

ACCELERATED UNDERWRITING PROGRAM DETAILS

CARRIER	AIG	EQUITABLE	EQUITABLE	EQUITABLE	FORESTERS	GLOBAL ATLANTIC
Program Name	NON-MEDICAL UNDERWRITING	ACCUMULATION STREAMLINED PROGRAM	EASY UNDERWRITING	ACCELERATED UNDERWRITING		FAST LANE
Available Products	Max Accumulator 2 Value + Protector 2	BrightLife Grow VUL Optimizer COIL Institutional Series	All Products (Excluding COIL and Survivorship)	All Products		All Products
Issue Ages	Ages 0 - 50	Ages 0 - 55	Ages 18 - 55	Ages 18 - 55		Ages 18 - 60
Face Amount Limits: 18 - 40	\$1,000,000	\$2,000,000	\$2,000,000	\$1,000,000		\$2,000,000
Face Amount Limits: 41 - 45	\$1,000,000	\$2,000,000	\$2,000,000	\$2,000,000		\$2,000,000
Face Amount Limits: 46 - 50	\$1,000,000	\$2,000,000	\$2,000,000	\$2,000,000		\$2,000,000
Face Amount Limits: 51 - 55	N/A	\$2,000,000	\$2,000,000	\$1,000,000		\$2,000,000
Face Amount Limits: 56 - 60	N/A	N/A	N/A	N/A		\$500,000
Face Amount Limits: 61 - 65	N/A	N/A	N/A	N/A		N/A
Available Riders	All Riders	All riders except: Option to Purchase Additional Insurance Return of Premium Rider	All riders except: Option to Purchase Additional Insurance Return of Premium Rider	All Riders		All riders except: Additional Insured Rider
Risk Classes Available for Acceleration	Non-smoker; Standard or Better Tobacco; Standard or Better	BrightLife Grow & VUL Optimizer: Tobacco: Table D to Preferred Plus COIL: Non-smoker: Table D to Preferred Tobacco: Table D to Preferred	Non-Smoker: Table D to Preferred Tobacco: Table D to Preferred	Non-smoker: Standard or better Tobacco: Standard or Better		Non-smoker; Standard or Better Tobacco; Standard or Better
Tobacco Users Eligible?	Yes	Yes	Yes	No		Yes
Prior Applications Allowed?	Yes	Not within prior 12 months	Not within prior 12 months	Yes, as long as within total line of program (Foresters products) and not rated or declined.		Not within prior 24 months
AU "Stacking" Allowed?	Yes	Yes	Yes	Yes		No
Database Checks	MB MVR Rx	MB MVR Rx	MB MVR Rx	MB, MVR, Rx, IRL		MB MVR Rx
Underwriting Engine	Proprietary	LexisNexis Based	LexisNexis Based	Proprietary		Lex (William)
Risk Class Determination	Proprietary	Per Published Guidelines	Per Published Guidelines	Proprietary		Per Published Guidelines
Instant Decision Available?	No	No	No	No		No
Two Stage Acceleration Decision?	Yes	Yes	Yes	Yes		No
Hand off to full underwriting?	Yes	Yes	Yes	Yes		Yes
Acceleration Percentage	70%	Decline to State	Decline to State	50%		40%
Phone Interview Required?	Yes	No	No	No		No
Phone Interview Available?	No	No. Medical history taken with app.	No. Medical history taken with app.	No. Medical history taken with app.		No. Medical history taken with app.
Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	No	No	No	Green card holders only		No
Non-English Interview Available?	No	N/A:	N/A:	N/A:		N/A:
Random Quality Control Holdouts?	No	Phone Interview not required	Phone Interview not required	Phone Interview not required		Phone Interview not required
Paper Application	Yes	Yes	Yes	Yes		Yes
Electronic Application	Yes	Yes	Yes	Yes		Yes
Paper Ticket	No	No	No	No		No
Electronic Ticket	Yes	No	No	No		No
Pre-Appointment Required?	No	No	No	No		No
Binding Coverage Available?	Yes	(Unless required by state)	(Unless required by state)	(Unless required by state)		(Unless required by state)
Electronic Policy Available?	No	Yes	Yes	Yes		Yes
Electronic Delivery Available?	Yes	Yes	Yes	Yes		No
Electronic Signature Available?	Yes	Yes	Yes	Yes		No
Initial Premium Payments	EFT & Paper Check Only	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		EFT & Paper Check Only
Comments		Illustrated funding must reflect at least five times target premium within the first five years	No specified funding requirement			
States Not Available	None	None	PR	NY		NY

