

Accelerated Underwriting Guide Updated 11/2021

Carrier	Product	Application	Face Amounts	Ages	Rate Classes	Interview Requirement	Exam	APS	lf UW Rejected	E- Delivery	Notes
Allianz	Allianz Life Pro+	E-App Via Carrier Site or Applicant Paper App	\$100K-\$3M	25-60	Preferred Plus, Preferred, Standard	Phone	No	No	Sent to Full UW	Yes	UL Only
American General	IUL Products	Drop Ticket	Up to \$1M	0-50	Preferred Plus, Preferred, Standard	Phone	At Underwriter's Discretion	At Underwriter's Discretion	Sent to Full UW	Yes	Available in NY.
American National (Express)	All Single Life Products	iGo E-App or Paper	Up to \$249K	0-65	Standard, Substandard	UW Discretion - Phone	At Underwriter's Discretion	At Underwriter's Discretion	Sent to full UW	Optional	Available in NY.
American National (Express Plus)	All Single Life Products	iGo E-App or Paper	Ages 0-50: \$250K-\$1M Ages 51-60: \$250K-\$500K	0-60	All Rate Classes	UW Discretion - Phone	At Underwriter's Discretion	At Underwriter's Discretion	Sent to full UW	Required	Need for PHI Determined Immediately w/E-app
Assurity	Term	Е-Арр	Ages 18-50 \$25K- \$500K Ages 51-65 \$25K- \$350K	18-60	All Rate classes	UW Discretion - Phone	At Underwriter's Discretion	At Underwriter's Discretion	Sent to Full UW	No	Client must sign HIPPA form before doing E-app. HIPPA form is e-mailed to client.
Banner Life (LGA)	OP Term	iGO Drop Ticket (AppAssist)	\$100k - \$2M	20-50	Preferred Best Preferred Standard Plus, Preferred Tobacco	Phone or E-Interview	No	No	Sent to Full UW	Optional	If bumped out of AUW but client has labs in medical records possibility to waive labs. Also allowed in state of NY.



