

ACCELERATED UNDERWRITING

	Carrier	Allianz	AIG	American Amicable	ANICO	Ameritas	Assurity	Banner
	Program Name	ApplyNOW			Xpress and Xpress Plus	FLXelerate		AppAssist
PRODUCTS & GUIDELINES	Products Available	Single Life FIUL products and Premium Financing	Max Accumulator + AG Platinum Choice VUL 2	N/A- see details on Non-Med	All individual life products.	FLX Term and FLX Index Universal Life	Term, Whole Life, SPWL, DI	OP Term- All years
	Issue Age Limits	25-60	0-50		0-65	0-70		20-50
	Face Amount Limits	\$3M (includes existing coverage)	Up to \$499,999		Xpress: 0-65: \$249,999 or less. Xpress Plus: 18-50 \$250K-\$1M/ 51-61 \$250K-\$500K	Up to \$1M (age restrictions apply)		Up to \$2M (age limits apply) Pending clients age they must have had an exam w/in 6-24 mos.
	Risk Classes Available	Preferred Plus and Preferred	Preferred to Table E		Xpress: Standard and Sub Standard. Xpress Plus: Pref Plus, Pref, Standard Plus, Standard	All classes- benefit bands apply		Standard Plus or Better
APPLICATION SUBMISSION	Paper Application	NO	Yes		Xpress: Paper and E-Application Xpress Plus: E-Application ONLY		Yes	No- unless client declines voice signature.
	Electronic Application	Yes	Yes		Yes		Yes	Yes
	Paper Ticket	No	Yes		Yes with Xpress.		Yes	No
	Electronic Ticket	No	Yes		No		Yes	Yes
	Binding Coverage Available?				No	Yes	No	No
UNDERWRITING PROCESS	Database Checks	PHI, MIB, MVR, Rx	PHI, MIB, MVR, Rx	PHI, MIB, MVR, Rx	MIB, MVR, Rx	MIB, MVR, Rx	MIB, MVR, Rx	MIB, MVR, Rx
	Lab-Free Underwriting Availability	Yes	Yes		Yes	Yes	Yes	Yes
	APS-Free Underwriting Availability	Yes	Yes		Yes	Yes	Yes	Yes
	Phone Interview Required?	Yes	Yes		Not initially	Possibly	Yes	Yes
	eInterview Available?	No	Yes		No	No	No	No
POLICY DELIVERY	Electronic Policy Available?	No	Yes					Yes, term only
	Electronic Delivery Available?	No	Yes					Yes, term only
	Electronic Signature Available?	No	Yes	Yes				Yes, term only
	Initial Premium Payments	EFT and Paper Check Only	EFT and Paper Check Only	EFT and Paper Check Only	EFT and Paper Check Only	EFT and Paper Check Only	EFT and Paper Check Only	EFT & Paper Check Only
	Ongoing Premium Payments	EFT and Paper Check Only	EFT and Paper Check Only	EFT and Paper Check Only	EFT and Paper Check Only	EFT and Paper Check Only	EFT and Paper Check Only	EFT & Paper Check Only
	States not Available	NY	N/A	NY	NY	NY	NY	CT, AK, HI, NY

Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms

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	Carrier	Global Atlantic	Lincoln Financial	Lincoln Financial	Mutual of Omaha	National Life Group	North American	Pacific Life
	Program Name	Fast Lane	LincXpress	TermAccel®	Accelerated Underwriting		WriteAway	Smooth Sailing
PRODUCTS & GUIDELINES	Products Available	Lifetime Builder ELITE, Lifetime Foundation ELITE and Lifetime Provider IUL Policies Lifetime Assure UL Term policies	All term and permanent products Exceptions: <i>LifeElements</i> One-Year Term <i>TermAccel</i> MoneyGuard	Lincoln TermAccel 10, 15, 20, 30 year	Term Life Answers 10, 15, 20, and 30 year Term Life Express/ UL Express	FlexLife, PeakLife, TotalSecure, Living Life	All Products	Term and GUL.
	Issue Age Limits	18-60	Lab Free: Ages 18 - 60	Ages 18 - 60	Ages 18 - 65 pending product	Agees 18-65 (product and face amounts apply)	Ages 18 - 60	50-69
	Face Amount Limits	up to \$1M	\$1,000,000 or less	\$100,000 - \$1,000,000	TLA: \$100,000 - \$2,000,000 TLE: \$25K-\$300K (age limits apply) GUL Express: \$25K- \$250K (age limits apply)	18-50 up to \$3M (UL), 18-65 up to \$2M (Term)	Ages 18 - 50: \$1,000,000 Ages 51 - 60: \$500,000	\$1M or less
	Risk Classes Available	Standard or Better	Preferred Plus - Table H	Preferred Plus - Table 4	Standard Non-Smoker or Better	All classes available	Standard Up to Super Preferred, including Tobacco	All classes including substandard
APPLICATION SUBMISSION	Paper Application	Yes	No	No	No	Yes	Yes	Yes
	Electronic Application		No	No	Yes		Yes	Yes
	Paper Ticket	Yes	Yes	No	No		No	No
	Electronic Ticket		Yes	Yes	Yes		No	No
	Binding Coverage Available?		No (Unless required by state)	No (Unless required by state)	Access via BGA Website: No Access via MoO website: Yes		Yes	No
UNDERWRITING PROCESS	Database Checks	MIB, MVR, Rx	MIB MVR Rx	MIB MVR Rx	MIB MVR Rx	MIB, Rx, Lexis Nexis	MIB, MVR, Rx	MIB MVR Rx
	Lab-Free Underwriting Availability	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	APS-Free Underwriting Availability	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Phone Interview Required?	Yes	Yes	Yes	Yes	Possible	Yes	Yes
	eInterview Available?	No	No	No	No	No	Yes	No
POLICY DELIVERY	Electronic Policy Available?		Yes	Required	No	o	Yes, requires consent form	No
	Electronic Delivery Available?		Yes	Yes	No		Yes, requires consent form	No
	Electronic Signature Available?		Yes	Yes	Yes		Yes	Yes
	Initial Premium Payments		EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT and Paper Check Only	EFT & Paper Check Only
	Ongoing Premium Payments		EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT and Paper Check Only	EFT & Paper Check Only
	States not Available		NY	NY	NY		CA, NY	NY

Please see the ePolicy and eDelivery Platf

ACCELERATED UNDERWRITING

	Carrier	Principal	Protective Life	SBLI	Transamerica
	Program Name	Accelerated Underwriting	PLUS		Point-of-Sale
PRODUCTS & GUIDELINES	Products Available	Term, UL, IUL, VUL, or SUL	Protective Classic Choice Term and Protective Custom Choice UL	Term or Whole Life	Trendsetter Super® & Trendsetter LB®
	Issue Age Limits	Ages 18 - 60	Ages 18 - 60	Ages 18 - 61	SUPER: 18 - 70; LB: 18 - 60
	Face Amount Limits	\$50,000 - \$2,500,000 ACC UW criteria must be met.	18 - 45: \$100,000 - \$1,000,000 46 - 60: \$100,000 - \$500,000	Up to \$500K	Trendsetter SUPER® 18 - 60: \$99,999 Trendsetter SUPER® 61 - 70: \$50,000 Trendsetter LB®: \$249,999
	Risk Classes Available	Standard Non-Smoker up to Super Preferred	Standard Non Tobacco, Preferred, Select Preferred	All classess	Standard NonTobacco Standard Tobacc
APPLICATION SUBMISSION	Paper Application	Yes	Yes	Yes	No
	Electronic Application	Yes	Yes	Yes	Yes
	Paper Ticket	No	Yes	Applicant	No
	Electronic Ticket	Yes	Yes	Applicant	No
	Binding Coverage Available?	Yes	Yes	No	Yes
UNDERWRITING PROCESS	Database Checks	MIB MVR Rx	MIB MVR Rx TRL		MIB, MVR, Prescription
	Lab-Free Underwriting Availability	Yes	Yes	Yes	Yes
	APS-Free Underwriting Availability	Yes	Yes	Yes	Yes
	Phone Interview Required?	Yes	Yes	Yes	Yes
	eInterview Available?	Yes	No	Yes	No
POLICY DELIVERY	Electronic Policy Available?	No	Yes	Yes	Yes
	Electronic Delivery Available?	No	Yes	Yes	Yes (Not in GA or UT)
	Electronic Signature Available?	Yes	Yes	Yes	Yes
	Initial Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
	Ongoing Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
	States not Available	N/A	NY	NY and MT	CA & NY