ACCELERATED UNDERWRITING PROGRAM DETAILS

CARRIER	JOHN HANCOCK	LINCOLN	LINCOLN	TERMACCEL	MUTUAL OF OMAHA	NATIONWIDE
Program Name	EXPRESS TRACK	LINCXPRESS	LINCOLN	TERMACCEL	ACCELERATED UNDERWRITING	INTELLIGENT UNDERWRITING
Available Products	All Single Life Term and Permanent products	All term and permanent products Exceptions: LifeElements One-Year Term, TermAccel	Lincoln TermAccel 10, 15, 20, 30 year	Lincoln TermAccel 10, 15, 20, 30 year	Term Life Answers 10, 15, 20, and 30 year	Term, UL, IUL Accumulator II, IUL Protector II, Whole Life, VUL
Issue Ages	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60
Face Amount Limits: 18 - 40	\$3,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Face Amount Limits: 41 - 45	\$3,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Face Amount Limits: 46 - 50	\$3,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Face Amount Limits: 51 - 55	\$3,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$1,000,000
Face Amount Limits: 56 - 60	\$3,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$1,000,000
Face Amount Limits: 61 - 65	N/A	N/A	N/A	N/A	N/A	N/A
Available Riders	All Riders	All Riders	Available Riders Include: Children's Term Rider Other Insured Rider Waiver of Premium Terminal Illness ABR	All riders except: Other Insured Rider Long-Term Care Rider	All riders except: Child Rider	All riders except: Child Rider
Risk Classes Available for Acceleration	Non-smoker; Standard or Better Tobacco: Standard or Better	Acceleration available to Standard or better underwriting classes. LincXpress application process available Preferred Plus - Table H.	Acceleration available to Standard or better underwriting classes. TermAccel available Preferred Plus - Table D.	Non-smoker; Standard or Better Tobacco: Standard or Better	Non-smoker; Standard Plus or Better Tobacco: Preferred	Non-smoker; Standard Plus or Better Tobacco: Preferred
Tobacco Users Eligible?	Yes	Yes	Yes	Yes	Yes	Yes
Prior Applications Allowed?	Not within prior 12 months	Not within prior 12 months	Not within prior 12 months	Yes	Yes	Yes: If total line is under program maximums. Fully underwritten coverage issued at Preferred or better within the last three years will not impact availability of accelerated coverage. Yes: Ages 18 - 50: \$2MM all carriers Ages 51 - 60: \$1MM all carriers
AU "Stacking" Allowed?	Up to \$3MM in total coverage with JH. \$5MM all carriers	No	Yes, up to \$1M total coverage	No	No	Yes: Ages 18 - 50: \$2MM all carriers Ages 51 - 60: \$1MM all carriers
Database Checks	MB MVR Rx	MB MVR Rx	MB MVR Rx	MB MVR Rx	MB MVR Rx	MB MVR Rx
Underwriting Engine	Proprietary	Proprietary	Proprietary	Proprietary	LexisNexis Based	Proprietary + LexisNexis
Risk Class Determination	Proprietary	Proprietary	Proprietary	Proprietary	Per Published Guidelines	Per Published Guidelines
Instant Decision Available?	No	No	No	No	Yes	Yes
Two Stage Acceleration Decision?	Yes	Yes	Yes	Yes	No	No
Hand off to full underwriting?	Yes	Yes	No	No	Yes	Yes
Acceleration Percentage	Decline to State	40%	61%	61%	30-35%	Ages 18-40 = 41% Ages 41-60 = 32%
Phone Interview Required?	Yes	No	No	Yes	Yes	Yes
eInterview Available?	No	Yes	Yes	No	No	No
Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	No	No	No	No	No	Yes
Non-English Interview Available?	No	No	No	No	No	Yes: Multiple languages available
Random Quality Control Holdouts?	No	Yes	Yes	Yes	No	No
Paper Application	No	No	No	No	No	Yes
Electronic Application	No	No	No	No	No	Yes
Paper Ticket	Yes	Yes	Yes	Yes	No	No
Electronic Ticket	Yes	Yes	Yes	Yes	Yes	No
Pre-Appointment Required?	No	No	No	No	No	Yes
Binding Coverage Available?	(Unless required by state)	(Unless required by state)	(Unless required by state)	(Unless required by state)	(Unless required by state)	Yes
Electronic Policy Available?	No	Yes	Yes	Yes	Yes	No
Electronic Delivery Available?	No	Yes	Yes	Yes	No	No
Electronic Signature Available?	No	Yes	Yes	Yes	No	Yes
Initial Premium Payments	EFT & Paper Check Only	Term: CC, EFT & Paper Check Perm: EFT & Paper Check	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	EFT & Paper Check Only	EFT & Paper Check Only
Comments						
States Not Available	NY	NY	NY	NY	NY	NY

