



## ACCELERATED UNDERWRITING

CARRIER	PRODUCTS	AGE	FACE AMOUNTS	RISK CLASSES	PROCESSING	WHAT IS IT CALLED	NOTES
AIG	Max Accumulator + AG Platinum Choice VUL 2	up to age 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	0-65	up to \$249,999	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	<a href="#">Click here for COVID-19 expanded acceleration details</a>
	All	18-60	\$250k-\$1 mil ages 18-50 \$250k -\$500k ages 51-60	Preferred Plus, Preferred  Std. Plus and Std	eApp <b>required</b> . 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 in ExpertApp
Equitable (AXA)	VUL Optimizer and BrightLife Grow	up to and including age 55	up to and including \$2 million	Best class of Standarrd Plus	AXA Equitable or MLOA app and Med Info Questionnaire (MIQ), MVR, MIB and Script check ordered by home office. Aps if over age 50 or to assess a medical impairment	Accumulation Streamlined Underwriting	illustrated funding must reflect equivalent of target premium or greater in each first five policy years. Available in all states
	COIL Institutional Series			Best Class of Preferred			Available in all states
Global Atlantic	Lifetime Builder Elite Lifetime Builder Lifetime Foundation Lifetime Provider IUL Lifetime Assure UL	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	All eligible applications will begin with Fast Lane. See Underwriting Guide pgs 11-13 for excluded conditions
John Hancock	Single Life Term and Perm (including LTC rider)	18-60	Up to and including \$3 million	Generally considered Standard or better risk class	Applications initiated through a John Hancock Ticket or Applicant Express Complete Multi-Carrier Ticket (eSignature is encouraged for app signature) <b>Now accepting paper applications. See COVID-19 UW Update for ages and face amount considerations for records in lieu of exam</b>	Express Track	If eligible, decision in as little as 3 days- no in-person medical screening, lab work or pre-issue medical requirements. US Permanent residents
	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  OPTerm 15, 20, 25 and 30	20-50	\$100,000-\$500,000	Standard Plus NT Preferred NT Preferred Plus NT	Drop ticket to AppAssist, LGA call center conducts PHI. If client qualifies, MIB, MVR, Rx check. Client cannot 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)	One inch automatically added to client's height for potential rate class boost. <b>Not available in CT, Hawaii, NY or Alaska</b>
		20-40	\$100,000 -\$1 million				
		41-45	\$100,000 - \$750,000				
		46-50	\$100,000 - \$500,000				

Information as of April 2020. Product availability subject to state approval. The information contained here is a summary obtained from the carriers listed. No guarantee either expressed or implied is given regarding the accuracy of the information provided. LIBRA is not liable for any obligation created from the use of this information. Refer to carrier specific guidelines and bulletins for complete details.

