

Accelerated Underwriting - Fluidless Carriers

Carrier	Program Name	Face Amount	Ages	UW Classes	Product
Allianz	Accelerated Underwriting	Up to \$3,000,000	25 - 60	- Preferred Plus No Nicotine - Preferred No Nicotine	Life Pro +
American General	Agile Underwriting	Up to \$1,000,000 (IUL is up to \$2,000,000)	18-59	- Preferred Plus No Nicotine - Preferred No Nicotine - Standard No Nicotine - Preferred Nicotine - Standard Nicotine	- Value + Protector II and Max Accumulator+ II, Platinum choice VUL II - Select-a-term
American National	Xpress Plus	\$250,000 - \$1,000,000 \$250,000 - \$500,000	0 - 50 51 - 60	- Preferred Plus No Nicotine - Preferred No Nicotine - Standard Plus No Nicotine - Standard No Nicotine	All individual products available
Ameritas	Ash Instant	\$100,000 to \$2,000,000	18-60	- Preferred Plus Non-Tobacco - Preferred Non-Tobacco - Select (Standard Plus) Non-Tobacco - Standard Non-Tobacco - Preferred Tobacco - Standard Tobacco	Term- 10,15,20,25,30
Assurity	Accelerated Underwriting Instant Decision	Up to \$300,000 Up to \$200,000 Up to \$150,000 Up to \$350,000	0 - 17 18 - 45 46 - 60 51 - 60	Standard No Nicotine	- Term Life - Whole Life
AXA/Equitable	Easy Underwriting	Up to \$2,000,000	18 - 60	All Preferred, Standard and substandard risk classes	VUL Optimizer, VUL Legacy, Brightlife Grow, Term 10, 15, 20 ART
Banner	Horizon	Up to \$2,000,000	20 - 60	- Preferred Plus Non-Tobacco - Preferred Non-Tobacco - Standard Plus Non-Tobacco - Preferred Tobacco - Term	Term Life
Banner/William Penn	Appcelerate	Up to \$2,000,000	20-60	- Preferred Plus - Preferred - Standard Plus	- Term 10 - Term 15/20/25/30 - Term 15/20/25/30 - Term 15/20/25/30 - Life Step UL
Global Atlantic	Fast Lane UW	Up to \$1,000,000 Up to \$500,000 Up to \$250,000	18 - 50 51 - 55 56 - 60	- Premier Non-Tobacco - Preferred Non-Tobacco - Standard Plus NT (term only) - Standard Non-Tobacco - Preferred Tobacco - Standard Tobacco	- Lifetime Builder Elite - Lifetime Foundation Elite - Global Accumulator

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John Hancock	Express Track	Face Amount up to \$3,000,000	18 - 60	• Super Preferred Non-Tobacco • Preferred Non-Tobacco • Standard Plus Non-Tobacco • Standard Non-Tobacco	• Term (Paper drop ticket or eapp drop ticket) • Perm w/LTC rider (Paper only)
Lincoln National	LincXpress LabFree UW	Face Amount up to \$2,500,000	18 - 60	• Preferred Plus • Preferred • Standard Non-Tobacco	• Term (10, 15, 20 or 30-year) • Universal Life
	TermAccel LabFree UW	\$100,000 - \$2,500,000	18 - 60	• Preferred Plus • Standard Non-Tobacco • Preferred Tobacco • Standard Tobacco	• Term (10, 15, 20 or 30-year)
Minnesota Life	WriteFit	Up to \$3,000,000 Up to \$1,000,000	18 - 50 51-60	• Preferred Select • Preferred • Non-Tobacco Plus • Standard	• Single Life Products
	Eclipse Accumulator IUL	\$50,000 - \$250,000 \$100,000 - \$250,000	0 - 17 18 - 54	• Standard • Standard or better	
	Eclipse Protector II IUL	\$50,000 - \$250,000 \$100,000 - \$250,000	0 - 17 18 - 54	• Preferred • Standard or better	
Mutual of Omaha/ United of Omaha	Accelerated UW	\$100,000 - \$2,000,000	18 - 60	• Preferred Plus No Nicotine • Preferred No Nicotine • Standard Plus No Nicotine • Standard No Nicotine • Preferred Tobacco • Standard Tobacco	• Life Answers (10, 15, 20, 30-year term) • Income Advantage IUL • Life Protection Advantage IUL
National Life	EZ Underwriting	Face Amounts up to \$3,000,000 Face Amounts up to \$1,000,000 Face Amounts up to \$250,000	18 - 50 51 - 60 61 - 65	• All Rate Classes	• Term (10-, 15-, 20- and 30-year) • Whole Life • Universal Life • Indexed Universal Life (IUL) • Variable Universal Life (VUL)
Nationwide	Intelligent Underwriting	\$100,000 - \$5,000,000 \$100,000 - \$1,000,000	18 - 50 18 - 60	• Preferred Plus • Preferred • Standard Plus • Preferred Tobacco	• Term • Universal Life • Whole Life