ACCELERATED UNDERWRITING PROGRAM DETAILS

CARRIER	NORTH AMERICAN		PRINCIPAL		PROTECTIVE LIFE		PRUDENTIAL		SAGICOR	
	WRITEAWAY	ACCELERATED UNDERWRITING	Term, UL, IUL, VUL, or SUL	PLUS	PRUFAST TRACK	ACCELERWRITING				
PRODUCTS & CASE DESIGN	Program Name	All Products	Term, UL, IUL, VUL, or SUL	All Term and Fixed Single Life permanent products	All products except Pru Term One, PruLife UL Plus and Survivorship products	Sage IUL				
	Available Products	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60	Ages 18 - 65				
	Issue Ages	\$2,000,000	\$3,000,000	\$1,000,000	\$3,000,000	\$1,000,000				
	Face Amount Limits: 18 - 40	\$2,000,000	\$2,500,000	\$1,000,000	\$3,000,000	\$1,000,000				
	Face Amount Limits: 41 - 45	\$2,000,000	\$2,500,000	\$500,000	\$3,000,000	\$1,000,000				
	Face Amount Limits: 46 - 50	\$500,000	\$2,000,000	\$500,000	\$3,000,000	\$500,000				
	Face Amount Limits: 51 - 55	\$500,000	\$2,000,000	\$500,000	\$3,000,000	\$500,000				
	Face Amount Limits: 56 - 60	N/A	\$1,000,000	N/A	N/A	\$500,000				
	Face Amount Limits: 61 - 65	All Riders	All Riders	All riders except: Additional Insurance Rider Extend Care Rider	All Riders	All Riders				
	Available Riders	Non-smoker, Standard or Better Tobacco: Standard or Better	Non-smoker, Standard or Better Tobacco: Standard or Better	Ages 18 - 45: Standard Non-smoker or better Ages 46 - 60: Preferred or Select Preferred	Standard Non-smoker or better	Non-Tobacco and Tobacco: Preferred Plus through Table 8				
UNDERWRITING PROCESS	Risk Classes Available for Acceleration	Yes	Yes	Yes	Yes: Non-cigarette only	Yes				
	Tobacco Users Eligible?	Yes - Will only look at the total amount in force with North American for our Writeaway program.	Not within prior 12 months	Not within prior 12 months	Not within prior 12 months	Yes				
	Prior Applications Allowed?	Yes	Yes	Yes	Yes	Yes				
	AU "Stacking" Allowed?	Yes	Yes: Ages 18 - 39: \$5MM all carriers Ages 40 - 60: \$4MM all carriers	Yes	No	Yes				
	Database Checks	MB MVR Rx	MB MVR Rx	MB MVR Rx IRL	MB MVR Rx Client Identification	MB/MVR/RX ID verification/Consumer Report				
	Underwriting Engine	LexisNexis Based	Proprietary	MRAS (Munich Re)	Proprietary	CRL				
	Risk Class Determination	Underwriting Engine	Underwriting Engine	Underwriting Engine	Proprietary	Underwriting Engine				
	Instant Decision Available?	No	No	Yes	Yes	Yes				
	Two Stage Acceleration Decision?	No	Yes	Yes	Yes	Yes				
	Hand off to full underwriting?	Yes	Yes	Yes	Yes	No				
Acceleration Percentage	47%	50%	25%-27% of all lifetime Applicants	53%	47% - 50%					
APPLICATION PROCESS	Phone Interview Required?	No	No	Yes	No	No				
	Interview Available?	Yes	Yes	No	Yes	No				
	Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	Yes	No	No	No	No				
	Non-English Interview Available?	Yes: Multiple languages available	No	Yes: Spanish Only	Yes	N/A: Permanent Residents acceptable				
	Random Quality Control Holdouts?	No	Yes	Yes	Yes	Phone Interview not required				
	Paper Application	Yes	No	No	No	No				
	Electronic Application	Yes	No	Yes	No	Yes				
	Paper Ticket	No	No	Yes	Yes: Pru Xpress Worksheet	No				
	Electronic Ticket	No	Yes	Yes	Yes: Fast App Drop Ticket	No				
	Pre-Appointment Required?	No	(Unless required by state)	Yes	(Unless required by state)	No				
Binding Coverage Available?	Yes	Yes	Yes	Yes	No					
POLICY DELIVERY	Electronic Policy Available?	No	No	Yes	Yes	Yes				
	Electronic Delivery Available?	No	No	Yes	Yes	Yes				
	Electronic Signature Available?	Yes	Yes	Yes	Yes	Yes				
	Initial Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT, Paper Check & Credit Card	EFT & Paper Check Only	EFT, Paper Check and Credit Card				
	Ongoing Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only				
MORE INFO	Comments	California has state specific requirements	Upsell Campaign for coverage up to maximum death benefit under program limits	Accelerated is for top three risk classes.						
	States Not Available	NY	None	NY	None	NY				

