages 18-60	Ages 16 - 65	Ages 18-50	Ages 18 - 60
	Face Amount Limits	\$100,000 - \$3,000,000	Up to \$3M (ages 18-40); Up to \$2.5M (ages 41-60); Up to \$5M (VUL only ages 20-60)	Ages 18-45 (\$100,000-\$1,000,000); Ages 46-60 (\$100,000-\$500,000)	\$100,000 - \$3,000,000	Sage IUL: Up to \$1M (A18-50) and Up to \$500K (A51-A65) Sage Whole Life: \$25,000 - \$250,000	\$1,000,000 or less	Ages 18-50: \$0 - \$3,000,000 Ages 51-60: \$0 - \$1,000,000
	Risk Classes Available	Preferred Non-Tobacco/Tobacco & Standard Non-Tobacco/Tobacco	Super Preferred, Preferred, Super Standard and Standard	18-45 - Standard or Better 46-60 Preferred or Better	Standard Non-tobacco/Tobacco or Better	Preferred Non-Tobacco/Tobacco, Standard Non-Tobacco/Tobacco & Rated Non-Tobacco	All risk classes up to a Table 2	Standard or Better (non-tobacco) & Preferred Tobacco
Application Submission	A-Team Approved	No		Yes		No		Yes (if over \$250,000)
	Direct Submit Carrier	No	Drop Ticket Only (For Term)	Yes (iGo, EZ-App, LifeSpeed or IXN)	Yes, Drop Ticket or Xpress QuickForm Worksheet	Yes	Drop Ticket Only (iPipeline, IXN or Applicant); Paper Apps not accepted	Yes (up to \$250,000)
	E-Signature Approved	No	DocuSign	Yes		No		No
Underwriting Process	Database Checks	MIB, MVR, Prescription	MIB, MVR, Prescription Check	MIB, MVR, Prescription Check	MIB, fraud & insurance history, Prescription Check, MVR	MIB, MVR, Prescription Check, Consumer Report	MIB, MVR, LabPic, Dx, Prescription Check	MIB, MVR, Prescription
	Labs Required?*	No	Ages 41-50/Face amounts of \$2M+, Digital Health Data (DHD), must include results from exam/lab within the prior 24 months. Ages 51-60/\$1M+ - DHD must include exam/labs within prior 12 mos.	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	Cases approved for Accelerated Underwriting will have not examination or APS requirements. Ineligible cases will automatically pivot to traditional underwriting	Underwriter Discretion
	Medical Records Required?*	Underwriter Discretion	No	If client qualifies for accelerated underwriting (as determined in PHI) then APS are waived	Underwriter Discretion	No	If client qualifies for accelerated underwriting then APS are waived	Underwriter Discretion
	Phone Interview Required?	Yes	Yes	Yes	Yes	No	Yes	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		Normal turnaround of approx 48 hours
	Phone Interview Fulfillment	ExamOne	Principal Team	Protective Team		N/A		ExamOne
Policy Delivery Options	Electronic Delivery Available	No	No	Yes		Yes	Yes	No
	Electronic Signature Available	No	Yes	Yes	Yes	Yes	Yes	No
	Credit Card Pymt for Initial Premium	No	No	No		Yes, for all modes except monthly		No
	Credit Card Pymt for Ongoing Premium	No	No	No		Yes, for all modes except monthly		No
	Binding Coverage Available?	Yes	Yes			No		Yes
Program Information and Links	Convertible	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	Clients must be in good health. Program for Highly Compensated Executives with no Risk Exposure; Excluded Riders - ADB, GI, WP, CTR, AIR, SIR	For individuals who don't qualify for AU due to model score or knock out criteria, PFG will review to see if digital health data (DHD) can be used to help underwrite them without an insurance exam. DHD records will need to include results from an exam/lab within the prior 24 months.	Voice Authorization required from client to use PLUS UW. Can warm transfer client to App Team by calling 888-800-6608 (otherwise response time is 24 hours). Instant Issue may be available once Tele completed (All products except One-Year Term, Executive UL and Non-Par WL).	Available to US residents only			Client is able to qualify for accelerated underwriting at Standard or better risk class
