

ACCELERATED UNDERWRITING PROGRAM DETAILS

CARRIER	AIG	AIG	BESTOW	EQUITABLE	F & G	
Program Name	AGILE UNDERWRITING+	AGILE UNDERWRITING+	INSTANT DECISION	EASY UNDERWRITING	EXAM FREE ³	
PRODUCTS & CASE DESIGN	Available Products	Select-a-Term Secure Lifetime GUL 3	Max. Accumulator 2 Value + Protector 2	10, 20, 25, 30-Year	All Products (Excluding COIL and Survivorship)	All Products except ExecuDex
	Issue Ages	Ages 0 - 59	Ages 0 - 59	18-60	Ages 18 - 60	0-60
	Face Amount Limits: 18 - 45	\$1,000,000	\$2,000,000	\$1,500,000	\$2,000,000	\$1,000,000
	Face Amount Limits: 46 - 50	\$1,000,000	\$2,000,000	\$1,500,000	\$2,000,000	\$1,000,000
	Face Amount Limits: 51 - 55	\$1,000,000	\$2,000,000	\$1,500,000	\$2,000,000	\$1,000,000
	Face Amount Limits: 56 - 60	\$1,000,000 ¹	\$2,000,000 ²	\$1,500,000	NA	\$1,000,000
	Face Amount Limits: 61 - 65	NA	NA	NA	NA	NA
Available Riders	All Riders	All Riders	N/A	All riders except: Option to Purchase Additional Insurance Return of Premium Rider	All riders	
UNDERWRITING PROCESS	Risk Classes Available for Acceleration	Non-smoker: Standard or Better Tobacco: Standard or Better	Non-smoker: Standard or Better Tobacco: Standard or Better	Elite NT Preferred NT Select NT Select Tobacco Essential NT Essential Tobacco	Standard or better for acceleration	Preferred, Standard, Express Standard, available without an exam or APS. Table C-Table H available without an exam, but may require an APS.
	Tobacco Users Eligible?	Yes	Yes	Yes	Yes	Yes
	Prior Applications Allowed?	Yes: If total line is under program maximums.	Yes	No	Not within prior 12 months	Yes
	AU "Stacking" Allowed?	Yes: If total line is under program maximums.	Yes	Yes	Yes	Yes, within program limits
	Database Checks	MB MVR Rx IRIX LabPiqTure	MB MVR Rx	Lexis Nexis MB Rx MVR	MB MVR Rx LN NY Only: MB MVR Rx Medical Claims Data Lab History	MB, MVR, IRL, Health PiqTure, Life Risk Classifier, Rx, IID
	Underwriting Engine	Proprietary	Proprietary	Proprietary based off Lexis Nexis Risk Classifier Score	Swiss Re/Proprietary	Proprietary
	Risk Class Determination	Proprietary	Proprietary	Proprietary based off Lexis Nexis Risk Classifier Score	Per Published Guidelines	Per Published Guidelines
	Instant Decision Available?	Yes, providing labs required. No if need rate class	No	Yes	No	No
	Two Stage Acceleration Decision?	No	Yes	No	Yes	Yes
	Hand off to full underwriting?	Yes	Yes	No	Yes	No
