

Non-Med Application Guidelines (Not Accelerated Underwriting)					
Carrier	Product(s)	Ages	Minimum Face – Maximum Face Amounts	Risk Class Available	Additional Information
AIG As of 6/2022	Max Accumulator	0-59 (NY: ages 18-50)	\$50,000 - \$2,000,000	Preferred Plus NT Preferred NT Standard NT Preferred T Standard T	Sub-Standard classes are no longer available. Note that Table A & B are included in the Standard rate class. Part B application/medical information may only be completed by the tele-interview vendor.
	Select-a-Term		\$100,000 - \$1,000,000		
	Secure Lifetime		\$50,000 - \$1,000,000		
	Value+ Protector II		\$50,000 - \$2,000,000		
Bestow As of 6/2022	10,15,20,25 & 30-Year Term	18–60: 10 year 18–55: 15 year 18–50: 20 year 18–45: (NT) 25 year 18–38: (F/T) 25 year 18–37: (M/T) 25 year 18–40: (F/NT) 30 year 18–39: (M/NT) 30 year 18–31: (F/T) 30 year 18–30: (M/T) 30 year	\$50,000 to \$1,500,000	Elite NT Preferred NT Select NT Select T Essential NT Essential T	Bestow is on a mission to make life insurance easier and more accessible to your customers. Since the application is set up to be completed as efficiently as possible, Bestow requires the applicant to submit all their answers and then sign the application and all required disclosure forms. This allows us to quickly do our underwriting! Any applicant who starts the process with an agent’s URL and buys will be attributed to that agent. If an applicant uses the general bestow.com URL to start their application or any other URL other than referring agent’s URL, the system will not be able to attribute the sale to that agent.
Global Atlantic As of 6/2022 Fast Lane	Lifetime Builder Elite Lifetime Foundation Elite 2020 Global Accumulator	18-50 51-60	Maximum Face Age 18-50 = \$2,000,000 Age 51-60 = \$1,000,000	Premier NT Preferred NT Standard NT Preferred T Standard T	Available Riders subject to plan and age guidelines: Accelerated Access, Terminal Illness, Accidental Death, Primary Insured, Wellness for Life, Waiver of Monthly Deductions, Waiver of Specified Premium & Waiver of Surrender Charge Due to Confinement.

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Lincoln Financial <small>As of 6/2022</small> TermAccel LincXpress Streamlined Teleapp Process Lab-Free Consideration	TermAccel 10,15,20 & 30-Year	18-60	\$100,000 - \$1,000,000	Preferred Plus, Preferred & Standard (in certain circumstances)	See additional information in the TermAccel underwriting guidelines brochure for medical and non-medical conditions that prompt need for labs Not available in NY.
	All products except: LifeElements One-Year Term	18-60	Life Elements Term: \$250K – \$1,000,000 Permanent Products: \$100K – \$1,000,000	Preferred Plus, Preferred & Standard <i>(in certain circumstances)</i>	See additional information in the Underwriting Guidelines brochure which includes information specific to LincXpress for medical and non-medical conditions that prompt need for labs Not available in NY. Available to U.S. citizens or permanent residents.
	MoneyGuard Fixed Advantage MoneyGuard II (CA Only) MoneyGuard MarketAdvantage (Not avail in NY)	40-80 40-70 30-70	\$50,000 - \$500,000 MoneyGuard II (CA) min & max amounts vary. Contact your MoneyGuard internal wholesaler. MoneyGuard MarketAdvantage \$50,000 - \$500,000	Standard or Couples Discount	See additional information in MoneyGuard Solutions Underwriting At-a-Glance brochure.
Nationwide <small>As of 6/2022</small> Intelligent Underwriting	All permanent products except survivorship	18-60	\$100K-\$5M for ages 18-50 \$100k-\$1M for ages 51-60	Preferred Plus NT, Preferred NT & Tobacco, & Standard Plus NT	Please see our Intelligent Underwriting process guide for additional information.
Pacific Life <small>As of 6/2022</small> Smooth Sailing	Promise Term Promise GUL	50-69 (Age nearest)	\$50K - \$1,000,000 \$25K - \$1,000,000	All available classes including table rated and flat extra	Applicant must have had a comprehensive physical exam and blood work within the last 18 months. No paramed required but we will order APS.

