



Fluidless/Accelerated Underwriting for Core Carriers

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This information has been collected from our core carriers and many of our BGA Partners. Where possible, links to available resources have been provided. It is up to date as of the version date above. Every effort was made to ensure the accuracy of the information contained herein, but the information is continually changing.

Carrier	Program Name	Age Range	Face Amount Limits	Products	Rate Classes	Application Submission Method	Processing	More Info	Notes
AIG	Non-Medical Underwriting	0 - 50, 18 - 50 in NY	Less than \$500,000	Max Accumulator+, AG Platinum Choice VUL 2	Up to Preferred Plus	AG Quick Ticket, or Paper App with agent-completed Part B	Phone interview (for Quick Ticket), MVR, MIB, RX	Guide	
Allianz	Accelerated Underwriting	25 - 60	\$3 million max	Life Pro+ Advantage FIUL	Preferred Plus Nontobacco Preferred Nontobacco	ApplyNOW Life Insurance Worksheet.	Phone interview (for ApplyNOW), MVR, MIB, RX, consumer report	Guide	04/2020 Bulletin
Columbus Life	Accelerated Underwriting and Expanded No Paramed	18 - 55	\$1 million max	Indexed Explorer Plus IUL, Voyager UL w/NLG, Explorer Plus UL	Standard to Super Preferred	iGO eApp Paper App.	Phone interview, MVR, MIB, RX, predictive analytic score and criminal records.	Bulletin	Expanded fluidless/no paramed program for cases not eligible for AU, if client has physical w/labs in last 24 mos. for 18-45 and 12 mos. for 46-55.
Equitable	Accelerated Underwriting	18 - 55	\$2 million max	IUL Grow, VUL Optimizer, COIL	Standard, Standard Plus for IUL/VUL Preferred for COIL	iGO eApp (preferred) Paper App.	MVR, MIB, RX, predictive analytics	Bulletin	Available in NY.
Global Atlantic	Fast Lane Underwriting and Expanded Fluidless UW	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, Global Accumulator IUL	Premier NT, Preferred NT and Tobacco, Standard Plus NT (term only), Standard NT and Tobacco	Dropticket, Paper App.	Phone interview, MVR, MIB, RX, statistical modeling	Bulletin	Expanded fluidless/no paramed program for cases for 18 - 60 up to \$2M with physical w/labs in last 12 mos.
John Hancock	ExpressTrack (AU) and Expanded No Paramed/Labs (NPL)	18 - 60 (AU) 18 - 70 (NPL)	\$3 million max (AU) \$5 million max (NPL 18-65) \$3 million max (NPL 66-70)	All single-life Term or Permanent, includes LTC and CI Riders	Standard thru Super Preferred	Paper Apps (w/Part 2), JH Life eTicket, JH Life Paper Ticket, iPipeline's Drop Ticket, or Applicant's Express Complete Multi-Carrier Ticket	Phone Interview (for drop tickets only), MVR, MIB, RX	Guide	NEW Added Human API for medical record access. NEW Expanded underwriting guidelines on 4/8.
Legal & General	Accelerated Underwriting (AU) and Expanded No Paramed/Labs (NPL)	20 - 50 (AU) 20 - 70 (NPL)	<u>OPTerm 10 (AU)</u> Age 20-50: \$500,000 max <u>OPTerm 15, 20, 25, 30, 35, 40 (AU)</u> Age 20-40: \$1 million max, Age 41-45: \$750,000 max, Age 46-50: \$500,000 max <u>All Products (NPL)</u> Age 20-50: \$2 million max/Phys w/in 24 mos Age 51-60: \$1 million max/Phys w/in 18 mos Age 61-65: \$1 million max/Phys w/in 12 mos Age 66-70: \$500,000 max/Phys w/in 6 mos	OPTerm 10, 15, 20, 25, 30, 35, 40	Standard Plus NT or better	AppAssist drop ticket	Phone Interview, MVR, MIB, RX, FCRA consumer report	AU Guide	COVID Site with 04/08/2020 Underwriting Update NEW Accepting Human API when APS not available: - Age 20-50: \$2 million max - Age 51-60: \$1 million max
Lincoln Financial	LincXpress Tele-App or Lincoln TermAccel with lab-free consideration	18 - 60	\$1 million max	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	Guide	LFG App Submission Options
Mutual of Omaha	Accelerated Underwriting	18 - 55	\$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	Guide	NEW - Increased to \$2M. See link for details.
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: iGO eApp, paper, or remote app.	MIB, RX, FCRA consumer report	Guide	Limit now \$3M , Available in NY
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, IUL Protector; IUL: Accumulator II, Protector II; VUL: Accumulator, Protector; GUL II	NT Preferred Plus, NT Preferred, Tobacco Preferred, NT Standard Plus Standard	iGO eApp, Paper app	Phone Interview, MVR, MIB, RX	Guide	NEW Expanded Acceleration to Standard class and will consider physicals w/labs in last 24 mos., if paramed cannot be conducted. COVID-19 Service Update (04/2020)
Pacific Life	PL Smooth Sailing	50 - 69	\$1 million max	PL Promise: Term, GUL	All classes	PL Express App (eTicket) or paper app	Phone Interview, MVR, MIB, RX, APS	Guide	Temporary UW Updates (4/7)
Principal	Accelerated Underwriting (AU) & Expanded Fluidless UW (FL)	18 - 60	Age 18-40/AU: \$1 million max Age 18-40/FL: \$2.5 million max Age 41-60/AU: \$1 million max Age 41-60/FL: \$2 million max	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.	Online Part B or Phone Interview, MVR, MIB, RX For FL, physical in last 24 mos.	Guide	Expanded Fluidless Underwriting Update , Human API in lieu of APS Available in NY
Protective	PLUS	18 - 60	Age 18-45: \$1 million max Age 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	Guide	For non "PLUS" cases, will review " recent medical records " that include current labs...to determine if they can be utilized in place of an exam or lab requirement."
Prudential	PruFast Track	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	Guide	Extended to \$3M on 4/3 Available in NY Added Human API in lieu of APS COVID - eGuide
SBLI	Accelerated Underwriting	18 - 60	\$500,000 max	Level Term 10, 15, 20, 25, 30 Whole Life	All classes	ZipApp drop ticket (iGO, Applicant) or paper app (Part 1)	Phone Interview, MVR, MIB, RX, FCRA consumer report	Guide	4/6 - Latest underwriting update Not available in Montana or NY
Securian	WriteFit	18 - 60	Age 18-50: \$3 million max Age 51-60: \$1 million max	All single-life products	Standard or better	iGO Dropticket	Phone Interview, MVR, MIB, RX, FCRA consumer report	Website	NEW 4/10/20: WriteFit extended to \$3M Available in NY.
Symetra	Accelerated Underwriting	18 - 60	Age 18-50: \$2 million max Age 51-60: \$1 million max	Accumulator IUL, Protector IUL, UL-G, CAUL, (not HNWFN)	Standard or better	All methods	Part I and II, MVR, MIB, RX	NEW	NEW 4/10/20: Introduced AU program.