

# Accelerated Underwriting Programs

with COVID-19 Updates: June 23, 2021

Bring the underwriting process down to a couple of weeks - or, in some cases, only a couple of **days!**

**NO** Blood or Urine required, and

**NO** Medical Exam for qualified applicants

Key:



■ Recently changed due to COVID-19

■ Offered on the VIVE platform

Carrier	Maximum Face Amount	Term	Universal Life	Whole Life
<b>American General</b>	<b>\$1,000,000</b> (ages 0-50)	n/a	<b>\$1,000,000</b> (ages 0-50)	n/a
American National	<b>\$1,000,000</b> (ages 18-50)	\$1,000,000 (ages 18-50) \$500,000 (ages 51-60)	\$1,000,000 (ages 18-50) \$500,000 (ages 51-60)	n/a
Ameritas	<b>\$1,000,000</b> (ages 18-60)	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)
Assurity	<b>\$500,000</b> (ages 18-50)	\$500,000 (ages 18-50) \$350,000 (ages 51-65)	n/a	n/a
Cincinnati Life	<b>\$1,000,000</b> (ages 18-50)	\$1,000,000 (ages 18-50)	n/a	n/a
<b>Equitable (AXA)</b>	<b>\$2,000,000</b> (ages 0-55)	n/a	<b>\$2,000,000</b> (ages 0-55)	n/a
Global Atlantic	<b>\$1,000,000</b> (ages 18-50)	\$1,000,000 (ages 18-50) \$500,000 (ages 51-55) \$250,000 (ages 56-60)	\$1,000,000 (ages 18-50) \$500,000 (ages 51-55) \$250,000 (ages 56-60)	n/a
John Hancock	<b>\$3,000,000</b> (ages 18-60)	\$3,000,000 (ages 18-60)	\$3,000,000 (ages 18-60)	n/a
<b>Legal &amp; General</b>	<b>\$1,000,000</b> (ages 20-40)	\$1,000,000 (ages 20-40) \$750,000 (ages 41-45) \$500,000 (ages 46-50) \$500,000 (ages 20-50)* <small>*for OPTerm 10 only</small>	n/a	n/a
Lincoln Financial	<b>\$20,000,000</b> (ages 25-65)	\$1,000,000 (ages 18-60)	<b>\$20,000,000</b> (ages 25-65)	n/a
Securian	<b>\$3,000,000</b> (ages 18-50)	<b>\$3,000,000</b> (ages 18-50) \$1,000,000 (ages 51-60)	<b>\$3,000,000</b> (ages 18-50) \$1,000,000 (ages 51-60)	<b>\$3,000,000</b> (ages 18-50) \$1,000,000 (ages 51-60)
Mutual of Omaha	<b>\$2,000,000</b> (ages 18-60)	<b>\$2,000,000</b> (ages 18-60)	n/a	n/a