ACCELERATED UNDERWRITING PROGRAM DETAILS

CARRIER	SAGICOR	SAGICOR	SECURIAN	SECURIAN	SYMETRA
Program Name	ACCELERWRITING	ACCELERWRITING	WRITEIT	WRITEIT EXPRESS	ACCELERATED UNDERWRITING
Available Products	Sage Term	Sage Whole Life	All Single Life products	Advantage Elite Select Term, Eclipse Protector II & Eclipse Accumulator	All Permanent Products
Issue Ages	Ages 18 - 65	Ages 16 - 65	Ages 18 - 60	Ages 0 - 54	Ages 18 - 60
Face Amount Limits: 18 - 40	\$1,000,000	\$250,000	\$3,000,000	\$250,000	\$2,000,000
Face Amount Limits: 41 - 45	\$1,000,000	\$250,000	\$3,000,000	\$250,000	\$2,000,000
Face Amount Limits: 46 - 50	\$750,000	\$250,000	\$3,000,000	\$250,000	\$2,000,000
Face Amount Limits: 51 - 55	\$750,000	\$250,000	\$1,000,000	\$250,000 (to Age 54)	\$1,000,000
Face Amount Limits: 56 - 60	\$500,000	\$250,000	\$1,000,000	N/A	\$1,000,000
Face Amount Limits: 61 - 65	\$500,000	\$250,000	N/A	N/A	N/A
Available Riders	All Riders	All Riders	All Riders	All Riders	All riders except: Chronic Illness Plus
Risk Classes Available for Acceleration	Non-smoker and Tobacco: Preferred Plus to Rated 2	Non-smoker and Tobacco: Preferred Plus to Rated 2	Non-smoker: Standard or Better Tobacco: Standard or Better	Non-smoker: Standard or Better Tobacco: Standard or Better	Non-smoker: Standard or Better Tobacco: Standard or Better (Standard Plus Class not available)
Tobacco Users Eligible?	Yes	Yes	Yes	Yes	Yes
Prior Applications Allowed?	Yes	Yes	Not within the prior 12 months. Yes, but total accelerated coverage from all carriers can not exceed Securian program maximum	Not within the prior 12 months. Yes, but total accelerated coverage from all carriers can not exceed Securian program maximum	Not within prior 12 months
AU "Stacking" Allowed?	Yes	Yes	Yes: Ages 18-50: \$3MM all carriers Ages 51-60: \$1MM all carriers	Yes: Ages 18-50: \$3MM all carriers Ages 51-60: \$1MM all carriers	Individual Consideration. One prior AU policy from any carrier may be acceptable.
Database Checks	MIB/MVR/RX/ID verification/Consumer Report	MIB/MVR/RX/ID verification/Consumer Report	Credit Information, Court Records, Property Records	MIB MVR Rx	MIB MVR Rx
Underwriting Engine	CRL	CRL	LexisNexis	LexisNexis	IRX (Williamson)
Risk Class Determination	Underwriting Engine	Underwriting Engine	Per Published Guidelines	Per Published Guidelines	Per Published Guidelines
Instant Decision Available?	Yes	Yes	No	No	No
Two Stage Acceleration Decision?	Yes	Yes	No	No	No
Hand off to full underwriting?	No	No	Yes	No	Yes
Acceleration Percentage	47% - 50%	47% - 50%	68%	80-85%	Decline to State
Phone Interview Required?	No	No	Yes	Yes	No
Phone Interview Available?	No	No	No	No	No
Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	Permanent Residents acceptable	Permanent Residents acceptable	No foreign nationals but will allow permanent residents and long term visa holders	No foreign nationals but will allow permanent residents and long term visa holders	No
Non-English Interview Available?	N/A:	N/A:	Yes: Spanish	Yes: Spanish	N/A:
Random Quality Control Holdouts?	Phone Interview not required	Phone Interview not required	Yes	Yes	Phone Interview not required
Paper Application	No	No	No	No	Yes
Electronic Application	Yes	Yes	Yes	Yes	Yes
Paper Ticket	No	No	No	No	No
Electronic Ticket	No	No	Yes	Yes	No
Pre-Appointment Required?	No	No	No	No	No
Binding Coverage Available?	No	No	(Unless required by state)	(Unless required by state)	(Unless required by state)
Electronic Policy Available?	Yes	Yes	No	No	Yes
Electronic Delivery Available?	Yes	Yes	Yes	Yes	No
Electronic Signature Available?	Yes	Yes	Yes	Yes	Yes
Initial Premium Payments	EFT, Paper Check and Credit Card	EFT, Paper Check and Credit Card	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	EFT & Paper Check Only
Comments			enformed is completed electronically by examiner. Only Securian is able to order table interview and eFormed		Part 2 of App Required
States Not Available	NY	NY	None	None	NY

