

Accelerated Underwriting Program Comparison

Carrier & UW Program	Product(s)	Issue Ages	Coverage Limits Min/Max	Submission Process Application/Location	Interviews Phone and/or Paramed	If Application Fails to Meet Program Requirements	Additional Availability Information	APS/Paramed Ordered	e-Delivery
<p>American National As of 07/2023</p> <p><u>Xpress & Xpress Plus</u> <i>Xpress Plus N/A in NY</i></p>	<p>All</p> <p>(Excluding Worksite Simplified Issue Products)</p>	<p><u>Xpress</u> 0-65</p> <p><u>Xpress Plus</u> 18-60</p>	<p><u>Xpress</u> Face Amounts up to \$249,999</p> <p><u>Xpress Plus</u> Ages: 18-50: \$250K to \$1MM Ages 51-60: \$250K to \$500K</p>	<p>Xpress IPB's Drop Ticket (Drop ticket N/A in NY or PA) or Requires a fully completed application. American National requests information from 3rd party databases. Electronic app available, not required.</p> <p>Xpress Plus IPB's Drop Ticket (Drop ticket N/A in NY or PA) or Electronic application required, Expert App (Not available for paper apps)</p>	<p>Application MIB RX LRC (Life Risk Classifier)</p> <p>May request questionnaires.</p> <p>**If it does not meet criteria for acceleration, agent will be notified to order exam with blood/urine.</p> <p>Application MIB RX LRC (Life Risk Classifier)</p> <p>May request questionnaires.</p> <p>* No tele-app required</p> <p>**If does not meet criteria for acceleration, agent will be notified to order exam with blood/urine.</p>	<p>Applications that meet our guidelines should be approved in 48-72 hours with no further underwriting. If there are questions, a PHI will be requested. Some cases will require an APS, and in a very few cases, an exam may be requested.</p> <p>If answers on the app prompt the need for an exam, the agent will receive a notification immediately in ExpertApp</p> <p>If the MIB, Rx and or Risk Classifier prompt the need for an exam, the agent will receive notice via Expert office and email.</p>	<p>Xpress is available for Standard and Substandard classes only.</p> <p>Xpress Plus Standard or better underwriting classes</p> <p>Substandard disqualified from Xpress Plus program but will still be eligible for issue with full underwriting.</p> <p>Same rates as full underwriting</p>	<p>APS &/or Paramed including fluids:</p> <p>The agent will be notified via Expert Office if an APS or paramed exam with blood and urine are required.</p>	<p>No</p>

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Corebridge Financial <small>As of 07/2023</small>				<u>Max Accumulator & Value+ Protector</u> <ul style="list-style-type: none"> - iGO full eApp - AG Quick Ticket - Paper 					
	Agile Underwriting+ Max Accumulator		<u>Max Accumulator & Value+ Protector</u> \$50,000 to \$2,000,000	<u>Select-a-Term</u> <ul style="list-style-type: none"> - AG Quick Ticket - iPipeline Drop Ticket - Express Complete ticket 	\$1 million or less: Phone interview to complete Part B or Agent completed Part B through iGo full eApp.	With few exceptions, applications that meet the age and face amount parameters will start with the AU+ process and go through tele-interview. However, if necessary, we will automatically pivot your client to full underwriting to complete the necessary medical requirements for a decision to be rendered.	Accelerated Access Solution (AAS) is available whether your client gets a decision through AU+ or medical underwriting requirements are needed.	Only if full underwriting is required. AIG will order the required medical requirements.	Yes
	Value+ Protector	0-59		<u>Secure Lifetime GUL 3</u> <ul style="list-style-type: none"> - AG Quick Ticket - iPipeline Drop Ticket 	Over \$1 million through \$2 million: Phone interview to complete Part B.				
	Select-a-Term Secure Lifetime GUL 3		<u>Select-a-Term & Secure Lifetime GUL 3</u> Face amounts up to \$1 million	<i>* AU+ Fluidless process not yet available in IPB Drop Ticket platform. If application is submitted thru IPB Drop Ticket normal processing and paramed applies."</i>					