	Acceleration Percentage	30%	70%	54%	50%	35-40%
	Throughput Calculation Method *	Method 2	Method 2	Method 1	Method 2	Method 1
	Phone Interview Required?	Yes	Yes	No	No	No
	eInterview Available?	No	No	Yes	No. Medical history taken with app.	Yes
Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	No	No	U.S. Citizens, Green Card or visa holders who permanently reside in the U.S. or one of the following acceptable visas: H-1B, H-1C, L-1A, L-1B, TN-1, E-1, E-2, E-2C, E-3, EB-5, K-1, or K-3 with minimum 2 years residence in the U.S.	No	Green card, Employment Authorization Card, Certain Visa holders, ITIN For applicants who are not U.S. citizens or not permanent resident cardholders, the maximum issue face amount for exam-free underwriting is \$300,000	
Non-English Interview Available?	Spanish for Ticket Multiple Languages for iGo Full eApp	No	No	N/A: Phone Interview not required	Yes	
Random Quality Control Holdouts?	No	No	Yes	Yes	No	
Please see the eInterview and Phone Interview Details Summary for additional details and nuances of these platforms						
APPLICATION PROCESS	Paper Application	No	Yes	No	No	Yes
	Electronic Application	Yes	Yes	Yes	Yes	Yes
	Paper Ticket	No	No	No	No	No
	Electronic Ticket	Yes	Yes	No	No	No
	Pre-Appointment Required?	No (Unless required by state)	No (Unless required by state)	Yes	No (Unless required by state)	No (Unless required by state)
	Binding Coverage Available?	Yes	Yes	Yes	Yes	Yes
Please see the eApp and eTicket Platform Details Summary for additional details and nuances of these platforms						
POLICY DELIVERY	Electronic Policy Available?	Yes	No	Yes	No	Yes
	Electronic Delivery Available?	Yes	Yes	Yes	No	No
	Electronic Signature Available?	Yes	Yes	Yes	Yes	No
	Initial Premium Payments	CC, EFT & Paper Check	EFT & Paper Check Only	Credit Card, Apple Pay, Google Pay	EFT & Paper Check Only	EFT, Wire Transfer or check
Ongoing Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	Credit Card, Apple Pay, Google Pay	EFT & Paper Check Only	EFT, Wire Transfer or check	
Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms						
MORE INFO	Comments	¹ \$1MM available through age 59	² \$2MM available through age 59		No specified funding requirement	³ PR: exam-free underwriting is available for applicants age 0-45 who are applying for less than \$150,000
	States Not Available	None	None	Available in all 50 states	PR	DE, MT, NY, PR

