

Accelerated Underwriting Programs



CARRIER	PRODUCTS	AGE	FACE AMOUNTS	RISK CLASSES	PROCESSING	WHAT IS IT CALLED	NOTES
AIG	Max Accumulator + Platinum Choice VUL 2 AG	up to age 50	up to \$499,999 of total DB inforce with AIG	Preferred Best to Table E	AG quick ticket or paper app with Part B being completed via telephone interview-No labs, No APS, No exam	Non-Med Underwriting	Not a true accelerated UW process but a non-med process
John Hancock	Single Life Term and Perm (including LTC rider)	18-60	Up to and including \$3 million	Generally considered Standard or better risk class	Applications initiated through a John Hancock Ticket or Applicant Express Complete Multi-Carrier Ticket (eSignature is encouraged for app signature)	Express Track	If eligible, decision in as little as 3 days- no in-person medical screening, lab work or pre-issue medical requirements. US Permanent residents
	Easy Issue VUL	30-60	Premium based See notes	NonSmoker Smoker	Shortened paper app, phone interview, Rx Check, MVR, public record, MIB. This product is meant for healthy clients. If client is not a regular Standard risk, they would not qualify.		Min prem: \$10,000 for at least 5yrs Max prem: \$20,000
	SmartProtect Term 10, 15, 20 w/Vitality	20-60	Min: \$100,000 Max: \$1,000,000	Super Elite Elite Tobacco	Shortened paper app, Rx Check, MVR, public record, MIB. No phone interview. This product is meant for healthy clients. If client is not a regular Standard risk, they would not qualify for product.		--
Legal & General	OPTerm 10	20-50	\$100,000-\$500,000	Standard Plus NT Preferred NT Preferred Plus NT	Drop ticket to AppAssist, LGA call center conducts PHI. If client qualifies, MIB, MVR, Rx check. Client cannot have prior file w/substandard uw class, postpone, decline. No lapse or replacement in last 2 years. If client does not qualify, traditional UW required.	Appcelerate Automated Underwriting Program (only through AppAssist)	One inch automatically added to client's height for potential rate class boost. Not available in CT, Hawaii, NY or Alaska
	OPTerm 15, 20, 25 and 30	20-40	\$100,000 -\$1 million				
		41-45	\$100,000 - \$750,000				
		46-50	\$100,000 - \$500,000				
Lincoln Financial	Term 15, 20, 30 yrs	18-50	Min: \$100,000 Max: \$500,000	Preferred Plus Preferred NT Standard NT Preferred Tobacco Standard Tobacco	Submit eTicket, Rx Check, MVR, MIB, ID Check, phone interview. If client qualifies, policy sent via eDelivery. If client does not qualify, vitals and physical measurements will be ordered.	Lincoln TermAccel	Contact home office product state availability. Must be a U.S. Citizen or green card holder
	All products EXCEPT MoneyGuard, TermAccel or Lincoln LifeElements One-Year Term	18-60	Max: \$1,000,000	Preferred Plus Preferred NT	Submit LincXpress tele-app, Rx Check, MVR, MIB, ID Check, phone interview. If client qualifies, policy sent via eDelivery. If client does not qualify, vitals and physical measurements will be ordered.	LincXpress	Not available in NY. Exclusions: Traditional full paper app and eApp, GI/SI, exchanges or conversions, prior submissions including trial or formal within past 12 months.
Principal	Term, UL, IUL, VUL, SUL or Benefit VUL II (NY only)	18-60	Min: \$50,000 Max: \$1,000,000 per insured only \$2 MM)	Super Preferred Preferred Super Standard Standard	Complete parts A and C of the app. Do not schedule the paramed. Call to complete or schedule phone interview-tell them it is an accelerated underwriting application (888-835-3277). UW will evaluate MVR, Rx check, MIB.	Accelerated Underwriting	No major medical conditions-See List of Exclusions in Underwriting Guide page 5 Build falls within Build Chart
Protective	Classis Choice Term and Custom Choice UL	18-60	Ages 18-45 \$100k-\$1 mil Ages 46-60 \$100k-\$500k		Within 24 hours off app submission, client receives call for TeleLife interview. After interview 1. Coverage Offered 2. Further review and potential offer possible 3. Continue with traditional underwriting	PLUS (Protective Life Underwriting Solution)	Fluids and APS may not be required.
Prudential	All term products (except PruTerm One) PruLife Custom PremierII, VUL Protector, PruLife Founders Plus UL, PruLife Index Advantage UL, PruLife UL Protector, PruLife Essential UL	18-60	Min: \$100,000 Max: \$1,000,000	Non-Smoker or better	Utilize an electronic method (Xpress Quick form or Fast App) to submit Part 1 information. • The Client will receive a message within 48 hours with instructions needed to complete the phone interview (if Xpress Quick Form is used) or will be contacted directly by EMSI (if Fast App is used). • Phone interview (takes approximately 20 minutes). • Rx records, Motor Vehicle Records, and identity checks are obtained.	PruFast Track Underwriting	Multiple applications on the same client at the same time are not eligible. PruLife UL Plus and Survivorship not eligible. The speed of this process depends on completion of the phone interview and receipt of MIB authorization

Information as of January 2020. Product availability subject to state approval. The information contained here is a summary obtained from the carriers listed. No guarantee either expressed or implied is given regarding the accuracy of the information provided. GBS is not liable for any obligation created from the use of this information. Refer to carrier specific guidelines and bulletins for complete details.

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