

ACCELERATED UNDERWRITING

CARRIER	PRODUCTS	AGE	RISK CLASSES	FACE AMOUNTS	PROCESSING	NOTES
American General	--	--	--	--	--	Potential program 3Q2016
American National	Signature Term/GUL/IUL Signature Plus IUL Affinity 7 WL Executive UL	0-65	Standard Substandard	Max: \$250,000	Full completed application, Rx Check, MVR, MIB. Phone interview may be needed.	--
AXA	--	--	--	--	--	--
Global Atlantic	All products	Up to 60	Standard Preferred Premier	Max: \$1,000,000	Additional details to follow.	Not available until 3Q2016 at the earliest
John Hancock	Easy Issue VUL	30-60	NonSmoker Smoker	Premium based See notes	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 for product.	Min prem: \$10,000 for at least 5yrs Max prem: \$20,000
John Hancock	SmartProtect Term 10, 15, 20 w/Vitality	20-60	Super Elite Elite Tobacco	Min: \$100,000 Max: \$1,000,000	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 and General	OPTerm 10, 15, 20, 25, 30	20-50	Standard Plus NT Preferred NT Preferred Plus NT	Min: \$100,000 Max: \$500,000	Drop a ticket to AppAssist, LGA call center conducts phone interview. If client qualifies, MIB, MVR, Rx check. Client can not have prior file w/substandard uw class, postpone, or decline. No lapse or replacement in last 2 years. If client does not qualify, traditional underwriting to process case.	One inch automatically added to client's height for potential rate class boost
Lincoln Financial	TermAccel 15, 20, 30 yrs	18-50	Preferred Plus Preferred NT Standard NT Preferred Tobacco Standard Tobacco	Min: \$100,000 Max: \$500,000	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.	Contact home office product state availability.
Lincoln Financial	All products EXCEPT MoneyGuard and TermAccel	Up to 60	Preferred Plus Preferred NT	Max: \$1,000,000	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.	Not available in NY. Exclusions: Traditional full paper app and eApp, GI and SI, exchanges or conversions, prior submissions including trial or formal received in past 12 months.

The information contained here is a summary of information obtained from the carriers listed as of May 2016. No guarantee either expressed or implied is given regarding the accuracy of the information provided. Life is not liable for any obligation created from the use of this information. Refer to carrier-specific underwriting guidelines and bulletins for complete details.

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MetLife	Promise WL Select 10 Premier Accumulator UL	20-60	Standard to Best Class	Min: \$100,000 Max: \$1,000,000	Express Order Ticket only, phone interview, RX check, MVR, public record search, MIB. If qualifies for Standard, may move to Elite. If client does not qualify for program after phone interview, traditional underwriting to process case. If standard, client may still receive upgrade to Elite.	No nicotine use w/in last 24 months
Minnesota Life	All individual products	18-54	Standard or better	Min: \$250,000 Max: \$1,000,000	Additional details to follow.	Not available until 3Q2016 at the earliest
Mutual of Omaha	Term Life Express GUL Express	18-65		\$300k Max (varies by age)	Simplified UW, Build Chart, MIB, Rx Check, MVR, Random Phone Interview (mandatory at \$250,001+ on Term, mandatory ages 61-65 on GUL)	Can submit through iGo
Nationwide	--	--	--	--	--	Pilot program w/affiliated agents
Principal	All Life Products	18-60	Preferred Super Preferred	Min: \$50,000 Max: \$1,000,000	Review qualification checklist to determine good candidate If client answered "Yes" to the checklist, continue on Complete parts A and C of the app Complete Principal TeleApp interview (888-TeleApp, Option 1)	No major medical conditions Build falls within Build Chart
Protective	--	--	--	--	--	--
Prudential	--	--	--	--	--	--
SBLI	Guaranteed Level Premium Term	18-60	All UW Classes	Min: \$100,000 Max: \$500,000	Drop Ticket: ZipApp to place and complete Part 1 & 2 in either APPS or EMSI Paper App: Part 1 as normal, Part 2 completed by phone in either APPS or EMSI	Available May 23, 2016 All states except NY and MT
Symetra	--	--	--	--	--	--

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