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John HancockAll single Life ProductsE-App Via Carrier site or Applicant Paper App\$50K-\$3M Since18-60Generally standard or AbovePhone or E-InterviewNoNoPapapi No Full UW for 12 months.Optional screened for streaml underwriting.Life of the Southwest (LSW)LUL & TermE-app via Carrier site or Paper18-50 \$50K-\$3M 51-60 \$50K-\$3M 61-65 \$50K-\$250K18-60All Rate ClassesNoAt Underwriter's DiscretionAt Underwriter's DiscretionSent to Full UWNoNoLincoln NationalTerm Accel (10,15,20,30 YR)iGo Drop- Ticket\$100K-\$1M Xpress)18-60Preferred Plus through Table 4At Phone or E-InterviewAt Underwriter's DiscretionAt Underwriter's DiscretionAble to clone over to Life ElementSeparate product fr their regular term. Life Xpress app requires.Incoln NationalTerm Accel (10,15,20,30 YR)iGo Drop- iGo Drop-18-60Preferred Plus through Table 4At Phone or E-InterviewAt Underwriter's DiscretionAble to clone over to Life ElementSeparate product fr their regular term. Life Xpress app requires.Incoln NationaliGo Drop- iGo Drop-iGo Drop-S100K-\$1M18-60Preferred Plus,Phone or E-InterviewAt Underwriter's DiscretionAble to clone over to Life ElementSeparate product fr their regular term. Life Xpress app requires.	Carrier	Product	Application	Face Amounts	Ages	Rate Classes	Interview Requirement	Exam	APS	If UW Rejected	E- Delivery	Notes
Life of the Southwest (LSW)IUL & TermE-app via carrier Site or Paper\$50K-\$3M \$1-60 \$50K-\$1M 61-65 \$50K-\$250K18-65All Rate ClassesNoAt Underwriter's 	John Hancock	J	Drop ticket, E-App Via Carrier Site or Applicant	\$50K-\$3M	18-60			No	No	reapply for Full UW for	Optional	All cases automatically screened for streamlined underwriting.
Lincoln Term Accel Ticket \$100K-\$1M 18-60 Preferred Plus Phone or Underwriter's No Able to Required Required Separate product fr National YR) iGo Drop- \$100K-\$1M 18-60 Preferred Plus Phone or Underwriter's No No Required Required Separate product fr Image: Separate product fr (Lincoln) \$100K-\$1M 18-60 Preferred Plus, Phone or Standard No No Required Required Separate product fr Image: Separate product fr Standard No Separate product fr Separate product fr Separate product fr Image: Separate product fr Standard No No Separate product fr Separate product fr Image: Separate product fr Standard No Separate product fr Separate product fr Separate product fr Separate product fr Image: Separate product fr Standard No No Separate product fr Separate product fr Image: Separate product fr Standard Separate product fr Separate product fr Separate product fr Sep	Southwest	IUL & Term	Carrier Site	\$50K-\$3M 51-60 \$50K-\$1M 61-65	18-65	All Rate Classes	No	Underwriter's	Underwriter's		No	
		(10,15,20,30	Ticket (Lincoln	\$100K-\$1M	18-60			Underwriter's Discretion Preferred -	No	clone over to Life	Required	Separate product from their regular term. Lincoln Xpress app requires e- signatures.
S100K-S1M 18-60 No No Ontional	Lincoln National	All Single Life Products	Ticket (Lincoln	\$100K-\$1M	18-60	Preferred, Standard	Phone or E-Interview	No	No	Sent to Full UW	Optional	Lincoln Xpress App Requires E-signatures.
NationwideAll Single Life ProductsiGo E-App18-50 \$100K-\$2M 51-60 \$100K-\$1MPreferred Plus, Preferred Plus, PreferredE-InterviewNoNoSent to Full UWRequired	Nationwide	U U	iGo E-App	\$100K-\$2M 51-60	18-60		E-Interview	No	No		Required	



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Principal	All Single Life Products	iGO E-App & DropTicket	Ages 18-40 \$50K-\$3M Ages 41-50 \$50K-\$2.5M with DHD \$2M Without Ages 51-60 \$50K-\$2.5M with DHD \$1M without	18-60	Standard or better	Phone or E-Interview	No	No	Sent to Full UW	Term Only Not NY	Principal can Randomly Select Apps for Full UW. *Cases by case exceptions if client has had completed Physical in last 12-24 months for DHD. (DHD - Digital Health Data)
Protective	Classic Choice Term & Custom Choice UL	iGo E-App, Carrier Site	Ages 18-45 \$100K-\$1M Ages 46-60 \$100K-\$500K	18-60	Ages 18-45 Preferred Plus, Preferred, Standard. Ages 46-60 Preferred Plus, Preferred.	Phone	No	No	Sent to Full UW	Optional	Available in NY.
Prudential	All Products	iGo Drop- Ticket & Carrier Site	\$100K-\$3M	18-60	Standard or better. Smoker rates not available.	Phone or E-Interview	At Underwriter's Discretion	At Underwriter's Discretion	Sent to Full UW	No	Available in NY.
Securian	All Single Life Products	iGo E-App	18-50 \$50K-\$3M 51-60 \$50K-\$1M	18-60	Standard or better	Phone or E-Interview	No	No	Sent to Full UW	Optional	WriteFit
Symetra	SwfitTerm	iGo Drop- Ticket or Carrier Site	\$100k-\$2M	20-60	Standard or better	E-Interview	At Underwriter's Discretion	At Underwriter's Discretion	Sent to Full UW		Instant Approval possible.
United Of Omaha	Term Life Answers	Speed eTickets, iGo Drop- Ticket	\$100K-2M	18-60	Standard or Better	Phone	No	No	Sent to Full UW	Yes	