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North American	WriteAway Accelerated Underwriting	Face Amount up to \$2,000,000 Face Amount up to \$1,000,000	18 - 50 51 - 60	- Super Preferred Non-Tobacco - Preferred Non-Tobacco - Standard Non-Tobacco - Preferred Tobacco - Standard Tobacco	- Term - Universal Life- Custom Guarantee Gen 9 - Indexed UL- Builder Plus IUL2 - Protection Builder IUL - Smart Builder IUL
Pacific Life	Pacific Accelerated Life+ Accelerated Underwriting	Face Amount up to \$3,000,000	18 - 60	Standard or better	PL Promise Term
	Pacific Accelerated Life+ Modified Underwriting	Face Amount up to \$3,000,000 Face Amount up to \$1,000,000	18 - 70 50 - 69	All Rate Classes	- PL Promise Term and Breeze - PL Promise GUL
Principal	Accelerated UW	\$200,000 - \$3,000,000 \$200,000 - \$2,000,000 \$200,000 - \$1,000,000	18 - 40 41 - 50 51 - 60	- Super Preferred - Preferred - Standard Non-Tobacco - Standard Plus Non-Tobacco	- Term (10-, 15-, 20- and 30-year) - Universal Life - Indexed Universal Life (IUL) - Variable Universal Life (VUL) - Survivorship Universal Life (SUL) - Benefit VUL II (NY only)
Protective	PLUS	\$100,000 - \$1,000,000 \$100,000 - \$500,000	18 - 45 46 - 60	- Select Preferred - Preferred - Standard	- Classic Choice Term - Custom Choice UL
Prudential	PRUFast Track	\$100,000 - \$3,000,000	18 - 60	- Non-Tobacco - Preferred Best - Preferred - Non-Tobacco Plus	- All term products (except PruTerm One) - PruLife Custom Premier II - VUL Protector - PruLife Founders Plus - PruLife Index Advantage UL
Sagicor	Accelewriting	Face Amount up to \$1,000,000 Face Amount up to \$750,000 Face Amount up to \$500,000 – no 20 yr term	18 - 45 46 - 55 56 - 65	- Preferred Plus Non-Tobacco / Preferred Plus Tobacco - Preferred Non-Tobacco / Preferred Tobacco - Standard Non-Tobacco / Standard Tobacco - Rated Non-Tobacco (will be referred to underwriting for review on face amounts of \$500,001 and higher) - Rated Tobacco / Rated 2 Non-Tobacco / Rated 2 Tobacco (will be referred to underwriting for review and only available for face amounts of \$500,001 and higher)	- No Lapse Universal Life - Whole Life - Indexed Universal Life - WealthCare Indexed Single Premium UL

Carrier	Program Name	Face Amount	Ages	UW Classes	Product
SBLI	Accelerated UW	Face Amount up to \$750,000	18 - 60	• All risk classes through Table 8 • Smoker and Non-Smoker	• Term (10, 15, 20, 25 or 30 year) • Flex Whole Life
Security Mutual Life of NY	SMLXpress Underwriting	Up to \$500,000	18 - 60	• Preferred Plus Non-Smoker • Preferred Non-Smoker • Preferred Smoker • Standard Plus Non-Smoker • Standard Non-Smoker • Standard Smoker	• Security Designer WL4U • Life Customized UL4U • LT Security Plus • ProValue ART • Survivorship UL • Pension Customizer WL • Unisex Security XLC • Capital UL Max
Symetra	Accelerated Underwriting	Up to \$3,000,000	20 - 60 (10, 15, 20 yr) 20 - 50 (30 yr)	• Preferred Plus Non-Tobacco • Preferred Non-Tobacco • Standard Plus Non-Tobacco • Standard Non-Tobacco	• Accumulator IUL • Protector IUL • CAUL • ULG
Thrivent	Accelerated Underwriting	\$100,000-\$1,000,000	18 - 60	• All rate classes	• Single Premium • Whole Life • Universal Life • Accumulation Universal Life • Whole Life • Term

