

Carrier	Product Name	Available Products	Face Amount Limitations	Application Submission Method	Rate Classes	Phone Interview & Language	Exam/Labs	ePolicy	Notes
American General	Agile Underwriting+	Max Accumulator+ II IUL Value+ Protector II	Ages 0-59, 50k - 2mil	QuickTicket (Drop Ticket) or Paper	Standard or better Tobacco & NonTobacco	Yes English & Spanish Only	Not during initial interview	Yes	Up to 1mil - Agent completed Part B or TeleInterview Over 1mil-2mil - TeleInterview Only No foreign nationals
American General	Agile Underwriting+	Term and GUL	Ages 0-59, 50k - 1mil	QuickTicket (Drop Ticket) or Paper	Standard or better Tobacco & NonTobacco	Yes English & Spanish Only	Not during initial interview	Yes	Clients will start with the AU+ process and go through the tele-interview. If needed, AIG will automatically move your client to full underwriting to complete any needed medical requirements. No foreign nationals
American National	Xpress	All Individual Life Products	Ages 0-65, Up to 250k	eApp or Paper	Standard and Substandard	None	Not automatically required	No	Exams are not automatically required. The need for an exam is determined based on answers to the application, MIB, Rx, and Risk Classifier Not available in NY
American National	Xpress Plus	All Individual Life Products	Ages 18-50, 250k-1mil Ages 51-60, 250k - 500k	eApp only	Preferred Plus, Preferred, Standard Plus, Standard	None	Not automatically required	No	Not available in NY
Banner	Accelerated Underwriting	OPTerm 10, 15, 20, 25, 30, 35, 40	Ages 20-50, 100k -1mil	Electronic Digital Application/ DropTicket	Standard Plus or better (including Preferred Tobacco)	Yes English Only	Not during initial interview	Yes	Based on information collected in the phone interview, the client may qualify for lab free underwriting
Banner	Lab Lift	OPTerm 10, 15, 20, 25, 30, 35, 40	Ages 20-60. 100k - 2mil	Electronic Drop Ticket or Paper App with Lab Lift form	All Rate Classes including Sub-Standard	Yes English Only	Comprehensive physical within the last 18 months that includes complete blood work	Yes	Not Available in New York or on Business Coverage For those eligible for the program, the full paramed requirement will be waived for individuals ages 51-60 with face amounts over \$500,000. The EKG requirement will be waived for individuals ages 51-60 with face amounts between \$1 and \$2 million.
Columbus Life	Accelerated Underwriting	Indexed Explorer Plus	Ages 20-55, 100k - 1mil	eApp or Paper	All risk classes	Yes	Not during initial interview		
Global Atlantic/ Accordia	Fast Lane	Lifetime Builder ELITE 2020, Lifetime Builder ELITE, Global Accumulator, Term Policies	Ages 18-50, thru 2mil Ages 51-60, thru 1mil		Premier Non Tobacco, Preferred Non Tobacco, Standard Plus Non Tobacco (term only), Standard Non Tobacco, Preferred Tobacco and Standard Tobacco	Yes	Not during initial interview		UnderRightLife.com UnderRight Life is a web-based tool that can help you, as a producer, determine a potential underwriting class and possible Fast Lane eligibility for an applicant.