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John Hancock <i>As of 07/2023</i> Paper Ticket ExpressTrack	All single Life Products (The ticket processes are not available for Simplified Life w/ Vitality, Simplified Life or Survivorship policies.)	18-60	Up to and including \$3MM	IPB's Drop Ticket A brief 2-page form that's completed the same way as our traditional application. Completed via simple electronic form. Applicant's Express complete multi-Carrier ticket	Tele – Interview conducted by a John Hancock rep who completes the application and orders paramedical exam if needed. No in-person medical screenings, lab work, or pre-issue medical requirements.	Once the tele-application is reviewed by John Hancock, the case will proceed to the ExpressTrack or traditional underwriting.	When applications are initiated via the new ticket process, eligible clients will be considered for quicker underwriting decisions with ExpressTrack. Generally considered Standard or better risk class. U.S. permanent residents	APS: No (unless it does not qualify for the program) Paramed Including Fluids: No (unless it does not qualify for the program) For proposed insureds who do not meet the ExpressTrack eligibility parameters, i.e., ages 61+ or applying for greater than \$3m, a paramedical appointment to collect blood, urine and vitals will be scheduled	Yes & mailed to the agent/firm
Legal & General America <i>As of 07/2023</i> Horizon App Accel UW & Lab Lift	OPTerm Level Premium Term 10, 15, 20, 25, 30, 35 & 40-years	Ages 20-60 Age Nearest Birthday	Minimum: \$100K Maximum: \$2M for any term duration.	IPB's Drop Ticket AppAssist e-Link Paper: AppAssist RLI form	AppAssist Call Center interview completes Part 1 and Part 2.	Client can be reviewed for LabLift Program or go through full Underwriting	We can improve an underwriting decision by one class for qualified applicants in the Standard eligible or better categories. We will add an inch to measured height to see if a one class improvement is available. Please see the UW Guide for additional details on rate class improvement.	APS: No Paramed including fluids: No	Yes (Upon request)

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Lincoln Financial Group <small>As of 07/2023</small> Term Accel	Term Accel 15,20 & 30-year	18-60 for lab-free Consideration	Minimum: \$100K Maximum: \$2.5M for lab-free Consideration	Digital/electronic only No paper app	Phone interview Paramed exam ordered if Preferred Plus qualifications not met	If not qualified for a lab- free decision (Preferred Plus) a paramed is ordered.	Available at Preferred Plus to Table D Not available in NY	APS: No Paramed including fluids: Yes, if not Preferred Plus	Yes
Lincoln Financial Group <small>As of 07/2023</small> LincXpress	All products (Except LifeElements One-Year Term)	*All ages 18-60 for lab-free consideration	Minimum: Subject to product minimums (varies with product) Maximum: Subject to UW limits	Paper or electronic tickets only	Phone or e-Interview	If not qualified for a lab- free decision labs & vitals are ordered.	<ul style="list-style-type: none"> Ages up to 80 is a max of 4 tables. Ages 81 and up not currently offering. Not available in NY	APS: Underwriter discretion Paramed including fluids: Yes, if does not qualify for Lab-Free	Yes
Nationwide <small>As of 07/2023</small>	All products except SUL and CareMatters We can accelerate the LTC rider.	All ages beginning at age 18 for the process. Acceleration breakdown is ages 18-50 and ages 51-60.	Minimum \$100,000 Maximum Ages 18-50 up to \$5,000,000 Ages 51-60 up to \$1,000,000	Electronic applications through IGO/IPipeline. Paper applications accepted also.	Digital Interview available for electronic and paper applications.	Underwriter evaluates and is empowered to push the case through to acceleration. Will order LabPIQture and Milliman IRIX. UW to determine any additional requirements including APS' and a quick check and labs.	Not available in New York. No drop ticket.	APS: Ordered by BGA. Quick check and labs: Agent elects if he/she would like to order through his/her vendor of choice. If elects NW to order, we will use APPS.	Yes