Carrier	UW Requirements	Knockouts
Allianz	Telephone Interview	- Medical: Alcohol abuse/treatment history, atrial fibrillation, Barrett's esophagus, bipolar disease, build (above standard rates), cancer (except basal cell carcinoma), cerebrovascular disease, stroke, or transient ischemic attack, chronic obstructive pulmonary disease, coronary artery disease, Crohn's disease, diabetes/gestational diabetes, drug abuse/treatment history; emphysema, epilepsy, gastric bypass, hepatitis, hypertension recently diagnosed or poorly controlled, kidney disease, lupus, melanoma, multiple sclerosis, Parkinson's, peripheral atrial disease, peripheral vascular disease, rheumatoid arthritis, seizure history; sleep apnea, systemic lupus erythematosus, ulcerative colitis; valvular disease - Insurance labs completed in last 12 months
American General	Telephone Interview	- No major medical conditions - Must be submitted through ticket platform. Max total inforce coverage of \$1mm applied and inforce
American National	None	- Diabetes or glucose intolerance, hypertension (if diagnosed in last 6 months, applicant under age 35, greater than 2 meds or undisclosed/suspected), heart disease, renal disease, liver disease, cancer, substance abuse, cerebral vascular disease, peripheral vascular disease, COPD, Barrett's esophagus, crohn's disease, ulcerative colitis, epilepsy/seizure, gastric bypass/lab band, lupus, multiple sclerosis, Parkinson's disease, rheumatoid arthritis, sleep apnea, criminal history, driving history (that is not an auto decline), disability, unemployed (does not apply to homemaker), over-insurance/stacking, HIV, underweight, build +50 or greater by Swiss Re, other characteristics determine using the Risk Classifier report, RX record not found and >50 years old, previous substandard or declined case, parent or sibling death from cardiovascular or stroke prior to age 60, parent or sibling death from colon, ovarian, or prostate cancer prior to age 60, if insurance labs completed in last 12 months, nondisclosure of material medical history - Not available in NY
Ameritas	Online interview	- US citizens/full-time permanent residents only - No prior declined or rated coverage - No premium financing - Owner must be the proposed insured - Total line must not exceed \$5 million (inforce and applied for)
Assurity	None (Application Part 1 and Non-Medical Application Part 2)	- Medical: Build (see build chart), medications taken for: AIDS/HIV, cancer, chronic pulmonary disease, kidney disease, bipolar disease, multiple sclerosis (MS), heart disease, Parkinson's disease, stroke - Non-Medical: History of bankruptcy in the last 2 years, DUI or reckless driving in the last 2 years, prior felony conviction, high-risk activities or hobbies like private aviation or skydiving
AXA/Equitable	eApp completed to include medical questionnaire	To be eligible for the program, your client must be a U.S. citizen or permanent resident permanently residing in the United States
Banner (Horizon)	Telephone Interview Online Interview Available	- Standard Plus or better (including Preferred tobacco) - Blood Pressure 140/90 or less - Cholesterol 120-300 with or without treatment - No APS required and no major medical conditions - No internal policy lapse or internal replacement within the last 2 years - No premium financing - Owner/Payor must be proposed insured - No Business Insurance - Not available in NY