John Hancock	ExpressTrack	Single-Life Term and Permanent Products (including the Long-Term Care and Critical Illness riders)	Ages 18-60, Up to 3mil	iGo Drop Ticket	Standard or better Risk Class	Yes English Only	Not during initial interview	Yes	ExpressTrack is not available in New York

Carrier	Product Name	Available Products	Face Amount Limitations	Application Submission Method	Rate Classes	Phone Interview & Language	Exam/Labs	ePolicy	Notes
Lincoln National	LincXpress	LifeElements Level Term and Single-Life UL, IUL, VUL	Ages 18-60, thru 1mil	Tele-App Paper Ticket or Drop Ticket	Consideration for all Preferred Plus, all Preferred and most Standard Rate classes	Yes English Only	Not during initial interview	Yes	
Lincoln National	TermAccel	Term Accel 10, 15, 20 or 30	Age 18-60, 100k - 2.5mil	Electronic iGo Only	All risk classes up to Table D or flat extra of \$5 per 1,000 or less	Yes English Only	Not during initial interview	Yes - Required	Based on information collected in the phone interview, the client may qualify for lab free underwriting **We can move the case to traditional underwriting if applicant is declined for TermAccel
Mutual of Omaha	Express Simplified Underwriting	Term Life Express (TLE) 10, 15, 20, 30	Ages 18-50, 25k-300k Ages 51-60, 25k-250k Ages 61-70, 25k-150k	Electronic iGo eApp	Standard Non-Tobacco & Standard Tobacco	Yes English & Spanish Only	No	No	<ul style="list-style-type: none"> No cost riders and provisions included in the policy: Accelerated Death Benefit Riders for both ROP and non-ROP, Residential Damage Waiver of Premium, Unemployment Waiver of Premium, Common Carrier Death Benefit (riders may vary by state) Convertible simplified issue permanent products
Mutual of Omaha	Express Simplified Underwriting	Indexed Universal Life Express	Ages 18-50, 25k-300k Ages 51-60, 25k-250k Ages 61-65, 25k-150k (tobacco) Ages 61-70, 25k-150k (Nontobacco)	Electronic iGo eApp	Standard Non-Tobacco & Standard Tobacco	Yes English & Spanish Only	No	No	<ul style="list-style-type: none"> Permanent coverage with an accumulation value that has the potential to increase based on a market index Popular features including the Guaranteed Insurability Rider and Accelerated Death Benefits for Terminal, Chronic and Critical Illness (may vary by state)
Mutual of Omaha	Express Simplified Underwriting	Living Promise Final Expense	Level Benefit Plans Ages 45-85, 2k-40k Graded Benefit Plans Ages 45-80, 2k-20k	Electronic iGo eApp	Standard Non-Tobacco & Standard Tobacco	Yes English & Spanish Only	No	No	<ul style="list-style-type: none"> Level and Graded Benefit Plans Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider and optional Accidental Death Benefit Rider (Level Benefit Plan only)
Mutual of Omaha	Express Simplified Underwriting	Children's Whole Life	Ages 14 days - 17 years 5k - 500k	Electronic iGo eApp	Standard Non-Tobacco & Standard Tobacco	Yes English & Spanish Only	No	No	<ul style="list-style-type: none"> Builds cash value and benefits never decrease Guaranteed Insurability Rider Application submission by grandparents without the parent signature on the application
Mutual of Omaha	Speed eTicket Accelerated Underwriting	Term Life Answers 10, 15, 20 & 30, Income Advantage IUL, Life Protection Advantage IUL, AccumUL Answers	Ages 18-64, 100k-100mil Ages 65+, 100k-1mil	Electronic Drop Ticket Only	Preferred Plus - Standard	Yes English & Spanish Only	No	No	
Nationwide	Intelligent Underwriting	GLT 10, 15, 20, 30 WL 100, 20-Pay WL No-Lapse Guarantee UL II, Indexed UL Accumulator II, Indexed UL Protector II, New Heights IUL Accumulator, VUL Accumulator, VUL Protector, LTC rider included	<u>Intelligent UW:</u> Ages 18 & Older Face Amount 100k and above <u>Acceleration Guidelines:</u> Ages 18-50, 100k - 5mil Ages 51-60, 100k-1mil	Electronic or Paper	Nontobacco Preferred Plus, Nontobacco Preferred, Nontobacco Standard Plus and Tobacco Preferred	Yes More than 200 languages including Mandarin, Spanish and Vietnamese	No	No	Some of the healthiest clients will not be accelerated simply because we don't have enough information to make a decision. Therefore, additional underwriting requirements will be needed to reach an underwriting decision. Nationwide Intelligent Underwriting is available in all states but New York.