	States not Available	NY	N/A	NY		NY	NY	NY

ACCELERATED UNDERWRITING PROGRAMS

		Securian (Minnesota Life)	Security Mutual	Symetra	Symetra	Transamerica	Transamerica	Transamerica
		WriteFit Express	SMLXpress	Accelerated Underwriting	Swift Term	Trendsetter LB (Point of Sales Decisions)	Trendsetter Super (Point of Sales Decisions)	Non-Medical Underwriting
Quoting Options	Illustrations / Quoting	Winflex and Minnesota Life website	Winflex, Term quote engines	Winflex	Winflex, Term quote engines	TA software, Winflex, iPipeline, Term Quoting Engines	TA software, Winflex, iPipeline, Term Quoting Engines	TA software, Winflex, iPipeline, Term Quoting Engines
	Separate Product?	No	No	No	Yes	No	No	No
	Products Available	Advantage Elite Select Term, Eclipse Accumulator IUL, Eclipse Protector II IUL, Value Protection IUL	All products	Accumulator Ascent IUL, Protector IUL, Accumulator VUL and CAUL	Swift Term	Trendsetter LB	Trendsetter Super	Trendsetter Super, Trendsetter LB & Financial Foundation IUL
	Issue Age Limits	16-54 (Term); 0-54 (IUL)	18 - 60	18-60	20-60	18-60	Ages 18-70	18-55
	Face Amount Limits	\$50,000-\$250,000 (Term); \$100,000-\$250,000 (Eclipse Accumulator IUL & Eclipse Protector II IUL);	Up to \$1,000,000	Ages 18-50 - Up to \$3,000,000 Ages 51-60 - Up to \$2,000,000 (Accelerated UW Express: Ages 18-60 - Up to \$1M. Auto Issue if requirements are met)	\$100,000 - \$3 Million	\$25,000 - \$249,999	18-60: \$25,000 - \$99,999 61-70: \$25,000 - \$50,000	<b>Trendsetter Super &amp; FFIUL -</b> Ages 18-45 - \$100,000-\$2 Million Ages 46-55 - \$100,000 - \$1 Million <b>Trendsetter LB -</b> Ages 18-45 - \$250,000 - \$2 Million Ages 46-55 - \$250,000 - \$1 Million
	Risk Classes Available	Standard or Better (Std only available for Term \$50K-\$99K)	Standard or Better	Standard or Better	Standard or Better	Standard Tobacco & Non-Tobacco	Standard Tobacco & Non-Tobacco	All risk class available
Application Submission	A-Team Approved	No			No	Yes	Yes	
	Direct Submit Carrier	Yes			iGo	iGo only	iGo only	
	E-Signature Approved	No			Yes	Yes	Yes	
Underwriting Process	Database Checks	MIB, MVR, Prescription	MIB, Prescription Check, Lexis/Nexis (MVR, credit history, public records)	MIB, MVR, Dx, Prescription	MIB, Prescription, MVR, credit-based insurance score	MIB, MVR, Prescription, Possible Phone Interview, Possible APS	MIB, MVR, Prescription, Possible Phone Interview, Possible APS	MIB, MVR, Prescription, Medical Data Check
	Labs Required?*	No	No for qualified applicants	No for qualified applicants	If moved to full underwriting	No	No	No, unless unable to locate any medical data on the client
	Medical Records Required?*	Underwriter Discretion	Not required if all criteria met	No for qualified applicants	If moved to full underwriting	Underwriter Discretion	Underwriter discretion	Underwriter discretion
	Phone Interview Required?	Yes	No	No	No (digital interview)	Underwriter Discretion	No	No
	Post Interview Turnaround Time	Normal turnaround of approx 3 days	5 business days	N/A	25 minutes for Instant Approval; 24-72 hours for Accelerated UW	2-5 business days	2-5 business days	N/A
	Phone Interview Fulfillment	ExamOne		N/A	N/A	N/A	N/A	N/A
Policy Delivery Options	Electronic Delivery Available	No			Yes	Yes (not available when joint ownership)	Yes (not available when joint ownership)	Yes