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North American <small>As of 07/2023</small> Accelerated Underwriting Program	Legacy Optimizer	50-80 Age last birthday	Minimum \$25K Maximum Premium Amount Age 50-59: \$150K Age 51-60: \$500K Age 60-80: \$200K The max death benefit is determined by the initial premium.	Complete and submit the application with ease through North American's electronic feature, SimpleSubmit® e-app .	Phone Interview conducted by ESP	No applications sent to traditional UW	Standard to T-4 ROP feature year 5 – 12% premium bonus	APS: No (unless it does not qualify for the program) Paramed Including Fluids: No (unless it does not qualify)	Yes
North American <small>As of 07/2023</small> WriteAway	Term Life 10, 15, 20 & 30 Custom Guarantee IUL Builder IUL Rapid Builder IUL Guarantee Builder IUL	18-60 Age last birthday	Age 18-50: \$2M Age 51-60: \$1M	SimpleSubmit e-app applications only Step 1: Discussion – You will complete the app to determine if your client is eligible Step 2: Completion: During the completion of the E-App, client will complete an online Part 2.	Online Part 2	You will be notified within 72 business hours through the Pending Business report available from www.NorthAmericanCompany.com if your client is required to submit labs. The order will be handled by the North American Underwriting team.	Standard (NT & T users) Preferred (NT & T users) Super Preferred. Flat extras are allowed for avocations & aviation only. Available in all states EXCEPT CA & NY.	APS: No (unless it does not qualify for the program) Paramed Including Fluids: No (unless it does not qualify)	Yes
OneAmerica <small>As of 07/2023</small> Ticket Application	Asset-Care	35-80	Min. face amount or NAR: \$50,000 Max. face amount or NAR: \$500,000	Submit ticket Application: OneSource Online, iGo, Affirm Advisor schedules interview with LTCC. Client completes phone interview Underwriting reviews Additional steps if needed	Phone Interview	If applicant(s) does not qualify for expedited underwriting initially or does not qualify after interview(s), full underwriting can be offered. Underwriting will indicate what additional requirements are needed to complete underwriting review.		APS: No, not if qualifies for expedited underwriting. Paramed including fluids: No, not if qualifies for expedited underwriting.	Yes

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Pacific Life <small>As of 07/2023</small> PAL+ Accelerated Underwriting	Promise Term	18-60	Minimum: 50K Maximum: \$3,000,000.00	IPB's Drop Ticket PL Express App Ticket (available on IPB drop ticket, iPipeline and Appclnt)	Online Health History (About Me) or Phone Interview	Pivot to PAL+ Modified Non-Invasive Underwriting if possible. Otherwise, traditional underwriting - exam, labs, etc.	Underwriting Classes: Preferred Best, Preferred NN, Select, Standard NN, Preferred NU and Standard NU (Not available in NY)	APS: No (unless it does not qualify for program) Paramed: No (unless it does not qualify for program)	Yes
Pacific Life <small>As of 07/2023</small> PAL+ Modified Non-Invasive Underwriting	Promise Term Promise GUL	18-70 18-70	Minimum: 50K - Term \$25K - GUL Maximum: \$2MM - Term \$2MM - GUL (Applied for & in-force)	IPB's Drop Ticket PL Express App Ticket (available on IPB drop ticket, iPipeline, Appclnt) Also available for Pacific Life's Full Application	No Exam required Online Health History (About Me) or Phone Interview APS	Applicant must have a comprehensive physical and blood work available from primary physician within last 12 months -Term 12 months - GUL If blood work is not found in the APS or the applicant's last physical was longer than 12 months for term and GUL prior to when the APS is received, then the applicant will likely be required to get a full paramed	Available for all underwriting classes. Promise Term: available in all states but NY. Promise GUL: available in all states but NY.	APS: Yes Paramed including fluids: No (unless it does not qualify for the program)	Yes
Protective Life <small>As of 07/2023</small> PLUS	Term: Classic Choice (10-30-Yrs) UL: Custom Choice Advantage Choice Indexed Choice Lifetime Assurance	18-60	Ages 18-45: \$100K - \$1MM Ages 46-60: \$100K - \$500K	IPB's Drop Ticket Submit Ticket Client completes TeleLife Interview. Client and agent complete ESignature PLUS, decision is determined: Client is approved, policy issued -or- more information is required.	Phone Interview	The client will continue the traditional (non-accelerated) underwriting path and will require exam, fluids, labs and/or medical records to ensure accurate underwriting.	Underwriting Classes: Ages 18-45: Select Preferred Preferred Standard NT Ages 46-60: Select Preferred Preferred	APS: No (unless it does not qualify for the program) Paramed Including Fluids: No (unless it does not qualify for the program)	Yes