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Lincoln Financial	Term 15, 20, 30 yrs	18-60	Min: \$100,000 Max: \$1 million	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.	Lincoln TermAccel	Contact home office product state availability. Must be a U.S. Citizen or green card holder
	All products <b>EXCEPT</b> 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 full paper app and eApp, GI/SI, exchanges or conversions, prior submissions including trial or formal within past 12 months.
Mutual of Omaha	Term Life Answers 10,15, 20 and 30 year	18-55	Min: \$100,00 Max: <b>\$2,000,000</b>	Rate classes to Standard. Build within limits-no major medical conditions	Speed eTicket (drop ticket) with voice signature. <b>Do not schedule the exam</b> -ExamOne will contact the client. You may provide the client with the ExamOne contact number. 1-800-768-2061	Accelerated Underwriting for Term Life Answers	<b>Fully underwritten IUL policies can be submitted through Speed eTicket. Face amounts up to \$5 mil ages 18+ and using AU up to \$ 2 mil ages 18-55.</b>
Nationwide	YourLife Level Term 10, 15, 20, 30 YourLife UL, YourLife NLG UL, YourLife IUL, Accumulator or Protector UL, YourLife Current Assumption UL, NLG UL II, VUL Accumulator, VUL Protector, YourLife WL 100, YourLife 20-pay WL	18-50 51-60	\$100,000 - <b>\$2 million</b> \$100,000 - \$1 million	NT Pref Plus NT Preferred NT Standard Plus Tobacco Preferred	Applications: paper or completed in iPipeline. Third party vendor will contact client to complete tele-interview. Call is recorded-signature is electronic.	Intelligent Underwriting	LTC rider, 1035 exchange and replacement all available for acceleration. No random hold-outs. <b>As of March 20th, clients now eligible for IU applications at any age and face amount within product guidelines (not in NY)</b>
Principal	Term, UL, IUL, VUL or Benefit VUL II (NY only)	18-60	<b>Ages 18-40 \$2,500,000</b> <b>Ages 41-60 \$2,000,000</b>	Super Preferred Preferred Super Standard Standard	Complete parts A and C of the app. <b>Do not schedule the paramed.</b> Call to complete or schedule phone interview-tell them it is an accelerated underwriting application (888-835-3277). UW will evaluate MVR, Rx check, MIB. <b>Face amounts \$1,000,001 to \$2,500,000 must meet these requirements: case meets regular AU guidelines for eligibility, applicant completed a physical with labs with all normal results within prior 24 months and results can be confirmed through digital health data.</b>	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 \$1,000,000 Ages 46-60 \$500,000		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.

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Prudential	All term products (except PruTerm One) PruLife Custom PremierII, VUL Protector, PruLife Founders Plus UL, PruLife Index Advantage UL, PruLife UL Protector, PruLife Essential UL	18-60	Min: \$100,000 Max: \$3,000,000	Non-Smoker or better	Utilize an electronic method (Xpress Quick form or Fast App) to submit Part 1 information. <ul style="list-style-type: none"> <li>The Client will receive a message within 48 hours with instructions needed to complete the phone interview (if Xpress Quick Form is used) or will be contacted directly by EMSI (if Fast App is used).</li> <li>Phone interview (takes approximately 20 minutes).</li> <li>Rx records, Motor Vehicle Records, and identity checks are obtained.</li> </ul>	PruFast Track Underwriting	Multiple applications on the same client at the same time are not eligible. PruLife UL Plus and Survivorship not eligible. The speed of this process depends on completion of the phone interview and receipt of MIB authorization
SBLI	SBLI Level Term (10, 15, 20, 25 or 30) Whole Life	18-60	Min: \$100,000 Max: \$500,000	All UW Risk Classes and Table Ratings Apply	1. Drop Ticket utilizing our ZipApp process to place the completed Part 1 and Part 2 in an SBLI designated fulfillment center (EMSI or APPS) 2. Paper Application: Part 1 is completed by the agent; Part 2 is completed by an SBLI designated fulfillment center (APPS or EMSI) MIB, MVR, Prescription results and Data analytics from public Fair Credit Reporting Act (FCRA) protected information are used in assessment.	Accelerated Underwriting	All states except NY and Montana
Securian	Term Life, Whole Life and Select Universal Life products	Age varies by product. See UW guide for chart	\$250,00 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	18-60	Min: \$250,000 Max: (age 18-50) \$3,000,000 Max: (ages 51-60) \$1,000,000	Ages 18 – 54 Standard, Pref, Pref Select. Ages 55 to 60 Pref, Pref Select	Submit app through Quick eApp, phone interview, MIB, Rx check, MVR, credit information, court records, and property records check. No labs or APS May still be routed through traditional underwriting.	WriteFit	
Security Mutual	Security Designer WL4U2, Customized Flex UL, LT Security Plus 2, Pro Value Term,	18-60	\$1,000,000 maximum per life	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	SMLXpress	Permanent Residents and Citizens of the US only. Maximum amount of insurance in force and applied

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