ACCELERATED UNDERWRITING PROGRAMS GLOSSARY

Term	Definition
AU "Stacking" Allowed?	Does the carrier consider prior applications acquired via an accelerated underwriting process either internally or at other carriers in determining eligibility for acceleration on a new application.
Database Checks	Standard databases that carriers use such as Medical Information Bureau (MIB), Motor Vehicle Records (MVR) and Prescription Check to obtain information about the client.
eInterview	An online, reflexive Part B completed by the client as part of the application and underwriting process. Often available as an alternative to a Phone Interview, but may be the only method for completing the Part B with some carriers.
Electronic Application	A traditional long form, complete application that an agent completes and submits electronically.
Electronic Delivery	An option to have delivery requirements sent via a link to a consumer.
Electronic Policy	Carrier provides the option of sending an electronic policy, usually as a PDF, to a client in place of or in addition to a traditional bound paper policy.
Electronic Signature	Option for consumers to sign via electronic affirmation that they have received and agree to delivery requirements and conditions for the policy to be put in force.
Electronic Ticket	Agent completes a 1 to 2 page electronic ticket to submit to the carrier or fulfillment center to allow them to complete the full application.
Paper Application	Traditional long form application that an agent must complete on paper and submit to the carrier via fax, mail or secure email.
Paper Ticket	Agent completes a 1 to 2 page paper ticket to submit to the carrier or fulfillment center to allow them to complete the full application.
Phone Interview Required	Generally, a 15 to 30 minute phone interview conducted by a representative of the company (Company employee or third party vendor contracted to complete interview) to review the full application with the applicant. If this is marked "Yes" for a carrier the client must complete a phone interview as part of the application process. A "No" response, however, does not necessarily mean a Phone interview isn't an option. They client may elect to complete the Part B in this manner even if an eInterview is available with some carriers. See eInterview Glossary entry and carrier policy on the Accelerated Underwriting Cheat Sheet for additional details.
Prior Applications Allowed	Some carriers will not accelerate clients that have been traditionally underwritten within a certain amount of time prior to the current accelerated underwriting application.
Products Available	Some carriers have designed a specific product for their Automated Underwriting platforms, some use traditional "off the shelf" products.
Random Quality Control Holdouts	Does the carrier select random clients for traditional underwriting as a quality control measure.
Risk Class Determination	Does the carrier use their underwriting engine or published underwriting criteria found in their Field Underwriting Guide when determining underwriting class.
Two Stage Acceleration	Refers to the ability to refer a case for additional scrutiny within an Accelerated Underwriting program if the initial result from the Part B and automated database checks is inconclusive. The second stage can involve underwriter review, possible clarifying questions for the client to address, the sourcing of additional digital health data or a combination of all of the above.
Underwriting Engine	The platform used to determine if a client is eligible for acceleration. Carriers will either source this from a third party, develop it in house (proprietary) or a combination of the two.

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Not binding. For informational purposes only.

Please consult carrier specific documentation for additional detail.