

Accelerated Underwriting Program Comparison

Carrier & UW Program	Product (s)	Issue Ages	Coverage Limits Min/Max	Submission Process Application/Location	Interviews Phone &/or Paramed	If Application Fails to Meet Program Requirements	Additional Availability Information	APS/Paramed Ordered	e-Delivery
AIG As of 12/2019	Not Applicable								
American National As of 2/2020 Xpress Xpress Plus	All (Excluding Worksite Simplified Issue Products)	0-65 18-60	Min. Product minimum Maximum: \$249,999 Min/Max: Ages: 18-50 = \$250K to \$1MM Ages 51-60: \$250K to \$500K	Xpress TMA's Drop Ticket or Requires a fully completed application. American National requests information from 3rd party databases. Electronic app available, not required Xpress Plus TMA's Drop Ticket or Electronic application required, Expert App (Not available for paper apps)	Application MIB RX LRC (Life Risk Classifier) May request questionnaires. **If it does not meet criteria for acceleration, agent will be notified to order exam with blood/urine. Application MIB RX LRC (Life Risk Classifier) May request questionnaires. * No tele-app required **If does not meet criteria for acceleration, agent will be notified to order exam with blood/urine.	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. If answers on the app prompt the need for an exam, the agent will receive a notification immediately in ExpertApp If the MIB, Rx and or Risk Classifier prompt the need for an exam, the agent will receive notice via Expert office and email.	Xpress is available for Standard and Substandard classes only Standard or better underwriting classes Substandard disqualified from Xpress Plus program but will still be eligible for issue with full underwriting Same rates as full underwriting	APS &/or Paramed including fluids: The agent will be notified via Expert Office if an APS or paramed exam with blood and urine are required.	No

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Brighthouse Financial As of 12/2019	No longer available effective 9.27.19.								
Global Atlantic As of 1/2020 Fast Lane Underwriting	Single Life IUL	18-60	18-50: 1 MM 51-55: \$500,000 56-60: \$250,000	Paper or Electronic Applications	Mandatory Phone Interview	Full underwriting will be offered to include obtaining APS's if the underwriter feels it is necessary	Fast Lane UW is available for Standard to premier classes only. If the policy is going to be rated, it will need to go through full underwriting.	APS: No (unless it doesn't qualify for the program) Paramed Including Fluids: No (unless it doesn't qualify for the program)	No
John Hancock As of 12/2019 Paper Ticket ExpressTrack	Term Term with Vitality SmartProtect Term with Vitality (The ticket processes are not available for Simplified Life w/ Vitality, Simplified Life or Survivorship policies.)	18-60	Up to and including \$3MM	TMA'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 doesn't qualify for the program) Paramed Including Fluids: No (unless it doesn't 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

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<p>Legal & General America As of 1/2020</p> <p>APPcelerate (All states except CT, HI & AK)</p>	<p>OPTerm Level Premium Term</p> <p>10, 15, 20, 25, 30, 35 & 40-years</p>	<p>Age Nearest Birthday</p> <p>Maximum age to be considered for accelerated underwriting is age 50.</p>	<p>Minimum: \$100K</p> <p>Maximum: 10-year: Up to age 50 \$500,000</p> <p>15, 20, 25, 30, 35, 40-year: Ages up to 40: \$1 million</p> <p>Ages: 41-45 \$750,000</p> <p>Ages: 46-50 \$500,000</p>	<p>TMA's Drop Ticket</p> <p>AppAssist: e-Link</p> <p>Paper: AppAssist RLI form</p>	<p>AppAssist Call Center interview completes Part 1 and Part 2.</p>	<p>Automatically goes through full underwriting</p>	<p>Applicants must qualify for Standard Plus rates or better (Must be nontobacco)</p> <p>One inch automatically added to the proposed insured's height when Referring to published build charts.</p>	<p>APS: No</p> <p>Paramed including fluids: No</p>	<p>Yes (Upon request)</p>
<p>Lincoln Financial As of 12/2019</p> <p>Term Accel</p>	<p>Term Accel 15,20 & 30-year</p>	<p>18-60</p>	<p>Minimum: \$100K</p> <p>Maximum: \$1MM</p>	<p>Digital/electronic only</p> <p>No paper app</p>	<p>Phone interview</p> <p>Paramed exam ordered if Preferred Plus qualifications not met</p>	<p>If not qualified for a lab-free decision (Preferred Plus) a paramed is ordered.</p>	<p>Available at Preferred Plus to Table D</p> <p>Not available in NY</p>	<p>APS: No</p> <p>Paramed including fluids: Yes, if not Preferred Plus</p>	<p>Yes</p>

