

Allianz	
Products:	Allianz LifePro+
Issue Ages:	25-60
Face Amounts:	\$1 million or less (includes existing coverage)
Underwriting Classes:	Preferred Nontobacco and Preferred Plus Nontobacco
Submit Application via:	Paper application or ApplyNOW (must have an active agent number)
Misc. Information	
<ul style="list-style-type: none"> The Personal History Interview can be scheduled by the agent or the client There are fewer underwriting requirements-no paramed exam, labs/fluids, or APS 	
American National – Xpress	
Products:	All products (excluding Worksite SI products)
Issue Ages:	0-65
Face Amounts:	Up to \$250,000
Underwriting Classes:	Standard and Substandard
Submit Application via:	Available for paper and electronic applications (IGO)
Misc. Information	
<ul style="list-style-type: none"> No automatic labs or paramedicals. An underwriting decision will often be made within 72 hours when application is in good order and no additional requirements are needed. Underwriting utilizes the application, MIB, MVR, and prescription databases If labs are required for any reason, the agent will be notified via ExpertOffice 	
American National – Xpress Plus	
Products:	All products (excluding Worksite SI products)
Issue Ages and Face Amounts:	Ages 0-50: \$250,001 - \$1,000,000 Ages 51-60: \$250,001, - \$500,000
Underwriting Classes:	Preferred Plus, Preferred, Standard Plus, and Standard
Submit Application via:	IGO eApp
Misc. Information	
<p>Need for exam is determined bases on answers to the application, MIB, and Risk Classifier If answers on the app, MIB, Rx, and/or Risk Classifier prompt the need for an exam, the agent will receive notification via ExpertOffice and email.</p>	
Assurity	
Products:	Term Life
Term Periods:	10, 15, 20, 30 years
Issue Ages and Face Amounts:	\$25,000 to \$500,000 Ages 18-50 up to \$500,000 Ages 51-65 up to \$350,000
Underwriting Classes:	Select+ Non-Tobacco, Tobacco, Select Non-Tobacco, Tobacco, Standard Non-Tobacco, and Tobacco
Submit Application via:	IGO eApp
Misc. Information	
<p>Our underwriting engine gathers publicly available data such as motor vehicle reports, prescription drug histories, and MIB Inc. information. Based on this data and the application information, the underwriting engine provides an instant decision: Approved, Referred to Underwriting, or Rejected.</p>	
Banner - Appcelerate	
Products:	OPTerm
Term Periods:	10, 15, 20, 25 and 30
Issue Ages and Issue Amounts:	OPTerm 15, 20, 25 and 30 \$100,000 - \$1 million, Ages 20-40 \$100,000 - \$750,000, Ages 41-45 \$100,000 - \$500,000, Ages 46-50 OPTerm 10 \$100,000 - \$500,000, Ages 20-50
Underwriting Classes:	Preferred Plus NT, Preferred NT and Standard Plus NT
Submit Application via:	InstaApp and SwiftApp
Misc. Information	
<ul style="list-style-type: none"> No medical exams, labs or APSs. One inch automatically added to client's height to potentially boost the rate class. Full commissions and quicker processing mean getting paid faster. With eDelivery, policy activation could take place same day. 	

Global Atlantic – Fast Lane Underwriting	
Products:	Lifetime Builder, Lifetime Foundation, and Lifetime Provider Indexed Universal Life Policies Lifetime Assure Universal Life Term Products
Issue Ages and Face Amounts:	18-50 through \$1 million 51-55 through \$500,000 56-60 through \$250,000
Underwriting Classes:	Premier Non-Tobacco, Preferred Non-Tobacco, Standard Plus Non-Tobacco (term only), Standard Non-Tobacco, Preferred Tobacco and Standard Tobacco.
Submit Application via:	IGO eApp (Fast Lane will use the same application that you're familiar with along with typical application support forms)
Misc. Information	
<ul style="list-style-type: none"> Riders available, subject to plan and age guidelines: Accelerated Access, Accelerated Benefit, Accidental Death, Primary Insured, Wellness for Life®, Waiver of Monthly Deductions, Waiver of Premium, Waiver of Premium Plus, Waiver of Specified Premium, and Waiver of Surrender Charge Due to Confinement. Fast Lane will use the same application that you're familiar with along with typical application support forms (i.e. HIPAA, replacement forms, etc.) In addition to reviewing the application, we consider MIB Inc., prescription database results and motor vehicle report. 	