* Carriers generally use one of three methods for reporting the throughput of their platform, defined as percentage of cases that are either approved via Instant Decision or Accelerated Underwriting. Please see the Instant Decision Program Details Glossary for additional information on this topic.

ACCELERATED UNDERWRITING PROGRAM DETAILS

CARRIER	F & G	FORESTERS	GLOBAL ATLANTIC	JOHN HANCOCK	LEGAL & GENERAL	
Program Name	InstApproval	ACCELERATED UNDERWRITING	FAST LANE	EXPRESS TRACK	ACCELERATED UNDERWRITING	
PRODUCTS & CASE DESIGN	Available Products	ExecuDex	All Products	All Products	All Single Life Term and Permanent products	All products
	Issue Ages	Ages 18 - 60	Ages 18 - 55	Ages 18 - 60	Ages 18 - 60	20-50
	Face Amount Limits: 18 - 45	\$1,000,000	\$1,000,000	\$2,000,000	\$3,000,000	\$2,000,000
	Face Amount Limits: 46 - 50	\$1,000,000	\$1,000,000	\$2,000,000	\$3,000,000	\$2,000,000
	Face Amount Limits: 51 - 55	\$1,000,000	\$1,000,000	\$1,000,000	\$3,000,000	Females to age 55: \$250K
	Face Amount Limits: 56 - 60	\$1,000,000	NA	\$1,000,000	\$3,000,000	NA
	Face Amount Limits: 61 - 65	NA	NA	NA	NA	NA
Available Riders	ABR: Terminal Illness ABR: Chronic Illness Accidental Death Account Value Enhancement Rider Overlapp Protection Funding Bonus	All Riders	All riders except: Additional Insured Rider	All Riders	All Riders	
Risk Classes Available for Acceleration	Express Non-tobacco Express Tobacco	Non-smoker: Standard or better	Non-smoker: Standard or Better Tobacco: Standard or Better	Non-smoker: Standard or Better Tobacco: Standard or Better	Standard Plus including Preferred Tobacco or better.	
Tobacco Users Eligible?	Yes	No	Yes	Yes	Yes	
Prior Applications Allowed?	No	Yes, as long as within total line of program (Foresters products) and not rated or declined.	Not within prior 12 months	Not within prior 12 months	Yes	
AU "Stacking" Allowed?	Yes, but multiple recent applications may result in a decline	Yes	No	Yes; Up to \$3MM in total coverage with JH, \$5MM all carriers	Yes, up to \$1M in total coverage.	
Database Checks	MB MVR Rx Lexis Nexis	MB MVR Rx TRL	MB MVR Rx	MB MVR Rx	MB, MVR, Rx	
Underwriting Engine	Proprietary	lix, Proprietary	lix (Milliman)	Proprietary	Proprietary	
Risk Class Determination	Proprietary	Proprietary	Per Published Guidelines	Proprietary	Per Published Guidelines	
Instant Decision Available?	Yes	No	No	Yes ⁴	Yes	
Two Stage Acceleration Decision?	Yes	Yes	No	Yes	Yes	
Hand off to full underwriting?	No	Yes	Yes	Yes	Yes	
Acceleration Percentage	85%	35-45%	40%	40-50%		
Throughput Calculation Method *	Method 1	Method 2	Method 3	Method 1	Method 1	
Phone Interview Required?	No	No	No	No	No	
eInterview Available?	Yes	No. Medical history taken with app.	No. Medical history taken with app.	Yes	No	
Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	No	Green card holders only	No	No	Yes	
Non-English Interview Available?	Yes	N/A: Phone Interview not required	N/A: Phone Interview not required	No	No	
Random Quality Control Holdouts?	No	Yes	Yes	No		
Please see the eInterview and Phone Interview Details Summary for additional details and nuances of these platforms						
APPLICATION PROCESS	Paper Application	No	Yes	Yes	Yes	
	Electronic Application	Yes	Yes	Yes	Yes	
	Paper Ticket	No	No	No	Yes	
	Electronic Ticket	No	No	No	Yes	
	Pre-Appointment Required?	Yes	No (Unless required by state)	No (Unless required by state)	No (Unless required by state)	No (Unless required by state)
	Binding Coverage Available?	Upon approval	Yes	Yes	No	No
Please see the eApp and eTicket Platform Details Summary for additional details and nuances of these platforms						
POLICY DELIVERY	Electronic Policy Available?	Yes	Yes	No	Yes	
	Electronic Delivery Available?	No	Yes	No	Yes	
	Electronic Signature Available?	No	Yes	Yes	Yes	
	Initial Premium Payments	EFT, Wire Transfer or Check	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	CC, EFT & Paper Check
	Ongoing Premium Payments	EFT, Wire Transfer or Check	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	CC, EFT & Paper Check
Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms						
MORE INFO	Comments	InstApproval® is not available to all applicants. Those who qualify as determined by an initial questionnaire are considered low-risk in all critical underwriting categories, and no additional risks can be uncovered in an instant search of online records database. If risks are found, traditional underwriting may be required, and placement in another Fixed Indexed Universal Life (FIUL) product may be more appropriate. Same-week ExecuDex coverage requires electronic payment (ACH) of initial premium at time of application.		⁴ Underwriting decision delivered to agency via email within minutes of submission of the completed application. Preferred Submission Methods include iPipeline Flex app and JH eApp		
	States Not Available	DE, MT, NY, PR	NY	NY	NY	