Carrier	UW Requirements	Knockouts
Banner/William Penn	Telephone Interview	- Non-Medical: Bankruptcy in past 5 years, DWI/DUI in past 5 years, felony conviction, internal policy lapse or internal replacement in last 2 years, premium financing, aviation, tobacco or marijuana use in past 12 months (exception 12 or fewer cigars), risky avocations. - Medical: Alcohol or drug abuse, build (see chart), bipolar disorder, Cancer (except BCC or SCC), COPD or Emphysema, Crohn's Disease, Diabetes, Heart Disease or heart surgery, Multiple Sclerosis, Parkinson's Disease Peripheral Artery or Vascular Disease, Rheumatoid Arthritis, Stroke/Deep Vein Thrombosis/Transient Ischemic Attack (TIA), Sickle Cell Anemia. - Additional possible medical knockouts but not always: Barrett's Esophagus, Depression, Epilepsy/Seizures, Gestational Diabetes, Graves' Disease, Hepatitis A, Human Papillomavirus (HPV), Kidney Stones, Prescribed pain medication in last 12 months, sleep apnea, ulcerative colitis
Global Atlantic	Telephone Interview	Knockout Conditions: Alcohol/Drug Abuse, Bipolar, Cancer, COPD or Emphysema, Crohn's Disease, Diabetes, Heart Attack, Heart Disease or Heart Surgery, Melanoma, Multiple Sclerosis, Peripheral Artery Disease, Peripheral Vascular Disease, Rheumatoid Arthritis, Stroke, Transient Ischemic Attack (TIA), Ulcerative Colitis
John Hancock	Telephone Interview	- Diabetes/gestational diabetes, cancer history (other than BCC, SCC), stroke/TIA, lupus/autoimmune disorders, COPD/emphysema, CAD, moderate/severe ulcerative colitis, fatty liver, heart murmur, valvular disease, hepatitis, rheumatoid arthritis - Aviation, hazardous sports, professional athletes/entertainers, hazardous occupations, history of DUI or bankruptcy, criminal history, premium financing, increasing riders, prior submission in the last 12 months if exam completed for JH or received from another carrier, previously rated or declined, history of substance abuse, complex ownerships such as charities or TBD trusts - Not available in NY
Lincoln National (LincXpress LabFree UW)	Telephone Interview Online Interview Available	- Labs completed for insurance purposes within the last 12 months - eApp/eSign not available in NY
Lincoln National (TermAccel LabFree UW)	Telephone Interview Online Interview Available	- Labs completed for insurance purposes within the last 12 months - Not available in NY
Minnesota Life	Telephone Interview Online Interview Available	- Build - Drug use/alcohol abuse/substance use treatment - Significant depression/psych history - Chronic pain with RX to treat - Recent work up for cardiac, sleep apnea, pulmonary, etc - Heavy hitters like cancer, DM - Please reference form number F88056-6
Mutual of Omaha/ United of Omaha	Telephone Interview	- Alcohol abuse and/or treatment, atrial fibrillation, Barrett's esophagus, bipolar disorder; cancer (except Basal Cell and Squamous Cell Carcinoma), chronic obstructive pulmonary disease, Crohn's disease, diabetes, drug abuse and/or treatment, epilepsy/seizure, gastric bypass/lap band, heart disease or surgery: all types, hepatitis, kidney disease, lupus, melanoma, multiple sclerosis, Parkinson's disease, peripheral arterial or vascular disease, rheumatoid arthritis, sleep apnea, stroke/TIA, ulcerative colitis, build within limits (see build chart) - Any previously underwriter UOO policies approved Standard or better, must be US Citizen or legal permanent resident with no planned travel to hazardous locations, if over 50: evidence of regular medical care and routine medical exams, one death of a parent prior to age 60 due to heart disease, no convictions for DUI or reckless driving in last 5 years, no felony convictions in last 10 years, no insurance rated or declined, no flying as a private pilot or crew member, no hazardous activities in last 2 years.
National Life	None	- Medical - Drug use/alcohol abuse/substance use treatment