John Hancock- Smart Protect Term with Vitality	
Products:	SmartProtect Term 10, 15, 20 w/Vitality
Issue Ages:	20-60, Renewability through age 94; Resident of the United States
Face Amounts:	\$100,000 - \$1,000,000
Underwriting Classes:	Non-Smoker: Super Elite, Elite, Select Smoker: Tobacco
Submit Application via:	Paper Application (NB5213)
Misc. Information	
<ul style="list-style-type: none"> The opportunity to reduce premiums even further by living a healthy life A complimentary Fitbit® device to track progress toward a healthy lifestyle The Healthy Engagement Benefit will cease at the end of the term duration 	
John Hancock- ExpressTrack	
Products:	Single-life term and permanent products (including the Long-Term Care rider)
Issue Ages:	18-60
Face Amounts:	Up to and including \$3 million
Underwriting Classes:	Generally considered Standard or better risk class
Submit Application via:	InstaApp
Misc. Information	
<ul style="list-style-type: none"> Applications initiated via a John Hancock Ticket or InstaApp Telephone interview conducted by a John Hancock representative Underwriting review will be considered for ExpressTrack or go through traditional underwriting U.S. Permanent residents 	
Lincoln Financial – LincXpress Tele-App	
Products:	LincXpress Tele-App is available for all products (excluding Lincoln LifeElements® One-Year Term, Lincoln TermAccel®, and Lincoln MoneyGuard®)
Issue Ages and Face Amounts:	18–60 \$1 million or less
Underwriting Classes:	Target is Preferred and Preferred Plus risks
Submit Application via:	IGO eApp
Misc. Information	
<ul style="list-style-type: none"> LincXpress Lab-free Underwriting Program is designed to identify those clients who are the healthiest risks, and will allow a more streamlined path of underwriting for those individuals Lincoln's in-house team of Tele-App Specialists will contact your client directly to schedule the interview. The interview is expected to take between 30-40 minutes. Preparation is key to ensure that the process goes smoothly 	

MN Life (Securian) - WriteFit				
Products:	Single-life Products, Advantage Elite Select Term, Secure Protector Whole Life, Secure Accumulator Whole Life, and Orion Indexed UL			
Issue Ages, Face Amounts, and Underwriting Classes:	Single-life products	18-54	\$0 - \$1,000,000	Standard or better
	Advantage Elite Select Term	16-54	\$50,000 - \$99,999 \$100,000 - \$250,00	Standard Standard or better
	Secure Protector Whole Life	0-15 16-55	\$10,000 - \$249,999 \$25,000 - \$249,999	Preferred Standard
	Secure Accumulator WL	0-15 16-55	\$10,000 - \$99,999 \$25,000 - \$99,999	Preferred Standard
	Orion Indexed UL	0-15 16-54	\$50,000 - 10,000 \$100,001 - \$250,000	Standard Standard or better
Submit Application via:	eApp (must have an active agent number)			
Misc. Information				
<ul style="list-style-type: none"> • Simplified, less invasive underwriting without lab requirements. • Faster underwriting decisions, allowing you to get paid faster. • Overall improved client experience. 				
North American Life - WriteAway				
Products:	ADDvantage Term 10, 15, 20, and 30			
Issue Ages:	Ages 18-50 (Age Nearest)			
Face Amounts:	Up to and including \$1,000,000			
Underwriting Classes:	Standard (Tobacco and Non-Tobacco users), Preferred (Tobacco and Non-Tobacco users), and Super Preferred. Flat extras are allowed for avocations and aviation only			
Submit Application via:	IGO eApp			
Misc. Information				
<ul style="list-style-type: none"> • Clients age 50 and younger who don't have major medical conditions and who are the best underwriting risks have the potential to qualify for an accelerated underwriting decision. • North American will use information from the phone interview, MIB data, prescription reports, and a variety of publicly available data to make the underwriting decision. • The publicly available data includes financial and credit information (not credit scores), court records, property records, and a motor vehicle report • You will be notified within 72 business hours through the Pending Business report if your client is required to submit labs. 				