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ACCELERATED UNDERWRITING PROGRAM DETAILS

CARRIER	LINCOLN LINCXPRESS	LINCOLN TERMACCEL	MUTUAL OF OMAHA ACCELERATED UNDERWRITING	NATIONWIDE INTELLIGENT UNDERWRITING	NORTH AMERICAN WRITEAWAY	
PRODUCTS & CASE DESIGN	Program Name					
	Available Products	All term and permanent products Exceptions: LifeElements One-Year Term, TermAccel	Lincoln TermAccel 10, 15, 20, 30 year	Income Advantage IUL Life Protection Advantage IUL AccumUL Answers Term Life Answers	Term, UL, IUL Accumulator II, IUL Protector II, Whole Life, VUL	All Products
	Issue Ages	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60
	Face Amount Limits: 18 - 45	\$2,500,000	\$2,500,000	\$2,000,000	\$5,000,000	\$2,000,000
	Face Amount Limits: 46 - 50	\$2,500,000	\$2,500,000	\$2,000,000	\$5,000,000	\$2,000,000
	Face Amount Limits: 51 - 55	\$2,500,000	\$2,500,000	\$2,000,000	\$1,000,000	\$1,000,000
	Face Amount Limits: 56 - 60	\$2,500,000	\$2,500,000	\$2,000,000	\$1,000,000	\$1,000,000
Face Amount Limits: 61 - 65	NA	NA	NA	NATIONWIDE	NA	
Available Riders	All Riders	Available Riders Include: •Children's Term Rider •Waiver of Premium •Terminal Illness ABR	All riders except: •Other Insured Rider •Long-Term Care Rider	All riders except: •Child Rider	All Riders	
UNDERWRITING PROCESS	Risk Classes Available for Acceleration	Acceleration available to Standard or better underwriting classes. LincXpress application process available Preferred Plus - Table H.	Acceleration available to Standard or better underwriting classes. TermAccel available Preferred Plus - Table D.	Non-smoker: Standard or Better Tobacco: Standard or Better	Non-smoker: Standard Plus or Better Tobacco: Preferred	Non-smoker: Standard or Better Tobacco: Standard or Better
	Tobacco Users Eligible?	Yes	Yes	Yes	Yes	Yes
	Prior Applications Allowed?	Not within prior 12 months	Not within prior 12 months	Yes	Yes: If total line is under program maximums. Fully underwritten coverage issued at Preferred or better within the last three years will not impact availability of accelerated coverage.	Yes - Will only look at the total amount in force with North American for our WriteAway program.
	AU "Stacking" Allowed?	No	Yes, up to \$1M total coverage	No	Yes: Ages 18 - 50: \$5MM all carriers Ages 51 - 60: \$1MM all carriers	Yes
	Database Checks	MB MVR Rx	MB MVR Rx	MB MVR Rx	MB MVR Rx	MB MVR Rx
	Underwriting Engine	Proprietary	Proprietary	LexisNexis Based	Proprietary + LexisNexis	LexisNexis Based
	Risk Class Determination	Proprietary	Proprietary	Per Published Guidelines	Per Published Guidelines	Underwriting Engine
	Instant Decision Available?	No	No	No	No	No
	Two Stage Acceleration Decision?	Yes	Yes	Yes	No	No
	Hand off to full underwriting?	Yes	No	Yes	Yes	Yes
	Acceleration Percentage	40%	61%	30-35%	Ages 18-40 = 46% Ages 41-60 = 35%	47%
	Throughput Calculation Method *	Method 2	Method 1	Method 2	Method 2	Method 2
	Phone Interview Required?	No	No	Yes	No	No
	eInterview Available?	Yes	Yes	No	Yes	Yes
	Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	No	No	No	Yes	Yes
Non-English Interview Available?	No	No	No	Yes: Multiple languages available	Yes: Multiple languages available	
Random Quality Control Holdouts?	Yes	Yes	No	No	No	
Please see the eInterview and Phone Interview Details Summary for additional details and nuances of these platforms						
APPLICATION PROCESS	Paper Application	No	No	No	Yes	Yes
	Electronic Application	Yes	Yes	No	Yes	Yes
	Paper Ticket	Yes	No	Yes	No	No
	Electronic Ticket	Yes	Yes	Yes	No	No
	Pre-Appointment Required?	No (Unless required by state)	No (Unless required by state)	No (Unless required by state)	Yes	No (Unless required by state)
	Binding Coverage Available?	No	Yes	Yes	Yes	Yes
	Please see the eApp and eTicket Platform Details Summary for additional details and nuances of these platforms					
POLICY DELIVERY	Electronic Policy Available?	Yes	Yes	No	No	No Yes for the state of WA
	Electronic Delivery Available?	Yes	Yes	No	No	No Yes for the state of WA
	Electronic Signature Available?	Yes	Yes	Yes	Yes	Yes
	Initial Premium Payments	Term: CC, EFT & Paper Check Perm: EFT & Paper Check	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
	Ongoing Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms						
MORE INFO	Comments					California has state specific requirements
	States Not Available	NY	NY	NY	NY	NY