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<p style="text-align: center;">Lincoln Financial As of 12/2019</p> <p style="text-align: center;">LincXpress</p>	All products (Except MoneyGuard, LifeElements One-Year Term & TermAccel)	All ages 18-60 for Lab-Free consideration	<p>Minimum: \$250K</p> <p>Maximum: Subject to UW limits</p>	Paper or electronic tickets only	<p>Phone Interview</p> <p>Vitals & Labs ordered if Lab-Free qualifications not met.</p>	If not qualified for a lab-free decision labs & vitals are ordered.	<p>Available up to a Table H Rating</p> <p>Not available in NY</p>	<p>APS: Underwriter discretion</p> <p>Paramed including fluids: Yes, if does not qualify for Lab-Free</p>	Yes
<p style="text-align: center;">North American As of 12/2019</p> <p style="text-align: center;">Accelerated Underwriting Program</p>	Legacy Optimizer	50-80 Age last birthday	<p>Minimum Face Amount: \$25K</p> <p>Maximum Premium Amount:</p> <p>Age 50-59: \$150K Age 51-60: \$500K Age 60-80: \$200K</p> <p>The max death benefit is determined by the initial premium.</p>	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	<p>Standard to T-4</p> <p>ROP feature year 5 – 12% premium bonus</p>	<p>APS: No (unless it doesn't qualify for the program)</p> <p>Paramed Including Fluids: No (unless it doesn't qualify)</p>	Yes

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<p>North American As of 12/2019</p> <p>WriteAway</p>	<p>TermLife 10,15,20 & 30</p> <p>Custom Guarantee UL</p> <p>Builder IUL</p> <p>Rapid Builder IUL</p> <p>Guarantee Builder IUL</p>	<p>18-50</p> <p>Age last birthday</p>	<p>Up to and including \$1MM</p>	<p>SimpleSubmit e-app applications only</p> <p>Step 1: Discussion – You will complete the app to determine if your client is eligible</p> <p>Step 2: Phone Interview – Elite Sales Processing, Inc. will call your client. The info gathered will be reviewed by your underwriter to determine eligibility or if paramed or labs will be needed.</p> <p>Step 3: Notification – The case is approved, and you and your client are notified.</p>	<p>Phone interview conducted by Elite Sales Processing, Inc. (ESP)</p>	<p>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.</p>	<p>Standard (NT & T users)</p> <p>Preferred (NT & T users)</p> <p>Super Preferred. Flat extras are allowed for avocations & aviation only. Available in all states EXCEPT CA & NY.</p>	<p>APS: No (unless it doesn't qualify for the program)</p> <p>Paramed Including Fluids: No (unless it doesn't qualify)</p>	<p>Yes</p>
<p>OneAmerica As of 12/2019</p> <p>Ticket Application</p>	<p>Asset-Care</p>	<p>Product minimum to age 80</p>	<p>Min. face amount or NAR: Product minimum</p> <p>Max. face amount or NAR: \$250,000</p>	<p>Submit ticket Application: OneSource Online, iGo, Affirm</p> <p>Advisor schedules interview with LTCG.</p> <p>Client completes phone interview</p> <p>Underwriting reviews</p> <p>Additional steps if needed</p>	<p>Phone Interview</p>	<p>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.</p>		<p>APS: No, not if qualifies for expedited underwriting.</p> <p>Paramed including fluids: No, not if qualifies for expedited underwriting.</p>	<p>Yes</p>

