

Allianz	
Products:	Allianz LifePro+
Issue Ages:	25-60
Face Amounts:	\$3 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 \$249,000
Underwriting Classes:	Standard and Substandard
Submit Application via:	Available for paper and electronic applications through the carrier site
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: \$250,000 - \$1,000,000 Ages 51-60: \$250,000, - \$500,000
Underwriting Classes:	Preferred Plus, Preferred, Standard Plus, and Standard
Submit Application via:	Available for paper and electronic applications through the carrier site
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	
Products:	OPTerm
Issue Ages and Face Amounts:	Ages 20-50 up to \$1,000,000 Healthy females up to age 55 may qualify for up to \$250k
Underwriting Classes:	Preferred Plus NT, Preferred NT and Standard Plus NT
Submit Application via:	SwiftApp
Misc. Information	
<p>If not qualified for exam-free, the carrier will look at eligibility for the Lab Lift program. Based on date of last blood work and physician information collected within the digital application process, they will determine if an attending physician statement (APS) can be used as a substitute for a paramedical exam and fluids — by pulling medical data and lab results from recent physician visits. All rate classes, including Sub-standard, are eligible for the program.</p>	
Bestow	
Products:	10, 15, 20, 25, and 30 Year Term
Issue Ages:	18-60
Face Amounts:	\$50,000 – \$1,500,000 (underwritten for the full face amount)
Underwriting Classes:	All
Submit Application via:	You will receive your own personal URL to send to your clients.
Misc. Information	
<ul style="list-style-type: none"> Must be contracted prior to receiving your URL 10–12-minute approval with policy in hand Approval or Denial instantaneously 	

Equitable-Easy Underwriting	
Products:	Term 10, Term 15, Term 20, ART, Brightlife Grow
Issue Ages and Face Amounts:	Issue Ages: Up to and including 60 Face Amounts: Up to and including \$2,000,000
Submit Application via:	IGO
Underwriting Classes:	All Preferred, Standard, and substandard risk classes are available, subject to product specifications
Misc. Information	
<ul style="list-style-type: none"> To qualify, the Medical Information Questionnaire must be submitted with the application. Cases that qualify are automatically enrolled in the program; best fit is for healthy insureds. The program is available in all states. Cases that ultimately do not qualify will automatically be routed through traditional underwriting. 	
Global Atlantic – Fast Lane Underwriting	
Products:	Lifetime Builder ELITE 2020, Lifetime Foundation ELITE, and Global Accumulator
Issue Ages and Face Amounts:	18-50 through \$2,000,000 51-60 through \$1,000,000
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 or IGO E-App
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 	

Lincoln Financial – TermAccel

Products:	TermAccell 10, 15, 20, and 30 Year Term
Issue Ages	18–60 (For the 30-year term duration, the maximum issue age for non-tobacco rate classes is age 55 and the maximum issue age for tobacco rate classes is age 50.)
Face Amounts:	\$100,000 to \$1,000,000
Underwriting Classes:	<ul style="list-style-type: none"> • Preferred Plus Non-Tobacco • Preferred Non-Tobacco • Preferred Tobacco • Standard Non-Tobacco • Standard Tobacco
Submit Application via:	IGO eApp
Misc. Information	
<ul style="list-style-type: none"> • Online (eInterview) or Phone (Tele-App) client interview for application completion • No APS requirement for all submissions • Dedicated, in-house Lincoln TermAccel Underwriting & New Business team • Electronic policy delivery on all cases 	
National Life-EZ Underwriting	
Products:	All Life Products
Issue Ages and Face Amounts	<ul style="list-style-type: none"> • 18-50 applying for face amounts up to and including \$3,000,000 (FlexLife, PeakLife, TotalSecure, Living Life By Design) • 18-50 applying for face amounts up to and including \$2,000,000 (Term Series) • 51-60 applying for face amounts up to and including \$1,000,000 • 61-65 applying for face amounts to \$250,000
Submit Application via:	Life insurance apps may be taken... <ul style="list-style-type: none"> • In-person or following an in-person meeting • Video conference • Phone • Email or Text
Misc. Information	
<ul style="list-style-type: none"> • How does photo verification work? • Take a picture of your client holding their photo ID during the video chat or have your client take a picture of themselves holding their photo ID and send it to you. Here's a sample photo. • Upload the picture in the attachments section of eApp. 	
Nationwide-Intelligent Underwriting	
Products:	<ul style="list-style-type: none"> • YourLife Guaranteed Level Term (10, 15, 20, 30) • Whole life Nationwide YourLife WL 100 • Nationwide YourLife 20-Pay WL • Nationwide YourLife No-Lapse Guarantee UL • Nationwide YourLife Indexed Universal Life • Nationwide YourLife Indexed UL Accumulator or Protector • Nationwide YourLife Current Assumption UL
Issue Ages:	18-50
Face Amounts:	\$100,000 – \$2,000,000
Underwriting Classes:	Nontobacco Preferred Plus, Nontobacco Preferred, Nontobacco Standard Plus, Tobacco Preferred and the newly added Standard rate class
Submit Application via:	IGO E-App
Misc. Information	
<ul style="list-style-type: none"> • Reduces the time needed to reach an underwriting decision • Minimizes the number of attending physician statements needed • Eliminates the need to talk to clients about their personal medical history 	
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 \$3 million
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-Swift Sailing Accelerated Underwriting	