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ACCELERATED UNDERWRITING PROGRAM DETAILS

CARRIER	PRINCIPAL	PROTECTIVE LIFE	PRUDENTIAL	SAGICOR	SAGICOR	
Program Name	ACCELERATED UNDERWRITING	PROTECTIVE LIFE UNDERWRITING SOLUTION	PRUFEST TRACK	ACCELERWRITING	ACCELERWRITING	
PRODUCTS & CASE DESIGN	Available Products	Term, UL, IUL, VUL, or SUI	All Term and Fixed Single Life permanent products	All products except Pru Term One, PruLife UL Plus and Survivorship products	Sage IUL	Sage Whole Life
	Issue Ages	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60	Ages 18 - 65	Ages 16 - 65
	Face Amount Limits: 18 - 45	\$3,000,000	\$1,000,000	\$3,000,000	\$1,000,000	\$250,000
	Face Amount Limits: 46 - 50	\$2,500,000	\$500,000	\$3,000,000	\$1,000,000	\$250,000
	Face Amount Limits: 51 - 55	\$2,000,000	\$500,000	\$3,000,000	\$500,000	\$250,000
	Face Amount Limits: 56 - 60	\$1,000,000	\$500,000	\$3,000,000	\$500,000	\$250,000
	Face Amount Limits: 61 - 65	NA	NA	NA	\$500,000	\$250,000
Available Riders	All Riders	All riders except: •Additional Insurance Rider •Extend Care Rider	All Riders	All Riders	All Riders	
UNDERWRITING PROCESS	Risk Classes Available for Acceleration	Non-smoker: Standard or Better Tobacco: Standard or Better	Ages 18 - 45: Standard Non-smoker or better Ages 46 - 60: Preferred or Select Preferred	Non-Smokers: Standard or Better Smokers: Standard Smoker or Better	Non-Tobacco and Tobacco: Preferred Plus through Table 8. Insureds with ratings less than standard will automatically be referred to underwriter	Non-smoker and Tobacco: Preferred Plus to Rated 2
	Tobacco Users Eligible?	Yes	No	Yes	Yes	Yes
	Prior Applications Allowed?	Not within prior 12 months	Not within prior 12 months	Not within prior 12 months	Yes	Yes
	AU "Stacking" Allowed?	Yes: Ages 18 - 39: \$5MM all carriers Ages 40 - 60: \$4MM all carriers	Yes	No	Yes	Yes
	Database Checks	MB MVR Rx	MB MVR Rx IRL	MB MVR Rx Client Identification	MB MVR RX ID verification Consumer Report	MB MVR RX ID verification Consumer Report
	Underwriting Engine	Proprietary	MRAS (Munich Re)	Proprietary	CRL	CRL
	Risk Class Determination	Underwriting Engine	Underwriting Engine	Proprietary	Underwriting Engine	Underwriting Engine
	Instant Decision Available?	No	No	No	Yes	Yes
	Two Stage Acceleration Decision?	Yes	Yes	Yes	Yes	Yes
	Hand off to full underwriting?	Yes	Yes	Yes	No	No
	Acceleration Percentage	50%	25%-27% of all TeleLife Applicants	53%	47% - 50%	47% - 50%
	Throughput Calculation Method *	Method 1	Method 2		Method 2	Method 2
	Phone Interview Required? eInterview Available?	No Yes	Yes No	No Yes	No No	No No
	Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	No	No	No	Permanent Residents acceptable	Permanent Residents acceptable
	Non-English Interview Available?	No	Yes: Spanish Only	Yes	N/A: Phone Interview not required	N/A: Phone Interview not required
Random Quality Control Holdouts?	Yes ¹	Yes	Yes	Yes	Yes	
Please see the eInterview and Phone Interview Details Summary for additional details and nuances of these platforms						
APPLICATION PROCESS	Paper Application	No	No	No	No	
	Electronic Application	No	Yes	No	Yes	
	Paper Ticket	No	Yes	Yes, Pru Xpress Worksheet	No	No
	Electronic Ticket	Yes	Yes	Yes, Fast App Drop Ticket	No	No
	Pre-Appointment Required?	No (Unless required by state)	Yes	No (Unless required by state)	No	No
	Binding Coverage Available?	Yes	Yes	Yes	No	No
Please see the eApp and eTicket Platform Details Summary for additional details and nuances of these platforms						
POLICY DELIVERY	Electronic Policy Available?	No	Yes	Yes	Yes	
	Electronic Delivery Available?	No	Yes	Yes	Yes	
	Electronic Signature Available?	Yes	Yes	Yes	Yes	
	Initial Premium Payments	EFT & Paper Check Only	EFT, Paper Check, & Credit Card	EFT & Paper Check Only	EFT, Paper Check and Credit Card	EFT, Paper Check and Credit Card
	Ongoing Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
	Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms					
MORE INFO	Comments	Upsell Campaign for coverage up to maximum death benefit under program limits ¹ A small random sample of cases that qualify for Accelerated Underwriting will be held out, and the underwriters will order Electronic Health Records on the applicants rather than insurance exams. If no Electronic Health Records are available for an applicant, the case will be approved through Accelerated Underwriting without the need for labs and physical measurements.				
	States Not Available	None	NY	None	NY	NY