National Life	<b>\$3,000,000</b> (ages 18-50)	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60) \$250,000 (ages 61-65)	<b>\$3,000,000</b> (ages 18-50) \$1,000,000 (ages 51-60) \$250,000 (ages 61-65)	<b>\$3,000,000</b> (ages 18-50) \$1,000,000 (ages 51-60) \$250,000 (ages 61-65)
Nationwide	<b>\$2,000,000</b> (ages 18-50)	<b>\$2,000,000</b> (ages 18-50) \$1,000,000 (ages 51-60)	<b>\$2,000,000</b> (ages 18-50) \$1,000,000 (ages 51-60)	n/a
<b>Pacific Life</b>	<b>\$2,000,000</b> (ages 18-60)	<b>\$2,000,000</b> (ages 18-60)	n/a	n/a
Penn Mutual	<b>\$7,500,000</b> (ages 20-65)	<b>\$7,500,000</b> (ages 20-65)	<b>\$7,500,000</b> (ages 20-65)	<b>\$7,500,000</b> (ages 20-65)
<b>Principal</b>	<b>\$5,000,000</b> (ages 18-60)	<b>\$3,000,000</b> (ages 18-40) <b>\$2,500,000</b> (ages 41-60)	<b>\$5,000,000</b> (ages 18-60)* <b>\$3,000,000</b> (ages 18-40) <b>\$2,500,000</b> (ages 41-60) <small>*for Executive VUL III only</small>	n/a
<b>Protective</b>	<b>\$1,000,000</b> (ages 18-45)	\$1,000,000 (ages 18-45) \$500,000 (ages 46-60)	\$1,000,000 (ages 18-45) \$500,000 (ages 46-60)	n/a
<b>Prudential</b>	<b>\$3,000,000</b> (ages 18-60)	<b>\$3,000,000</b> (ages 18-60)	<b>\$3,000,000</b> (ages 18-60)	n/a
Sagicor	<b>\$1,000,000</b> (ages 18-45)	\$1,000,000 (ages 18-45) \$750,000 (ages 46-55) \$500,000 (ages 56-65)	n/a	n/a
SBLI	<b>\$750,000</b> (ages 18-60)	<b>\$750,000</b> (ages 18-60)	n/a	<b>\$750,000</b> (ages 18-60)
Securian	<b>\$3,000,000</b> (ages 18-50)	<b>\$3,000,000</b> (ages 18-50) \$1,000,000 (ages 51-60)	<b>\$3,000,000</b> (ages 18-50) \$1,000,000 (ages 51-60)	<b>\$3,000,000</b> (ages 18-50) \$1,000,000 (ages 51-60)
Security Mutual	<b>\$1,000,000</b> (ages 18-60)	<b>\$1,000,000</b> (ages 18-60)	<b>\$1,000,000</b> (ages 18-60)	<b>\$1,000,000</b> (ages 18-60)
Symetra	<b>\$2,000,000</b> (ages 18-50)	n/a	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60)	n/a
Transamerica	<b>\$1,000,000</b> (ages 18-60)	\$1,000,000 (ages 18-60)	n/a	n/a