Products:	PL Promise Term 10, 15, 20, 25, or 30 year level term
Issue Ages:	18-60
Face Amounts:	Up to \$2,000,000
Underwriting Classes:	Standard or better (no nicotine and nicotine use)
Submit Application via:	<ul style="list-style-type: none"> • IGO E-App • InstaApp • Dropticket on Carrier Website
Misc. Information	
<ul style="list-style-type: none"> • In good health with full disclosure of the proposed insured's medical history • Evidence of routine medical care in the past 3 years • No formal or informal application with Pacific Life in the past year • Not previously rated or declined 	
Pacific Life-Smooth Sailing	
Products:	PL Promise Term Products
Issue Ages:	50-69
Face Amounts:	Up to \$1,000,000
Underwriting Classes:	Any
Submit Application via:	<ul style="list-style-type: none"> • IGO E-App • InstaApp • Dropticket on Carrier Website
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), Provider Edge II, Flex III, Flex II, Accumulation II
Issue Ages and Face Amounts	<p>Issue Ages: 18 - 40 Face Amounts: Up to \$3 million</p> <ul style="list-style-type: none"> Drop Ticket must be used to submit all term applications up to \$3 million face amount (except in New York). For individuals who don't qualify for AU due to model score or knock out criteria, we'll 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. <p>Issue Ages: 41-50 Face Amounts: Up to \$2.5 million</p> <ul style="list-style-type: none"> For face amounts greater than \$2 million, DHD records will need to include results from an exam/lab within the prior 24 months. Drop Ticket must be used to submit all term applications up to \$2.5 million face amount (except in New York). For individuals who don't qualify for AU due to model score or knock out criteria, we'll review to see if 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. <p>Issue Ages: 51-60 Face Amounts: Up to \$2.5 million</p> <ul style="list-style-type: none"> For face amounts greater than \$1 million, DHD records will need to include results from an exam/lab within the prior 12 months. Drop Ticket must be used to submit all term applications up to \$2.5 million face amount (except in New York). For individuals who don't qualify for AU due to model score or knock out criteria, we'll review to see if 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 12 months.
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"> You no longer need to request AU. All applicants who meet the age and face amount requirements will automatically start through AU and will only be removed if we determine they no longer meet eligibility. When this occurs, we'll advise of the exam requirements needed to continue. Drop Ticket must be used for all term submissions up to the stated maximum AU face amounts—except for applications written in New York. Term applications that don't meet these guidelines will no longer be accepted beginning April 1, 2021. Further details will follow. Client-completed Part B (online or phone) is required for permanent products. 	
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)
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:	Most of Prudential's term and permanent products (excludes PruTerm One and Survivorship products)
Issue Ages:	18 - 60
Face Amounts:	\$100,000 to \$3,000,000
Underwriting Classes:	Smoker or better
Submit Application via:	Xpress QuickForm worksheet or Drop Ticket
Misc. Information	
<ul style="list-style-type: none"> • U.S. Residents Only • Once the interview is completed, the PruFast Track model will determine the underwriting path. • Accelerated cases will be approved within hours or days, without the need for a medical exam or lab work. • If a client doesn't qualify for an accelerated decision, the underwriter will order the "best" requirement based on the client's individual history 	
Sagicor-Accelewriting	
Products:	Sage Term (10, 15, and 20)
Face Amounts and Issue Ages:	<ul style="list-style-type: none"> • \$50k up to \$1,000,000 (up through age 45) • \$50k up to \$750,000 (ages 46-55) • \$50k up to \$500,000k (ages 56-65)
Underwriting Classes:	<ul style="list-style-type: none"> • Preferred Plus Non-Tobacco / Preferred Plus Tobacco • Preferred Non-Tobacco / Preferred Tobacco • Standard Non-Tobacco / Standard Tobacco • Rated Non-Tobacco (will be referred to underwriting for review on face amounts of \$500,001 and higher) • Rated Tobacco / Rated 2 Non-Tobacco / Rated 2 Tobacco (will be referred to underwriting for review and only available for face amounts of \$500,001 and higher)
Submit Application via:	IGO E-app or Through the carrier's website
Misc. Information	
<ul style="list-style-type: none"> • Conversion credits available in years 2 -5 • Accelerated Benefit Insurance Rider for Terminal Condition or Nursing Home Confinement • Optional Riders: <ul style="list-style-type: none"> • Accidental Death Benefit Rider • Children's Term Rider • Waiver of Premium Rider 	
Symetra's Accelerated Underwriting Program	
Products:	All Permanent Products
Issue Ages & Face Amounts	Ages 18-50 Up to \$1,000,000 Ages 51-60 Up to \$2,000,000
Underwriting Classes:	Standard rate or better
Submit Application via:	IGO
<ul style="list-style-type: none"> • You will only need to submit a completed Part I and Part II application, and Symetra will take care of the rest. • You should continue to submit business as you normally would, and our underwriters will follow the guidelines detailed in the "What is Symetra's Accelerated Underwriting Program?" section. • If cases submitted through this program don't receive a Standard or better offer, we will reach out and attempt to fully underwrite the case. 	
Symetra's SwiftTerm	
Products:	Term Products
Issue Ages:	20-60
Face Amounts:	\$100,000 - \$2,000,000
Submit Application via:	IGO eApp
<ul style="list-style-type: none"> • You must be licensed and appointed with Symetra to drop a ticket for SwiftTerm • Dynamic underwriting engine evaluates financial, lifestyle and medical responses as the application is completed. • Client electronically signs and submits the application. • If client does not qualify for instant approval, it will automatically move to accelerated underwriting, then full underwriting if necessary 	