Carrier	Product Name	Available Products	Face Amount Limitations	Application Submission Method	Rate Classes	Phone Interview & Language	Exam/Labs	ePolicy	Notes
North American	Write Away	ADDvantage Term, Custom Guarantee UL, Builder Plus IUL 3, Protection Builder IUL, Smart Builder IUL 2	Ages 18-50, Up to 2mil Ages 51-60, Up to 1mil	eApp or Paper <i>*In CA - WriteAway is only available via eApp</i>	Standard, Preferred, Super Preferred <i>*Flat extras up to \$3.50 may be allowed for avocations and aviation only</i>	Online Interview	Not during initial interview	Yes	Not available in New York
Pacific Life Lynchburg	PL Smooth Sailing <i>(fluidless UW)</i>	PL Promise Term	Ages 50-69, 50k - 1mil	Electronic or Paper	All Rate Classes	Yes English & Spanish Only	Physical and blood work must be available from a physician within last 18 months	Yes	
Pacific Life Lynchburg	PL Swift Sailing <i>(accelerated & fluidless UW)</i>	PL Promise Term	Ages 18-60, 50k - 2mil	Electronic Ticket Only	Standard or better rate classes, including nicotine use	Yes	No	Yes	Clients who do not qualify for PL Swift Sailing accelerated UW will automatically be assessed for PL Smooth Sailing fluidless UW for ages and face amounts that overlap (50-69, up to and including \$1mil)
Protective	PLUS Underwriting Solution	Advantage Choice UL, Indexed Choice UL, Lifetime Assurance UL, ProClassic II UL, Classic Choice Term Custom Choice UL 10-30	Ages 18-45, 100k - 1mil Ages 46-60, 100k - 500k	Electronic	All Non-Tobacco Risk Classes (minimum 24 months no tobacco)	Yes English & Spanish Only	Not during initial interview	Yes	View Eligibility Checklist to help determine if your client may qualify for PLUS, possibly eliminating the need for fluids or APs. https://www.myprotective.com/WorkArea/DownloadAsset.aspx?id=17648
Prudential	Fast Track	All Term & Permanent products <i>(excludes PruTerm One and Survivorship)</i>	Ages 18-60, 100k - 3mil	Electronic ticket or Prudential Xpress Worksheet	Non-Smoker or better	Yes All languages - including Arabic Carrier advised this would be for CRL and EMSI.	Not during initial interview	No	Full Part 1 long form applications are not eligible.
SBLI	Accelerated Underwriting (AU)	Level Term (10-, 15-, 20-, 25- or 30- year) Whole Life	Term: Ages 18-60, 100k - 750k Whole Life: Ages 18-60, 25k - 750k	Electronic or Paper Ticket	All risk classes	Yes English and more than 200 languages including Arabic	Never	Yes	Available in all states except New York and Montana
Securian	WriteFit	Single-Life Products*	Ages 18-50, Up to 3mil Ages 51-60, Up to 1mil	eApp Only	Standard or Better		Not during initial interview	Yes	*Excludes WriteFit Express, SecureCare and must meet product specific guidelines.
Securian	WriteFit Express*	Advantage Elite Select Term** Eclipse Accumulator IUL Eclipse Protector II IUL	Ages 16-54, 50k - 250k Ages 0-17, 50k - 250k Ages 18-54, 100k - 250k	eApp Only	Standard or Better		No	Yes	1. Information from tele-interview helps determine whether client qualifies for WriteFit Underwriting. *If declined, a 90-day waiting period will be enforced before a new application can be submitted. **Issue ages are 16-54 for 10, 15 and 20-year durations. Issue ages are 16-45 for 30-year durations.
Symetra	SwiftTerm Instant Approval and Accelerated UW	Term Life Products	Ages 20-60. 100k - 2mil	eApp	Super Preferred NT, Preferred NT, Standard NT, Preferred Nicotine, Standard Nicotine	Online Interview	Instant Approval - No Accelerated UW - Not initially	Yes	