# Accelerated Underwriting Programs

Carrier	Program Name	Age Range	Face Amount Limits	Products	Rate Classes	Application Submission Method	Processing	More Info	Notes
AIG	Non-Medical Underwriting	0-50	Less than \$1,000,000	Max Accumulator+, AG Platinum Choice VUL2	Up to Preferred Plus	AG Quick Ticket, or Paper App with agent-completed Part B	Phone interview (for Quick Ticket). MVR, MIB, RX.	<a href="#">Guide</a>	If DON'T qualify, must re-apply for a larger face. The ONLY way to get <\$1M is with non-med underwriting.
American National	Xpress	0-65	\$250,000 max	All (excluding WorksiteSI products)	Substandard and Standard	eApp (but not required)	MIB, RX and Risk Classifier	<a href="#">Guide</a>	
	XpressPlus	18-60	Ages 18-50: \$250K-\$1mil Ages 51-60: \$250K-\$500K	All (excluding WorksiteSI products)	Preferred Plus, Preferred, Standard Plus and Standard	eApp required	MIB, RX and Risk Classifier	<a href="#">Guide</a>	
Ameritas	Accelerated Underwriting	18-60	\$100,000-\$1 million	All life products	Preferred Plus NT, Preferred NT, Select NT, Standard, NT, Preferred Tobacco, Standard Tobacco			<a href="#">Guide</a>	
Assurity	Accelerated Underwriting	18-65	Ages 18-50: \$500K max Ages 51-65: \$350K max	Term products				<a href="#">Guide</a>	
Cincinnati Life	Rapid Review	18-50	\$1 million max	All Term and Term ROP products	Standard non-smoker or better	Drop Ticket through Applicant Express or iGO		<a href="#">Guide</a>	
Equitable (AXA)	Accumulation Streamlined	0-55	\$2 million max	COIL Institutional Series, VUL Optimizer and BrightLife Grow	No greater than Standard Plus	Digital submission encouraged (all submission eligible)	MIB, MVR and prescription check	<a href="#">Guide</a>	VUL Optimizer and BrightLife Grow limited to best class of Standard Plus; COIL Institutional Series to best class of Preferred
Global Atlantic	Fast Lane Underwriting	18-60	Age 18-50: \$1 million max Age 51-55: \$500,000 max Age 56-60: \$250,000 max	Lifetime Builder ELITE IUL, Lifetime Foundation ELITE IUL, Term-ART, 10, 20, 30	Premier NT, Preferred NT and Tobacco, Standard Plus NT (term only), Standard NT and Tobacco	Drop ticket, Paper App.	Phone interview, MVR, MIB, RX, statistical modeling	<a href="#">Guide</a>	<a href="#">FAQ</a>
John Hancock	ExpressTrack	18-60	\$3 million max	All single-life Term (any app), or Permanent (paper app only), includes LTC and CI Riders	Standard through Super Preferred	JH Life eTicket, JH Life Paper Ticket, iPipeline's Drop Ticket, or Applicant's Express Complete Multi-Carrier Ticket	Phone Interview, MVR, MIB, RX	<a href="#">Guide</a>	<a href="#">JH announced new collaboration</a>
Legal & General	Accelerated Underwriting	20-50	OPTerm 10: Age 20-50: \$500,000 max OPTerm 15, 20, 25, 30, 35, 40: • Age 20-40: \$1 million max • Age 41-45: \$750,000 max • Age 46-50: \$500,000 max	OPTerm 10, 15, 20, 25, 30, 35, 40	Standard Plus NT or better	AppAssist drop ticket	Phone Interview, MVR, MIB, RX, FCRA consumer report	<a href="#">Guide</a>	
Lincoln Financial	LincXpressTele-App or LincolnTermAccel & Professional Advantage Program	18-60	\$1 million max for Term \$20 million max for UL including Survivorship	All permanent products, LifeElements and TermAccel level term products except One Year Term	Preferred Plus NT, Preferred NT and Standard NT	LincXpress: eTicket or paper ticket; TermAccel: eTicket only	Phone Interview, MVR, MIB, RX	<a href="#">Guide</a>	<a href="#">LincXpress Tele-App Up to \$20 million w/ no exams or labs Lab-Free Expansion</a>
Mutual of Omaha	Accelerated Underwriting	18-60	\$2 million max	Term Life Answers 10, 15, 20, 30 Income Advantage IUL Life Protection Advantage IUL	Standard, Standard Plus, Preferred and Preferred Plus	Speed eTicket (drop ticket)	Phone Interview, MVR, MIB, RX	<a href="#">Guide</a>	
National Life	EZ Underwriting	18-65	Age 18-50/WL&IUL: \$3 million max Age 18-50/Term: \$2 million max Age 51-60/All: \$1 million max Age 61-65: \$250,000 max	FlexLife IUL, PeakLife IUL, TotalSecure WL, Term	Elite, Preferred, Select, Standard	Full application, including Part B: iGOeApp, paper, or remote app	MIB, RX, FCRA consumer report	<a href="#">Guide</a>	