Carrier	UW Requirements	Knockouts
Nationwide	Telephone Interview	- US Citizen or Permanent Resident only - No insurance labs in last 12 months - Alcohol abuse and/or treatment, atrial fibrillation, bipolar disorder, cancer (except basal cell skin), COPD, crohn's disease, diabetes, drug abuse and/or treatment, epilepsy/seizure, gastric bypass/lap band, heart disease/surgery (all forms), hepatitis, hypertension (diagnosed in last 6 months), kidney disease, SLE/lupus, melanoma, multiple sclerosis, Parkinson's disease, Peripheral artery disease, rheumatoid arthritis, sleep apnea, stroke/transient ischemic attack, ulcerative colitis - Not available in NY
North American	Telephone Interview Online Interview Available	Major medical conditions
Pacific Life Accelerated	Telephone Interview Online Interview Available	- In good health with full disclosure of proposed insured's medical history - Evidence of routine medical care in past 3 years. - No formal or informal application with Pacific Life in past year. - Not Previously rated or declined. - Not available in NY
Pacific Life Modified	Telephone Interview and Medical Records Online Interview Available	- Comprehensive physical and blood work from the applicant's personal physician within 18 months - Up to two years of history may be requested - If bloodwork is not found in the APS or your client's last physical was longer than 18 months prior to when the APS is received, your client will likely be required to get a full paramed
Principal	Telephone Interview Online Interview Available	- Driving under the influence or reckless driving in past 5 years - Criminal history - Foreign Nationals or travel to hazardous countries - No Primary Care Physician or evidence of routine physical for ages over 50 - No tobacco use in past 24 months for Preferred NT - Prior informal request to PFG in the last 24 months - Labs completed for insurance purposes within the last 12 months - Prior coverage approved other than Preferred or Super Preferred - Knockout conditions: Alcohol abuse and/or treatment, atrial fibrillation, Barrett's esophagus, bipolar disorder, cancer (except BCC, SCC), COPD/emphysema, crohns, diabetes, drug abuse and/or treatment, epilepsy, gastric bypass/lap band, CAD, hepatitis, hypertension (diagnosed in last 6 months), kidney disease, lupus, melanoma, multiple sclerosis, Parkinson's disease, PAD/PVD, rheumatoid arthritis, sleep apnea, stroke/transient ischemic attack, ulcerative colitis
Protective	Telephone Interview	- Overweight (see build chart), family history, BP over than 140/90, cholesterol over 275, HDL ratio over 5.5, no prior informal in last 24 months, no insurance rated, declined or postponed, no labs in last 12 months, Non US Citizen, disability income, bankruptcy in last 10 years, DUI/reckless driving within 5 years or more than two moving violations in past 3 years, not charged with, awaiting trial or convicted of a felony, no engage in high risk avocation in past 2 years or planned in next 2 years, no major medical (see checklist) - No prior informal request to Protective within the last 24 months, no prior insurance rated, declined or postponed (Life, Health or DI), previously approved at Preferred or Select Preferred when underwritten by Protective
Prudential	Telephone Interview Online Interview Available	No nicotine use within 3 years or cigarette use within 1 year, height/weight outside Preferred category, family history outside of Preferred category, major medical, no ratable driving history, Non US Citizen
Sagicor	Full application and Automated reports to include RX, MIB, MVR, ID Verify, and Lexis Nexis	- No Major Medical, Criminal History or MVR - Not available in NY

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SBLI	Telephone Interview APSs	- AIDS/HIV + status, Amyotrophic Lateral Sclerosis, Alzheimer's disease or dementia or significant cognitive impairments, cancer diagnosed in last 2 years, chronic pain treatment (severe, receiving DI or narcotic use), cirrhosis of the liver, congestive heart failure, COPD/emphysema or chronic bronchitis, depression (severe, recurrent or with multiple hospitalizations), diabetes with co-morbidities, heart disease (multiple vessel diagnosed within 2 years or pay history with current nicotine use), muscular dystrophy, multiple sclerosis organ transplants, quadriplegia, cystic fibrosis, defibrillator user, stroke within 1 year, suicide attempt within 5 years, pulmonary hypertension, renal failure, surgical repair of heart valves, , aneurysms, intracranial tumors, major organs within 6 months including gastric bypass - Clients age 50 and over who do not have routine wellness care - Not available in NY
Security Mutual Life of NY	None (Application Part I and Non-Medical Application Part 2)	- Medical: Alcohol abuse/treatment, cardiovascular (heart disease, peripheral vascular disease, carotid artery disease), cancer (except superficial basal cell and squamous cell carcinoma of the skin), chronic obstructive pulmonary disease (COPD/Emphysema, sarcoidosis, sleep apnea), diabetes or use of insulin, drug abuse/treatment, clotting or bleeding diseases, stroke/transient ischemic attack, Parkinson's disease, dementia, ALS, multiple sclerosis, spinal cord injury, neuropathy, Barrett's, ulcerative colitis, crohn's disease, hepatitis (other than A), kidney disease (renal failure/insufficiency), any organ transplant, HIV/AIDS, epilepsy/seizure disease, rheumatoid arthritis, muscular dystrophy, lupus, scleroderma, DWI/DUI or any drug-related MVR incident, bipolar disease, major depressive disorder, aneurysm, gastric bypass/lab band - Non-Medical: Non-permanent residents or non US Citizens - Insurance labs completed in last 12 months
Symetra	Full App, MIB, RX, MVR Interview completed through Eapp process	- Standard or better - Do not apply to high-net-worth foreign national program - Chronic Illness Rider not available - Not available in NY
Thrivent	Telephone Interview and Declaration of Insurability	- Any life coverage previously approved with a rating (table and/or flat extra) or declined. - Previous facultative reinsurance/shopping - Total insurance coverage on the life exceeds retention limit - Any accelerated life product with any non-accelerated life product multiple - Maximum of \$1,000,000 underwritten using the accelerated process already in force - Term conversions - Not available in NY