Pacific Life-Smooth Sailing				
Products:	PL Promise Term Products			
Issue Ages:	50-69			
Face Amounts:	Up to \$500,000			
Underwriting Classes:	Any			
Submit Application via:	IGO eApp			
Misc. Information				
<ul style="list-style-type: none"> • One Requirement: Comprehensive Physical and Blood Work Available from Primary Physician Within Last 18 Months • Simple Application Process: PL Express App Ticket and Client Follow-Up Phone Interview with Voice Signature to Complete the App-Interview 				
Principal - Accelerated Underwriting				
Products:	Term (10, 15, 20, and 30), UL, IUL, SUL			
Issue Ages:	18 - 60			
Face Amounts:	Up to \$1 million			
Underwriting Classes:	Super Preferred and Preferred nonsmoker (no tobacco use within the past 24 months)			
Submit Application via:	IGO eApp -Term TeleApp or Accelerated Underwriting			
Misc. Information				
<ul style="list-style-type: none"> • Build must be within the recommended weight limits • Applicant must reside in the U.S. and be a U.S. citizen or permanent resident with no travel to hazardous locations • Stated blood pressure – less than 135/85 • No life, health or disability insurance has been rated, rideder or declined 				

Protective Plus- Accelerated Underwriting	
Products:	Protective Classic Choice Term, Protective Custom Choice UL
Issue Ages:	18-60
Face Amounts:	\$100,000-\$1,000,000 (ages 18-45) \$100,000 - \$500,000 (ages 46-60)
Underwriting Classes:	
Submit Application via:	IGO eApp
Misc. Information	
<ul style="list-style-type: none"> • Healthy build • No major medical conditions • Positive family history: No natural parent or sibling death from coronary artery disease or cancer including breast, colon, lung, melanoma, ovarian or prostate prior to age 60. • Healthy blood pressure (stated less than 140/90) • Total cholesterol is less than 275, and cholesterol/HDL ratio is less than 5.5 • No history of bankruptcy in the past ten years • No history of DUI or reckless driving within five years, or more than two moving violations in the past three years • Not charged with, awaiting a trial for or convicted of a felony 	
Prudential-PruFast Track	
Products:	Term and UL products *PruTerm One and Survivorship products are excluded
Issue Ages:	18 - 60
Face Amounts:	\$100,000 to \$1,000,000
Underwriting Classes:	Nonsmoker of better
Submit Application via:	IGO eApp
Misc. Information	
<ul style="list-style-type: none"> • U.S. Residents • If the prospect is at a healthy weight and can answer NO to all or most of these questions, he/she is more likely to receive faster approval of their application through PruFast Track • Multiple applications submitted on the same client at the same time are not eligible. • Applications with underwriting category quoted of Preferred Smoker, Smoker, or Special Class rating are not eligible. • PruFast Track accelerated underwriting is only available when using the Prudential Xpress Worksheet or FastApp Drop Ticket submission options. • Full part 1 long form applications are not eligible 	
SBLI- ZippApp	
Products:	Guaranteed Level Premium Term 10, 15, 20, 25, and 30 years
Issue Ages:	18-60
Face Amounts:	\$100,000 minimum - \$500,000 maximum
Underwriting Classes:	All risk classes and table ratings apply
Submit Application via:	InstaApp or Paper application
Misc. Information	
<p>Approved States: All states except New York and Montana</p> <p>The agent plays an important role in this simple process, specifically assisting in:</p> <ul style="list-style-type: none"> • Pre-qualifying the client; • Running a quote; • Either completing the ticket or Part 1 of the application; • Preparing the client for the telephone interview; • Assisting with any additional information that may be requested by the underwriter; • Delivering the policy. 	
United Of Omaha – Speed e Ticket	
Products:	Term Life Answers (10, 15, 20, and 30)
Issue Ages:	18-55
Face Amounts:	\$100,000 - \$1,000,000
Submit Application via:	IGO eApp - Speed e Ticket
Misc. Information	
<ul style="list-style-type: none"> • Complete the Speed eTicket (drop ticket.) Do not schedule a paramed appointment • ExamOne will contact the client. Their interview team will complete the application and get a voice signature or • e-Signature. You can also provide the client with the ExamOne client contact number for them to call on their own time • Once we receive the application, our Accelerated Underwriting team will evaluate the application, MVR, MIB, and Prescription History to make a determination If the application is approved through Accelerated Underwriting, no other underwriting requirements are needed. The agent will receive an email notification and the application will proceed to issue 	