Nationwide	Intelligent Underwriting w/Acceleration	18-60	Age 18-50: \$2 million max Age 51-60: \$1 million max	YourLife: Term, WL 100, 20-pay WL; IUL: Accumulator II, Protector II; VUL: Accumulator, Protector; GULII	NT Preferred Plus, NT Preferred, Tobacco Preferred, NT Standard Plus	iGO Drop ticket, Paper app	Phone Interview, MVR, MIB, RX	<a href="#">Guide</a>	
Pacific Life	PL Swift Sailing	18-60	\$2 million max	PL Promise: Term, GUL	Standard or better (incl. nicotine use)	PL Express App (eTicket)	Phone Interview, MVR, MIB, RX	<a href="#">Guide</a>	PL Smooth Sailing Fluidless UW option is \$1 million max, ages 50-69, up to table 4
Penn Mutual	ACE	20-65	\$7.5 million max	All off-the-shelf products except Survivorship	Standard or better	eApp	MIB, MVR, RX, Credit Report	<a href="#">Guide</a>	
Principal	Accelerated Underwriting	18-60	\$5 million max for Executive VUL III \$3 million max all other products	Term, UL, IUL, VUL, SUL, Benefit VUL II (NY only)	Standard, Super Standard, Preferred, Super Preferred	Term only: Principal Drop Ticket, iGO All products: Paper app	Phone Interview, MVR, MIB, RX	<a href="#">Guide</a>	<a href="#">AU COVID-19 Update</a>
Protective	PLUS	18-60	Ages 18-45: \$1 million max Ages 45-60: \$500,000 max	Classic Choice Term Custom Choice UL (10-30)	Preferred, Select Preferred	EZ App, iGO Dropticket TeleLife EZ Worksheet	Phone interview, MVR, MIB, RX, predictive analytic score	<a href="#">Guide</a>	
Prudential	PruFastTrack	18-60	\$3 million max	Most Term & Permanent (excl. PruTerm One & Survivorship)	Preferred Best, Preferred Non-Tobacco, and Non-Smoker Plus	FastApp Drop Ticket or Xpress Worksheet	Phone Interview, MVR, MIB, RX	<a href="#">Guide</a>	<a href="#">COVID-19 Update- April 3, 2020</a>
Sagicor	Accelewriting	18-65	\$1 million max	SageTerm, Sage NLUL and Sage IUL	Preferred Plus NT and T, through Rated2 NT2 and T2 - depending on product (see guide)	iGO (available on Madison Brokerage website)	Must answer health questions and undergo automated UW review	<a href="#">Guide</a>	
SBLI	Accelerated Underwriting	18-60	\$750,000 max	LevelTerm 10, 15, 20, 25, 30 Whole Life	All classes	ZipApp drop ticket (iGO, Applicant) or paper app	Phone Interview, MVR, MIB, RX, FCRA consumer report	<a href="#">Guide</a>	<a href="#">Update to Max Face on Oct. 15, 2020</a>
Securian	WriteFit	18-60	Age 18-50: \$3 million max Age 51-60: \$1 million max	All single-life products	Standard or better	iGO Drop ticket	Phone Interview, MVR, MIB, RX, FCRA consumer	<a href="#">Guide</a>	If under 55 AND the face amount is max \$250,000, client will go through "WriteFit Express" non-med underwriting
Security Mutual	SMLXpress	18-60	\$1 million max	Security Designer WL4U, SML Customized UL4U, UL Insurance Policy, LT Security Plus, Pro Value ART, Survivorship UL, Monthly Benefit UL, Pension Customizer WL, Unisex Security XLC, Capital UL Max	Preferred Plus, Preferred (non-tobacco/smoker), Standard Plus and Standard (non-tobacco/smoker)	Submit Application Part 1 and Non-medical Application Part 2 in good order on Security Mutual website through "Firelight" app; Paper app also allowed		<a href="#">Guide</a>	
Symetra	Accelerated Underwriting	18-60	Age 18-50: \$2 million max Age 51-60: \$1 million max	Permanent life products	Standard or better	Submit completed application as normal (Part I & II)	MIB, Rx and MVR	<a href="#">Guide</a>	
Transamerica	TOP	18-60	\$1 million max	Term	Standard or better	The programs do not require, nor do they have, a unique application.	MVR, Script Checks, must have been fully underwritten with blood work, A copy of the previously issued term policy face page and data pages	<a href="#">Guide</a>	Individuals who've been fully underwritten for term insurance within the past five years may be eligible for a 15, 20, 25 or 30-year Trendsetter® portfolio policy without a new medical exam.
	TOPPlus	18-50			Preferred Plus or Similar Standard Plus or Similar				