Carrier	Additional Notes	Interview Information
Allianz	- Must be submitted through ApplyNow or Life Insurance Worksheet (long form application not acceptable) - Random audit routing some AU cases to full underwriting - MIB, MVR, RX and consumer reports are pulled - If client doesn't qualify, they will move automatically into full UW - Eligible riders: Chronic Illness Accelerated Benefit Rider, Convertible Term Rider, Additional Term Rider, Child Term Rider, Other Insured Term Rider, Waiver of Specified Premium Rider - Carrier may opt for post-issue prescription database checks and/or post-issue APS's. Authorization allows for up to 2 years to collect data	Phone: 800-729-9566 Hours: Monday through Thursday 7:30am – 9pm CST Friday 7:30am through 4:30pm CST
American General		- For cases submitted by Quick Ticket, the ExamOnetele-interview phone line is 888-876-3407 - For cases submitted by iGOeAppor paper application, the CRL Plus tele-interview phone line is 877-243-2448
American National	- Utilizes a risk classifier by LexisNexis using FCRA governed sources such as public records, credit history databases, script check and MVR's but not a FICO or credit score. Must receive a positive risk classifier (expected on 40%) to qualify for accelerated UW, if not full UW is available. - eApp required through iPipeline or carrier website via ExpertApp - If client doesn't qualify, labs and/or APSs may be ordered	
Ameritas	- Quote, application and decision powered by Ash Brokerage's Ash Term Express platform - Built-in health guardrails to help find the best options - Fully underwritten product - Not a simplified issue for cases with multiple impairments, drug/alcohol abuse, rated/declined term life applications or criminal record - Coverage is non-convertible. - Must be completed through the Ash Express Quoter-Monthly paymode- Not available in NY	Online interview
Assurity	- Information will be obtained from third-party data sources - If client doesn't qualify, they will move automatically into full UW. UW discretion as typical age/face amount requirements may not apply such as labs, interview due to discrepancy discovered - Labs in last 12 months doesn't disqualify - Instant UW decision: Approved, Approved other than Applied (provides UW class) or Referred to Underwriting prior to eSignature	
AXA/Equitable	- Notes If client doesn't qualify, labs and/or APSs may be ordered. - Drop Ticket for Term Only - ONLY available direct on the carrier site after being appointed	Phone: 800-474-8147
Banner/William Penn	- Lifestyle factors to keep in mind that may affect eligibility: Home ownership, level of education, high amounts of debt or delinquent debt, evictions, criminal history, low credit scores - Possible Lab Lift (lab substitution) - Lab/Physician questions during application determine eligibility (blood work last 18 months)	Phone: 800-839-5960 Hours: Monday through Friday 8:30am - 10:30pm EST

Carrier	Additional Notes	Interview Information
Brighthouse	Must be submitted electronically through Express Order Ticket	Phone: 877-498-0657 Hours: Monday through Thursday 8am - 10:30pm EST Friday 8am - 7:30pm EST
Global Atlantic	- Same application (Sections A-G and M) is used with support forms - Not optional, if criteria fits, client will be ran through this program so no exam should be ordered unless we are aware they will get knocked out due to medical condition. - Translator available for Non-English speaking - must note on Producer Report for carrier to arrange	Phone: 866-850-8450 Hours: Monday through Friday 8am - 5pm CST
John Hancock	- If client doesn't qualify, they will move automatically into full UW - Delivery date can't be extended beyond initial due date	Phone 888-782-7054 Hours: Monday through Thursday 7am-9pm CST Friday 7am - 5pm CST Saturday 8am-Noon CST
Lincoln National (LincXpress LabFree UW)	- Policy issued electronically - If client doesn't qualify, labs and/or APSs may be ordered	Phone: 844-815-7582 Hours: Monday through Friday 8am - 5pm EST
Lincoln National (TermAccel LabFree UW)	- Must be submitted electronically - Policy issued electronically - Unable to use existing exam	Phone: 844-815-7582 Hours: Monday through Friday 8am - 5pm EST
Minnesota Life	- Carrier to complete: MIB, RX check, MVR, credit information (not credit score), court records, property records - LTC Rider & Chronic Illness Rider may be considered - If client doesn't qualify, labs and/or APSs may be ordered - For NY Only - Face amounts less than or equal to \$250,000 (WriteFit Express1) will be eligible for standard rates only. Preferred select, preferred and non-tobacco plus offers will not be available. - Face amounts greater than \$250,000 (WriteFit) will be eligible for preferred, non-tobacco plus or standard rates only. Preferred select offers will not be available.	Phone: 800-658-3208 Hours: Monday through Thursday 7am - 11pm CST Friday 7am - 9pm CST Saturday 8am - 4pm CST
Mutual of Omaha/ United of Omaha	- If interview is not completed within 5 business days, case will move to traditional UW - If client doesn't qualify, they will move automatically into full UW - Upsell offers still apply on these cases - No random audits - Third party checks completed: MVR, MIB, Prescription History and Risk Classifier (no credit score)	Phone 800-768-2061 Hours: Monday through Thursday 7am-11pm CST Friday 7am - 9pm CST Saturday 8am - 4pm CST
Nationwide	- Must be submitted electronically - If client doesn't qualify, labs and/or APSs may be ordered - No random hold outs - LTC rider, 1035 exchanges and replacements are allowed - No spouse or child rider allowed	Phone: 855-424-4757 Hours: Monday through Friday 7am - 12am EST Saturday 8am - 5pm EST