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Prudential As of 07/2023 PruFast Track	IPB's Drop Ticket Please refer to Prudential's website www.PruXpress.com .								
SBLI As of 07/2023 Accelerated UW Program	Guaranteed Level Premium Term: 10,15,20,25 & 30-years Whole Life	18-60	Minimum: \$100K (Term) \$25K WL for Std. risk only) Maximum: \$750K (Term & WL)	IPB's Drop Ticket Drop Ticket utilizing SBLI ZipApp process Call: 888-224-7254 Opt. 1 for your agency URL Paper Application: Part 1 is completed by agent while part 2 is completed by fulfillment centers.	Phone Interview – Part 1 and 2 (Drop Ticket/ZipApp) Part 2 only (Paper Applications)	No applications sent to traditional underwriting. If Accelerated Underwriting parameters (ages 18-60 - \$100K - \$750K) are met, the app will stay on the Accelerated Underwriting program going through a decision from SBLI.	No knockout questions. Tobacco use allowed. All health classes are considered to Table 6. Not available in Montana or NY	APS: Call center will order if required. Paramed including fluids: No	Yes
Securian Financial As of 07/2023 WriteFit	Single-Life Products	18-60	Ages 18-50 (Eligible for up to \$3MM death benefit Std. or better) Ages 51-60 (Eligible for up to \$1MM death benefit Std. or better) Excluded WriteFit Express products. Face amounts listed on next page.	Available exclusively on eApp	Phone Interview	Automatically re-routed to traditional underwriting where an exam, labs, etc. will be completed. All underwriting classes available (including rated)	See coverage limits based on age. Healthiest clients can be approved without exam or labs. Std. or better underwriting classes available.	APS: No Paramed including fluids: No	Directly to advisor

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Securian Financial As of 07/2023 WriteFit Express	Advantaged Elite Select Term	16-54 16-54	\$50K-\$99,999 (Std.) \$100K-\$250K (Std. or better)	Available exclusively on eApp	Phone Interview	Approval within 24 hours Or Declined	WriteFit Express is required for \$250K and under Term Life, WL and select UL products Standard or better underwriting classes available (select face amounts only) CICA and CIA available \$100K +	APS: No Paramed including fluids: No	Directly to advisor
	Secure Protector WL	0-15 16-55	\$10K-\$249,999 (Pref) \$25K - \$249,999 (Std.)						
	Secure Accumulator WL	0-15 16-55	\$10K-\$99,999 (Pref) \$25K-\$99K (Std.) \$50K-\$250K (Pref.)						
	Orion Indexed UL	0-15 16-54	\$50K-\$99,999 (Std.) \$100K-\$250K (Std. or better)						
Symetra As of 07/2023	Permanent Life Products	18-50 - \$2,000,000 51-60 - \$\$1,000,000 (Std. through Super Preferred)	As normal, and UW will follow the guidelines as indicated. SwiftTerm: Submission is only available via IPipeline IGo	Submit a completed application. If this information yields a Std. or better risk class, an offer will be made. SwiftTerm: No phone interviews / Paramed (only if full underwriting needed)	If application does not meet program requirements, it will be fully underwritten	The accelerated underwriting guidelines currently do not apply to our high-net-worth foreign national program. The Chronic Illness Plus rider is also not available for cases placed through this program.	No (unless full underwriting needed)	N/A	
	SwiftTerm	20-60 - \$100K - \$3,000,000							