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Pacific Life As of 12/2019 Smooth Sailing UW	Promise Term Promise GUL	50-69	Minimum: Term: 50K GUL: \$25K Maximum: \$1MM (applied for & in-force)	TMA's Drop Ticket PL Express App Ticket (available on TMA drop ticket, iPipeline, AppicInt) Also available for Pacific Life's Full Application	No Exam required Phone interview with voice signature APS	Applicant must have a comprehensive physical and blood work available from primary physician within last 18 months. If blood work is not found in the APS or the applicant's last physical was longer than 18 months 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 doesn't qualify for the program)	Yes
Protective Life As of 12/2019 PLUS	Classic Choice Term (10-30-Years) Custom Choice UL	18-60	Ages 18-45: \$100K - \$1MM Ages 46-60: \$100K - \$500K	TMA'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 doesn't qualify for the program) Paramed Including Fluids: No (unless it doesn't qualify for the program)	Yes
Prudential As of 12/2019 PruFast Track	TMA's Drop Ticket Please refer to Prudential's website www.PruXpress.com .								

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<p style="text-align: center;">SBLI As of 12/2019</p> <p style="text-align: center;">Accelerated UW Program</p>	<p>Guaranteed Level Premium Term: 10,15,20,25 & 30-years</p> <p>Whole Life</p>	18-60	<p>Minimum: \$100K (Term) \$25K WL for Std. risk only)</p> <p>Maximum: \$500K (Term & WL)</p>	<p style="text-align: center;">TMA's Drop Ticket</p> <p style="text-align: center;">Drop Ticket utilizing SBLI ZipApp process Call: 888-224-7254 Opt. 1 for your agency URL</p> <p>Paper Application: Part 1 is completed by agent while part 2 is completed by fulfillment centers.</p>	<p>Phone Interview –</p> <p>Part 1 and 2 (Drop Ticket/ZipApp)</p> <p>Part 2 only (Paper Applications)</p>	<p>No applications sent to traditional underwriting.</p> <p>If Accelerated Underwriting parameters (ages 18-60 - \$100K - \$500K) are met, the app will stay on the Accelerated Underwriting program going through a decision from SBLI.</p>	<p>No knockout questions.</p> <p>Tobacco use allowed.</p> <p>All health classes are considered to Table 8.</p> <p>Not available in Montana or NY</p>	<p style="text-align: center;">APS: Call center will order if required.</p> <p style="text-align: center;">Paramed including fluids: No</p>	Yes
<p style="text-align: center;">Securian Financial As of 12/2019</p> <p style="text-align: center;">WriteFit</p>	Single-Life Products	18-60	<p>Ages 18-50 (Eligible for up to \$2MM death benefit Std. or better)</p> <p>Ages 51-60 (Eligible for up to \$1MM death benefit Std. or better)</p> <p>Excluded WriteFit Express products and face amounts listed below</p>	Available exclusively on eApp	Phone Interview	<p>Automatically re-routed to traditional underwriting where an exam, labs, etc. will be completed.</p> <p>All underwriting classes available (including rated)</p>	<p>\$1 Million and under: Single-life products</p> <p>Healthiest clients can be approved without exam or labs</p> <p>Std. or better underwriting classes available</p>	<p style="text-align: center;">APS: No</p> <p style="text-align: center;">Paramed including fluids: No</p>	Directly to advisor
<p style="text-align: center;">Securian Financial As of 12/2019</p> <p style="text-align: center;">WriteFit Express</p>	<p>Advantaged Elite Select Term</p> <p>Secure Protector WL</p> <p>Secure Accumulator WL</p> <p>Orion Indexed UL</p>	<p>16-54</p> <p>16-54</p> <p>0-15</p> <p>16-55</p> <p>0-15</p> <p>16-55</p> <p>0-15</p> <p>16-54</p>	<p>\$50K-\$99,999 (Std.) \$100K-\$250K (Std. or better)</p> <p>\$10K-\$249,999 (Pref) \$25K - \$249,999 (Std.)</p> <p>\$10K-\$99,999 (Pref) \$25K-\$99K (Std.) \$50K-\$250K (Pref.) \$50K-\$99,999 (Std.) \$100K-\$250K (Std. or better)</p>	Available exclusively on eApp	Phone Interview	Approval within 24 hours Or Declined	<p>WriteFit Express is required for \$250K and under Term Life, WL and select UL products</p> <p>Standard or better underwriting classes available (select face amounts only)</p> <p>CICA and CIA available \$100K +</p>	<p style="text-align: center;">APS: No</p> <p style="text-align: center;">Paramed including fluids: No</p>	Directly to advisor