Carrier	Additional Notes	Interview Information
North American	- Initial pre-UW questions are asked to confirm if case will qualify for AU consideration - Must be submitted electronically - MIB, MVR, RX check, Lexus Nexis (not used for UW risk assessment) and consumer reports (not credit) are pulled - If client doesn't qualify, they will move automatically into full UW - Interviews completed through ESP (Elite Services Processing) and offers translation for over 300 languages - Internal replacement not eligible - Not available in CA.	Phone: 855-584-3339 Hours: Monday through Friday 8am - 9:30pm CST Saturday 8am - 5pm CST
Pacific Life	- Submit by electronic ticket. - May be able to move to smooth sailing to utilize APS in place of exam/labs if unable to qualify for accelerated underwriting. 18-60 up to \$3 million will be eligible.	Phone Interview (ExamOne)-Client can call: 800-521-7113 M-Th 7:00 AM -11:00 PM CST F 7:00 AM -9:00 PM CST Sat 8:00 AM -4:00 PM CST
Principal	- No significant medical or non-medical conditions - Information uncovered that require a paramed exam - Random hold-out for audit purposes - Model score was not high enough to qualify - If client doesn't qualify, labs and/or APSs may be ordered - Term under \$3million must be drop ticket submission. If they do not qualify Digital Health Data may be obtained in lieu of exam. - Business related examples are buy/sell, key person, executive bonus, or personal coverage on business owners, key employees and their family members	Phone: 888-835-3277, opt. 3 Hours: Monday through Thursday 7am - 10pm CST Friday 7am - 7pm CST
Protective	- eApp required through iPipeline - if client doesn't qualify, labs and/or APSs may be ordered 3-5% of cases are selected for random audit - Must agree to voice sign HIPAA before interview is started or Accelerated UW is not available as third party checks can't be performed without the verbal authorization (full underwriting will apply).	Phone: 888-800-6608 Hours: Monday through Friday 7am - 8pm CST Saturday 9am - 2pm CST
Prudential	- eApp required through iPipeline or paper Xpress Worksheet - if client doesn't qualify, labs and/or APSs may be ordered 5% audit knock out - Single application only, unable to allow multiple policies - Applications for under \$3mm, under age 60, must be submitted via Fast App or Worksheet	Phone: 800-778-4243 Hours: Monday through Friday 8am - 11pm CST Saturday 9am - 1pm CST
SBLI	Available through Applicant (term or whole life) or Ipipeline (term only)	Phone: 866-609-1841 Hours: Monday through Friday 7am - 10pm CST Saturday 9am - 1pm CST

Carrier	Additional Notes	Interview Information
Security Mutual Life of NY	- Information will be obtained from third-party data sources - If client doesn't qualify, they will move automatically into full UW - Insured under prior SML smoker policies will require a current urinalysis for nonsmoker applications submitted - Eligible riders (vary by product): Terminal Illness Living Benefits Rider, Chronic Illness Benefit Rider, Disability Waiver of Premium, Waiver of Monthly Deduction, Level Term Rider, Custom Term Rider, Enhanced Paid-Up Additions Rider, Combo Rider, Overloan Protection Rider.	
Symetra	Must be contracted prior to submitting	