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Prudential As of 6/2022	Please refer to product guides on www.pruexpress.com .				
Securian Financial As of 6/2022 WriteFit WriteFit Express	Advantage Elite Select Term	WriteFit Express: Ages 16-54 - \$50K-\$99,999 – Standard Ages 16-54 - \$100K - \$250K – Standard or better (Issue ages are 16-54 for 10, 15 and 20-year durations. Issue ages are 16-45 for 30-year durations).			3-5-day policy issue after receipt of tele-interview, no physical exams or medical blood work, no table ratings Note: Quick E-App is required for Express Issue Single-life products: Healthiest clients could be approved without exam or labs. \$1 million and under. Automatically rerouted to traditional underwriting where an exam, labs, etc. will be completed. All underwriting classes available (including rated) WriteFit Express is required for \$250,000 and under. Term life and select universal life products Standard or better underwriting classes available (select face amounts only)
	Single-life products	WriteFit: *Ages 18-50: Up to \$3,000,000 – Standard or Better *Ages 51-60: Up to \$1,000,000 – Standard or Better			
	Eclipse Accumulator IUL Eclipse Protector II IUL	WriteFit – Ages 18-50: \$250,001 - \$3,000,000 – Standard or Better Ages 51-60: \$250,001 - \$1,000,000 – Standard or Better WriteFit Express – Ages 0-17: \$50K - \$250K – Preferred Ages 18-54: \$100K – 250K – Standard or Better			

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<div> <div>Transamerica</div> <div>As of 6/2022</div> <div> Non-Medical Guidelines FAQ </div> </div>	Trendsetter LB (Living Benefit) Term 10,15,20,25,30	Age 18-45: \$250K to \$2M Age 46-55: \$250K to \$1M		All rate classes available	Age last; non-med applications require MPN-1 non-med supplement. Transamerica will obtain MIB, MVR, script checks and possibly PHI or APS, depending on the case. DI rider available.
	Trendsetter Super Term 10,15,20,25,30	Age 18-45 - \$100K to \$2M Age 46-55 - \$100K to \$1M		All rate classes available	Age last; non-med applications require MPN-1 non-med supplement. Transamerica will obtain MIB, MVR, script checks and possibly PHI or APS, depending on the case.
	Lifetime Whole Life	See product guide for Fluidless & Accelerated Underwriting limits		Standard Non-Smoker & Standard Smoker	Age last, Transamerica may obtain MIB, MVR, script checks & possibly PHI or APS depending on the case. Additional riders available.
	Financial Foundation IUL (FFIUL)	Age 18-45 - \$100K to \$2M Age 46-55 - \$100K to \$1M		All rate classes available	Age last, non-med applications require MP1 Non-Med Supplement. Transamerica may obtain MIB, script checks and possibly PHI or APS depending on the case. Additional riders available.
	Immediate Solution Whole Life	0-85	\$1,000 - \$50,000 (Maximum face depends on age)	Preferred rates available	Age last, Additional benefits: Accelerated Death Benefit & Accelerated Death Benefit Rider with Nursing Home Option. Optional Riders: Accidental Death Benefit, Child Rider/Grandchild Rider
	10-Pay Solution Whole Life	0-85	\$1,000 - \$50,000 (Maximum face depends on age)	Preferred rates available	Age last, Additional benefits: Accelerated Death Benefit & Accelerated Death Benefit Rider with Nursing Home Option.
	Easy Solution Whole Life	18-80 18-70 – Male (PA) 18-76 – Female (PA)	\$1,000 - \$25,000	Answers received on the application will determine which product.	Age Last, death benefit during first two policy years is based on face amount for accidental death of insured or will be limited to 110% of the sum of premiums paid (minus any loan balance) for death of insured by any other cause. Death Benefit after first two years is based on face amount for death of insured regardless of cause of death. No riders available on this policy.

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<div> United of Omaha <div>As of 6/2022</div> </div>	Term Life Express	18-50 - \$25,000 - \$300,000 51-60 - \$25,000 - \$250,000 61-70 - \$25,000 - \$150,000 (Age varies by state, product, and risk class)		Standard Non-Tobacco & Tobacco	Simplified underwriting; standard through Table 4. Complete application, MIB, Prescription Check, build chart, random telephone interview, MVR, no labs unless MIB hit.
	Living Promise Whole Life	Level Benefit Plan: \$2K-\$40K max ages 45 to 85 Graded Benefit Plan: \$2K-\$20K max ages 45 to 80		Level Benefit Plan: Standard Non-Tobacco/Tobacco Graded Benefit Plan: Standard	Simplified underwriting; standard through Table 4. Depending on how questions are answered on app will determine which plan would be available. Complete application, MIB, Pharmaceutical Check, build chart, random telephone interview, no labs. IMPORTANT: Additional contracting paperwork is required. Must process business via IP Brokerage's Business Service Center.
	IUL Express Indexed Universal Life	18-70 (Age Last Birthday)	18-50 - \$25K-\$300K 51-60 - \$25K-\$250K 61-65 - \$25K-\$150K (SM) 61-70 - \$25K-\$150K (NS)	Standard NT Standard T Table Rates N/A	Surrender Charge: First 14 policy years, 4.5% premium charge for all years on each premium payment. Certain riders included in the policy; some restrictions may apply. Living Benefit Riders, Waiver of Surrender Charges, Guaranteed Insurability Rider, Lapse Guarantee Rider, Accidental Death Benefit, Disability Continuation of Planned Premium, Disability Waiver of Policy Charge, Dependent Children's Rider. See product guide for additional details. Simplified Underwriting, Quick Issue Process, three index strategies to choose from.

Please Note: Any carrier not listed currently does not offer a Non-Medical application process.

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