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Transamerica <i>As of 07/2023</i> Trendsetter SUPER	Trendsetter SUPER	18-70	Minimum: \$25K Maximum: Age 18-60: \$99,999 Age 61-70: \$50K	Complete a nonmedical application using the iGO e-application. Client electronically signs application and consent forms. Client information is transmitted to Transamerica for accelerated underwriting. Qualifying policies can be electronically delivered to the policy owner.	Not Required	If application does not meet program requirements, it will be fully underwritten	Excludes: Georgia, Utah, New York, Guam, Virgin Islands, and Puerto Rico	APS: No Paramed including fluids: No	Yes (Now with an amendment) Note: If pre-issue requirements that granted exceptions to obtain on delivery will require the policy to be mailed. Joint owners will not be eligible for electronic delivery
Transamerica <i>As of 07/2023</i> Trendsetter LB (Living Benefit)	Trendsetter LB (Living Benefit)	18-60	Minimum: \$25K Maximum: \$249,999	Complete a nonmedical application using the iGO e-application. Client electronically signs application and consent forms. Client information is transmitted to Transamerica for accelerated underwriting. Qualifying policies can be electronically delivered to the policy owner.	Not Required	If application does not meet program requirements, it will be fully underwritten.	Excludes: New York, Guam, Virgin Islands, and Puerto Rico. Risk class: Standard and standard smoker only. Must be a U.S. Citizen. No riders	APS: No Paramed including fluids: No	Yes

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United of Omaha As of 07/2023 Speed eTicket Express Only	Term Life Express (TLE) 10,15,20 & 30-years Indexed Universal Life Express (IULE)	18-60	Ages 18-50: \$25K to \$300K Ages 51-60: \$25K to \$250K TLE: Ages 61-70: \$25K to \$150K IULE (NT) Age: 61-70 \$25K to \$150K IULE (T): Age 61-65 \$25K to \$150K	TLE – Paper or electronic applications.	As Needed	Medical questionnaires and/or an occasional APS may be requested at the underwriter's discretion to clarify information developed from other sources.	Risk classes available: Standard Tobacco & Sub-Standard Non-Tobacco classes only	APS: No Paramed including fluids: No	Yes (if agent has not opted out)
United of Omaha As of 07/2023 Speed eTicket	Living Promise Benefit Plan Living Promise Graded Benefit Plan	45-85 45-80	Minimum: \$2K Maximum: \$40K Minimum: \$2K Maximum: \$20K	Will accept Fax, paper applications & e-apps.	Phone Interview	Medical questionnaires and/or an occasional APS may be requested at the underwriter's discretion to clarify information developed from other sources	Risk classes available: Standard Tobacco & Sub-Standard Non-Tobacco classes only	APS: No Paramed including fluids: No	Yes (if agent has not opted out)

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United of Omaha <small>As of 07/2023</small> Speed eTicket	Term Life Answers (TLA) (10,15,20 & 30-year) Income Advantage IUL Life Protection Advantage IUL	18-60	Minimum: \$100K Maximum: \$2MM	Complete the Speed eTicket Do not schedule a paramed appointment.	<p>ExamOne will contact the client. Their interview team will complete the application and get a voice signature or eSignature. You can also provide the client with the ExamOne client contact number for them to call on their own time.</p> <p>Once we receive the application, our Accelerated Underwriting team will evaluate the application, MVR, MIB, Risk Classifier and Prescription History to decide.</p> <p>If the application is approved through Accelerated Underwriting, no other underwriting requirements are needed. The agent will receive an email notification and the application will proceed to issue.</p>	<p>If not approved through Accelerated Underwriting, the agent will receive an email notification and the application will continue to our full, traditional underwriting process.</p> <p>If the client does not wish to complete the application immediately: Provide the ExamOne interview number to the client and he or she can call in on their own time.</p> <p>Additionally, the ExamOne team will make multiple attempts over five days to have the client complete the application.</p> <p>NOTE: Any outstanding administrative requirements will still be required prior to issue.</p>	Risk Classes available: Standard, Standard Plus, Preferred & Preferred Plus	APS: No Paramed including fluids: No	Yes (if agent has not opted out)

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