	Electronic Signature Available	No			Yes	Yes	Yes	Yes
	Credit Card Pymt for Initial Premium	No			Yes, if face amount is < \$500K	Yes	Yes	Yes
	Credit Card Pymnt for Ongoing Premium	No			Yes, if face amount is < \$500K	Yes	Yes	Yes
	Binding Coverage Available?	Yes			Yes	Yes	Yes	Yes
Program Information and Links	Convertible	Normal Conversion Rules for Term Products	Normal Conversion Rules for Term Products		Convertible to the Current Assumption UL product only	Normal Conversion Rules for Term Products	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	Required forms include application, non-medical part 2, HIPAA auth. Must be a permanent US citizen. Max amount of insurance currently inforce and applied for with SMLINY cannot exceed \$1.5M.	Part I and Part II of the application & a HIPAA consent form need to be submitted. Domestic business only	Must be appointed with Symetra prior to submission. Symetra does utilize limited random holdouts. Case will be processed as Instant Issue, Accelerated UW or Full UW. Marijuana use will automatically require full UW.	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	For non US residents, TA reserves the right to order paramed exams and labs. In NY, nonmed is available for FFIUL product only.
	States not Available	NY			SC & NY	HI, NY, Guam, VI and PR	HI, NY, Guam, VI and PR	Guam, VI

ACCELERATED UNDERWRITING PROGRAMS

		United of Omaha		
		Term Express & GUL Express	IUL Express	Accelerated UW
<b>Quoting Options</b>	Illustrations / Quoting	Winflex, iPipeline, Term Quoting Engines	Easy Solve App, Winflex	Winflex, iPipeline
	Separate Product?	Yes	Yes	No
	Products Available	Term Express & GUL Express	IUL Express	Term Life Answers (10, 15, 20 & 30), AccumUL Answers, Income Advantage IUL and Life Protection Advantage IUL
	Issue Age Limits	Ages 18 - 65 (For 10T non-ROP - Max issue age is 75)	Ages 18-75	Ages 18-60
	Face Amount Limits	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 - \$2,000,000
	Risk Classes Available	Standard Tobacco & Non-Tobacco	Standard Tobacco & Non-Tobacco	Standard or Better
<b>Application Submission</b>	A-Team Approved	Yes (all states except NY)	Yes (all states except NY)	
	Direct Submit Carrier	No	No	Yes, Speed eTicket (drop ticket)
	E-Signature Approved	DocuSign & Marketech	DocuSign & Marketech	Yes
<b>Underwriting Process</b>	Database Checks	MI, Prescription, MVR, Random Phone Interview (Mandatory Phone Interview for \$250,001+)	MI, Prescription, MVR, Random Phone Interview (Mandatory Phone Interview for \$250,001+)	app, MVR, MI, Prescription
	Labs Required?*	No	No	No (if qualify for program)
	Medical Records Required?*	Underwriter Discretion	Underwriter Discretion	No
	Phone Interview Required?	Random Interviews conducted for quality control. Mandatory for face amounts over \$250,000		Yes
	Post Interview Turnaround Time			48-72 hours
	Phone Interview Fulfillment			ExamOne
<b>Policy Delivery Options</b>	Electronic Delivery Available	No		
	Electronic Signature Available	Yes		Yes (or voice signature)
	Credit Card Pymt for Initial Premium	Yes (except for Monthly Mode)		
	Credit Card Pymnt for Ongoing Premium	Yes (except for Monthly Mode)		
	Binding Coverage Available?	Yes		
<b>Program Information and Links</b>	Convertible	Normal Conversion Rules for Term Products		Normal Conversion Rules for Term Products
	Program Nuances			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. Applicant must be the owner. Must be US citizen or legal permanent resident.
	States not Available			