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ACCELERATED UNDERWRITING PROGRAM DETAILS

CARRIER	SECURIAN WRITEFIT	SECURIAN WRITEFIT EXPRESS	SYMETRA ACCELERATED UNDERWRITING	SYMETRA SWIFITERM	TRANSAMERICA TRANSAMERICA NON-MED	
PRODUCTS & CASE DESIGN	Program Name					
	Available Products	All Single Life products	Advantage Elite Select Term, Eclipse Protector II & Eclipse Accumulator	All Permanent Products	10, 15, 20 or 30 years Term	Trendsetter Super Trendsetter LB FFIUL
	Issue Ages	Ages 18 - 60	Ages 0 - 54	Ages 18 - 60	Ages 20 - 60	Ages 18 - 55
	Face Amount Limits: 18 - 45	\$3,000,000	\$250,000	\$2,000,000	\$2,000,000	\$2,000,000
	Face Amount Limits: 46 - 50	\$3,000,000	\$250,000	\$2,000,000	\$2,000,000	\$1,000,000
	Face Amount Limits: 51 - 55	\$1,000,000	\$250,000 (To Age 54)	\$1,000,000	\$2,000,000	\$1,000,000
	Face Amount Limits: 56 - 60	\$1,000,000	NA	\$1,000,000	\$2,000,000	NA
Face Amount Limits: 61 - 65	NA	NA	NA	NA	NA	
Available Riders	All Riders	All Riders	All riders except: •Chronic Illness Plus	Accelerated DB for Terminal Illness Accidental DB, Child Rider, Waiver of Premium	All Riders	
UNDERWRITING PROCESS	Risk Classes Available for Acceleration	Non New York Cases: Non-Smoker: Standard or Better Tobacco: Standard or Better New York Cases: Non-smoker: \$250K or less: Standard Only Above \$250K: STD/Non-Tobacco Plus/PFD Tobacco: \$250K or less: Standard Tobacco Only Above \$250K: STD - PFD Tobacco	Non New York Cases: Non-Smoker: Standard or Better Tobacco: Standard or Better New York Cases: Non-smoker: Standard Only Tobacco: Standard Tobacco Only	Non-smoker: Standard or Better Tobacco: Standard or Better (Standard Plus Class not available)	Super Preferred NT, Preferred NT, Standard NT, Preferred Tobacco, Standard Tobacco	All risk classes available
	Tobacco Users Eligible?	Yes	Yes	Yes	Yes	Yes
	Prior Applications Allowed?	Not within the prior 12 months. Yes, but total accelerated coverage from all carriers can not exceed Securian program maximum	Not within the prior 12 months. Yes, but total accelerated coverage from all carriers can not exceed Securian program maximum	Not within prior 12 months	Individual Consideration	Yes
	AU "Stacking" Allowed?	Yes: Ages 18-50: \$3MM all carriers Ages 51-60: \$1MM all carriers	Yes: Ages 18-50: \$3MM all carriers Ages 51-60: \$1MM all carriers	Individual Consideration. One prior AU policy from any carrier may be acceptable.	Individual Consideration	Yes
	Database Checks	MB MVR Rx Credit Information, Court Records, Property Records	MB MVR Rx	MB MVR Rx	MB MVR RX Identify Verification Credit-based insurance score	MB MVR Rx