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 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 																																
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:	<table border="0" style="width: 100%;"> <tr> <td style="width: 30%;">Single-life products</td> <td style="width: 10%;">18-54</td> <td style="width: 20%;">\$0 - \$1,000,000</td> <td style="width: 40%;">Standard or better</td> </tr> <tr> <td rowspan="2">Advantage Elite Select Term</td> <td rowspan="2">16-54</td> <td>\$50,000 - \$99,999</td> <td>Standard</td> </tr> <tr> <td>\$100,000 - \$250,000</td> <td>Standard or better</td> </tr> <tr> <td rowspan="2">Secure Protector Whole Life</td> <td>0-15</td> <td>\$10,000 - \$249,999</td> <td>Preferred</td> </tr> <tr> <td>16-55</td> <td>\$25,000 - \$249,999</td> <td>Standard</td> </tr> <tr> <td rowspan="2">Secure Accumulator WL</td> <td>0-15</td> <td>\$10,000 - \$99,999</td> <td>Preferred</td> </tr> <tr> <td>16-55</td> <td>\$25,000 - \$99,999</td> <td>Standard</td> </tr> <tr> <td rowspan="2">Orion Indexed UL</td> <td>0-15</td> <td>\$50,000 - 10,000</td> <td>Standard</td> </tr> <tr> <td>16-54</td> <td>\$100,001 - \$250,000</td> <td>Standard or better</td> </tr> </table>	Single-life products	18-54	\$0 - \$1,000,000	Standard or better	Advantage Elite Select Term	16-54	\$50,000 - \$99,999	Standard	\$100,000 - \$250,000	Standard or better	Secure Protector Whole Life	0-15	\$10,000 - \$249,999	Preferred	16-55	\$25,000 - \$249,999	Standard	Secure Accumulator WL	0-15	\$10,000 - \$99,999	Preferred	16-55	\$25,000 - \$99,999	Standard	Orion Indexed UL	0-15	\$50,000 - 10,000	Standard	16-54	\$100,001 - \$250,000	Standard or better
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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. 																																
Transamerica-Non-Med																																
Products, Ages, and Face Amounts:	<p>Products: Trendsetter Super, Financial Foundation IUL Issue Ages: 18-45 Face Amounts: \$100,000 - \$2,000,000 Issue Ages: 46-55 Face Amounts: \$100,000 - \$1,000,000</p> <p>Products: Trendsetter LB Issue Ages: 18-45 Face Amounts: \$250,000 - \$2,000,000 Issue Ages: 46-55 Face Amounts: \$250,000 - \$1,000,000</p>																															
Underwriting Classes:	All																															
Submit Application via:	IGO – Standard application only Or Paper application (IUL only on paper application). The Non-med Part 2 must be completed by the proposed insured with the agent																															
Misc. Information																																
<ul style="list-style-type: none"> • Includes additional insureds at the above ages and face amounts • Individual Taxpayer Identification Number (ITIN) holders are eligible if they have electronic medical information (fast data) available. If no fast data hit is available, the underwriter will order a paramed exam and labs. ITIN holder face amounts are unchanged with the expansion of nonmedical limits. 																																

Transamerica Trendsetter Term Life Point of Sale	
Products, Ages, and Face Amounts:	Products: Trendsetter Super Issue Ages: 18-60 Face Amounts: \$25,000 – \$99,999 Issue Ages: 61-70 Face Amounts: \$25,000 – \$50,999 Products: Trendsetter LB Issue Ages: 18-60 Face Amounts: \$25,000 – \$249,999
Underwriting Classes:	Standard non-smoker and Standard smoker
Submit Application via:	IGO – nonmedical application
Misc. Information	
<ul style="list-style-type: none"> • Fast approval > Qualifying applicants can be approved at the time of application submission • Point-of-sale guidance > Applicants are notified immediately if approval is pending or if the case needs additional review (e.g., impairments, medical requirements, etc.) • Easy electronic delivery > Fast, secure electronic delivery of the policy to qualifying applicants • Quick turnaround > Clients can receive a policy within two to five business days, and some within as little as 48 hours 	
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 	