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Symetra As of 12/2019	Not Applicable – currently in the developmental phase.								
Transamerica As of 12/2019 Trendsetter SUPER	Trendsetter SUPER	18-70	<p>Minimum: \$25K</p> <p>Maximum: Age 18-60: \$99,999</p> <p>Age 61-70: \$50K</p>	<p>Complete a nonmedical application using the iGO e-application.</p> <p>Client electronically signs application and consent forms.</p> <p>Client information is transmitted to Transamerica for accelerated underwriting.</p> <p>Qualifying policies can be electronically delivered to the policy owner.</p>	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	<p>APS: No</p> <p>Paramed including fluids: No</p>	<p>Yes</p> <p>Policies requiring amendments will not be electronically delivered.</p> <p>Joint owners will not be eligible for electronic delivery</p>
Transamerica As of 12/2019 Trendsetter LB (Living Benefit)	Trendsetter LB (Living Benefit)	18-60	<p>Minimum: \$25K</p> <p>Maximum: \$249,999</p>	<p>Complete a nonmedical application using the iGO eapplication.</p> <p>Client electronically signs application and consent forms.</p> <p>Client information is transmitted to Transamerica for accelerated underwriting.</p> <p>Qualifying policies can be electronically delivered to the policy owner.</p>	Not Required	If application does not meet program requirements, it will be fully underwritten	<p>Excludes: New York, Guam, Virgin Islands, and Puerto Rico.</p> <p>Risk class: Standard and standard smoker only.</p> <p>Must be a U.S. Citizen</p> <p>No riders</p>	<p>APS: No</p> <p>Paramed including fluids: No</p>	

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United of Omaha As of 12/2019 Speed eTicket	Term Life Express (TLE) 10, 15, 20 & 30-years	18-70: 10/15-Yr. 18-60: 20-year 18-50: 30-year	Ages 18-50: \$25K to \$300K Ages 51-60: \$25K to \$250K Ages 61-70: \$25K to \$150K	TMA's Drop Ticket TLE – Paper or electronic applications. GULE – Paper or Electronic applications	TLE: Issues Ages: 18-50 Random Phone Interview Mandatory Phone Interview: \$250,001+	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	No
	GUL Express (GULE)	18-65	Ages 18-50: \$25K to \$300K Ages 51-65: \$25K to \$250K		GULE: Issue Ages: 51-65 Random Phone Interview Mandatory Phone Interview: \$250,001+				

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<p>United of Omaha As of 12/2019 Speed eTicket</p>	<p>Term Life Answers (TLA) 10,15,20 & 30-years</p>	18-55	<p>Minimum: \$100K Maximum: \$1MM</p>	<p>TMA's Drop Ticket Complete the Speed eTicket (drop ticket.) Do not schedule a paramed appointment.</p>	<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>	<p>Risk Classes available: Standard, Standard Plus, Preferred & Preferred Plus</p>	<p>APS: No Paramed including fluids: No</p>	No

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United of Omaha As of 12/2019 Speed eTicket	Living Promise Benefit Plan	45-85	Minimum: \$2K Maximum: \$40K	No Drop ticket option available. Will accept Fax, paper applications & eapps.	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	No
	Living Promise Graded Benefit Plan	45-80	Minimum: \$2K Maximum: \$20K						

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