	Underwriting Engine	LexisNexis	LexisNexis	RIX (Milliman)	MRAZ	N/A
	Risk Class Determination	Per Published Guidelines	Per Published Guidelines	Per Published Guidelines	Underwriting Engine	Proprietary
	Instant Decision Available?	No	No	No	Yes	No
	Two Stage Acceleration Decision?	No	No	No	No	No
	Hand off to full underwriting?	Yes	No	Yes	Yes	No
	Acceleration Percentage	65%	80-85%	Decline to State	79%	Decline to State
	Throughput Calculation Method *	Method 3	Method 3	Method 2	Method 2	Method 2
	Phone Interview Required? einterview Available?	No Yes	No Yes	No No	No Yes	No Yes
	Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	No foreign nationals but will allow permanent residents and long term visa holders	No foreign nationals but will allow permanent residents and long term visa holders	No	No	No
Non-English Interview Available?	Yes: Spanish	Yes: Spanish	N/A: Phone Interview not required	No	Yes	
Random Quality Control Holdouts?	Yes	Yes	No	Yes	None	
Please see the einterview and Phone Interview Details Summary for additional details and nuances of these platforms						
APPLICATION PROCESS	Paper Application	No	No	Yes	No	Yes
	Electronic Application	Yes	Yes	Yes	Yes	Yes
	Paper Ticket	No	No	No	No	No
	Electronic Ticket	Yes	Yes	No	No	No
	Pre-Appointment Required?	No (Unless required by state)	No (Unless required by state)	No (Unless required by state)	Yes	No
	Binding Coverage Available?	No (Due to COVID Restrictions)	No (Due to COVID Restrictions)	Yes	Yes	Yes
Please see the eApp and eTicket Platform Details Summary for additional details and nuances of these platforms						
POLICY DELIVERY	Electronic Policy Available?	No	No	Yes	Yes	Yes (Term Only)
	Electronic Delivery Available?	Yes	Yes	No	Yes	Yes (Term Only)
	Electronic Signature Available?	Yes	Yes	Yes	Yes	Yes (Term Only)
	Initial Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	All Face Amounts; EFT Credit Card only available for face amounts of \$500,000 or less. Both can be managed on portal	EFT, Credit Card & Paper Check Only
Ongoing Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	All Face Amounts; EFT Credit Card only available for face amounts of \$500,000 or less. Both can be managed on portal	EFT & Paper Check Only	
Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms						
MORE INFO	Comments		eParamed is completed electronically by examiner. Only Securian is able to order Tele-Interview and eParamed	Part 2 of App Required		Part 2 of App Required
	States Not Available	None	None	NY	NY, SC, No riders in CA	NY