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NON MED								
Carrier	Product	Product Age Range	Non Med Face Amounts	Non Med Age Range	Notes	Submission Process	COVID-19 Allowances	
ANICO	Signature Term 10	18-70	\$50K- \$300K	18-65	·Non-MED standard & Substandard only ·Accel UW E-App Only ·Accel UW All Non-Substandard Classes Available ·Accel UW No Tele-Interview	ExpertApp or ExpertScan through carrier website, or iGO through iPipeline link with your BGA	ANICO is temporarily expanding their acceleration criteria: Ages 50 and below Face Amts \$100,000 to \$1,000,000. Many will have automatic table ratings applied. If medical exam or APS can be obtained at a later date, we will re-underwrite to see if better class is warranted. All new business Current pending underwriting approval business starting with March submitted cases.	
	Signature Term 15	18-65		18-65				
	Signature Term 20	18-60		18-60				
	Signature Term 30	18-50		18-50				
Ameritas	FLX Living Benefit Term 10	18-80	\$50K-\$1M	18-60	·\$50K- <\$100K:Standard & Rapid Standard Only ·\$100K- \$1M: Preferred, Standard & Rapid Standard Only	FLX E-App through carrier website or iGO through iPipeline link with your BGA		
	FLX Living Benefit Term 15	18-75		18-60				
	FLX Living Benefit Term 20	18-70		18-60				
	FLX Living Benefit Term 25	18-55		18-55				
	FLX Living Benefit Term 30	18-55		18-55				
	FLX Index Universal Life	0-60		0-60				
American Amicable	Easy Term 10	18-70	Min. Face \$20k or \$15/ mo- whichever is greater -Max \$300K (see agent guide for Home Protector details.)		Age Nearest, Issues Standard- T4	Web App Mobile, Doc Drop and App Drop. Agents must be registered on the carrier site.		
	Easy Term 20/ Term 20 ROP	18-65/ 18-60						
	Easy Term 30/ Term 30 ROP	18-55/ 18-50						
	Easy UL	0-65	\$25K-\$300K	Telephone Interview Required-->	15 Year Lapse Guarantee, Issues Standard-T4			
	Secure Life Plus	18-50	Up to \$99,999K	MIB and RX on all applications	Oral fluid test required in CA, CT, FL and ME			
Assurity	Term 10	18-75	Up to \$500k	18-50 (Up to \$500k)	·PHI Required on Accel UW over \$500K ·E-App Required ·POS Instant Decision of Approved, Referred to UW, or Rejected ·E-Signature Required through system ·All UW Classes Available Age last birthday, age 80 and older will likely require	Paper Application or iGO through the agent website or iPipeline link with your BGA		
	Term 15	18-70						
	Term 20	18-65		51-65 (Up to \$350k)				
	Term 30	18-55						
	Single Premium Whole Life	15 days thru age 85	Up to \$700k	0-60 (up to \$700k) / 61-85 (Up to \$450k)				
	Whole Life 10-Pay, 20-Pay, Pay for Life	15 days thru age 85	Up to \$300k	0-17 (Up to \$330k)				Only offer full e-app or full paper app
	Whole Life Pay to Age 65	15 days thru age 54		18-45 (Up to \$200k)				
				46-60 (Up to \$150k)				
Accidental Death (AcciFlex)	18-60	Up to \$350k	61-85 (Up to \$100k)	18-60				

NON MED							
Carrier	Product	Product Age Range	Non Med Face Amounts	Non Med Age Range	Notes	Submission Process	COVID-19 Allowances
Mutual of Omaha	Term Express 10, 15, 20 and 30	18-65	\$25K- \$300K	MIB and RX on all applications	iGo	iGO through iPipeline link with your BGA. Speed Tickets should be faxed to Exam One at 800-395-9457.	
	GUL Express	18-65	\$25K-\$300K	MIB and RX on all applications	iGo		
Trans Family	Trendsetter Super	18-60	\$25K- \$50K Minimum	MIB and RX on all applications	Standard- T4	Paper Application or iGO through the agent website or iPipeline link with your BGA	Applications for clients 75 and older will not be accepted at this time. Clients can now apply for up to \$2M non medically. Restrictions apply.
		18-60	\$50,001- \$99,999				
	Trendsetter Super LB	18-60	Band 1- \$25K- \$99,999K Band 2- \$25K- \$249,999K				