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ACCELERATED UNDERWRITING PROGRAMS GLOSSARY

TERM	DEFINITION
AU "Stacking" Allowed?	Does the carrier consider prior applications acquired via an accelerated underwriting process either internally or at other carriers in determining eligibility for acceleration on a new application.
Database Checks	Standard databases that carriers use such as Medical Information Bureau (MIB), Motor Vehicle Records (MVR) and Prescription Check to obtain information about the client.
eInterview	An online, reflexive Part B completed by the client as part of the application and underwriting process. Often available as an alternative to a Phone Interview, but may be the only method for completing the Part B with some carriers.
Electronic Application	A traditional long form, complete application that an agent completes and submits electronically.
Electronic Delivery	An option to have delivery requirements sent via a link to a consumer.
Electronic Policy	Carrier provides the option of sending an electronic policy, usually as a PDF, to a client in place of or in addition to a traditional bound paper policy.
Electronic Signature	Option for consumers to sign via electronic affirmation that they have received and agree to delivery requirements and conditions for the policy to be put in force.
Electronic Ticket	Agent completes a 1 to 2 page electronic ticket to submit to the carrier or fulfillment center to allow them to complete the full application.
Paper Application	Traditional long form application that an agent must complete on paper and submit to the carrier via fax, mail or secure email.
Paper Ticket	Agent completes a 1 to 2 page paper ticket to submit to the carrier or fulfillment center to allow them to complete the full application.
Phone Interview Required	Generally, a 15 to 30 minute phone interview conducted by a representative of the company (Company employee or third party vendor contracted to complete interview) to review the full application with the applicant. If this is marked "Yes" for a carrier the client must complete a phone interview as part of the application process. A "No" response, however, does not necessarily mean a Phone interview isn't an option. They client may elect to complete the Part B in this manner even if an eInterview is available with some carriers. See eInterview Glossary entry and carrier policy on the Accelerated Underwriting Cheat Sheet for additional details.
Prior Applications Allowed	Some carriers will not accelerate clients that have been traditionally underwritten within a certain amount of time prior to the current accelerated underwriting application.
Products Available	Some carriers have designed a specific product for their Automated Underwriting platforms, some use traditional "off the shelf" products.
Random Quality Control Holdouts	Does the carrier select random clients for traditional underwriting as a quality control measure.
Risk Class Determination	Does the carrier use their underwriting engine or published underwriting criteria found in their Field Underwriting Guide when determining underwriting class.
Throughput Reporting Methodology	<ol style="list-style-type: none"> 1. Number of Instant Decision or Accelerated Underwriting approved cases divided by all cases = Throughput % 2. Number of Instant Decision or Accelerated Underwriting approved cases divided by all cases that meet age and amount guidelines = Throughput % 3. Number of Instant Decision or Accelerated Underwriting approved cases divided by all cases that meet age and amount guidelines less cases with medical conditions that are ineligible for Instant Decision or Accelerated Underwriting = Throughput %
Two Stage Acceleration	Refers to the ability to refer a case for additional scrutiny within an Accelerated Underwriting program if the initial result from the Part B and automated database checks is inconclusive. The second stage can involve underwriter review, possible clarifying questions for the client to address, the sourcing of additional digital health data or a combination of all of the above.
Underwriting Engine	The platform used to determine if a client is eligible for acceleration. Carriers will either source this from a third party, develop it in house (proprietary) or a combination of the two.

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Not binding. For informational purposes only.

Please consult carrier specific documentation for additional detail.