

# ACCELERATED UNDERWRITING PROGRAM DETAILS

Carrier	Global Atlantic	John Hancock	Lincoln Financial	Lincoln Financial	Mutual of Omaha	
Program Name	Fast Lane	ExpressTrack	LincXpress	TermAccel®	Accelerated Underwriting	
PRODUCTS & CASE DESIGN	Products Available	All Products (Excluding COLI)	All Single Life Term and Permanent products	All term and permanent products Exceptions: LifeElements One-Year Term TermAccel MoneyGuard	Lincoln TermAccel 10, 15, 20, 30 year	Term Life Answers 10, 15, 20, and 30 year
	Issue Age Limits	Ages 18-60	Ages 18 - 60	Lab Free: Ages 18 - 60	Ages 18 - 60	Ages 18 - 55
	Face Amount Limits	Ages 18 - 50 \$1,000,000 Ages 51 - 55 \$500,000 Ages 56 - 60 \$250,000	Up to \$3,000,000	\$1,000,000 or less	\$100,000 - \$1,000,000	\$100,000 - \$1,000,000
	Risk Classes Available	Standard or Better Standard Tobacco or Better	Standard or Better Standard Tobacco or Better	Preferred Plus - Table H	Preferred Plus - Table 4	Standard Non-Smoker or Better
APPLICATION SUBMISSION	Paper Application	Yes	No	No	No	No
	Electronic Application	Yes	No	No	No	No
	Paper Ticket	No	Yes	Yes	No	No
	Electronic Ticket	No	Yes	Yes	Yes	Yes
	Pre-Appointment Required?	No (Unless required by state)	No (Unless required by state)	No (Unless required by state)	No (Unless required by state)	Access via BGA Website: No Access via MoO website: Yes
	Binding Coverage Available?	Yes	No	No	Yes	Yes
<a href="#">Please see the eApp and eTicket Platform Details Summary for additional details and nuances of these platforms</a>						
UNDERWRITING PROCESS	Database Checks	MIB   MVR   Rx   Public Records	MIB   MVR   Rx	MIB   MVR   Rx	MIB   MVR   Rx	MIB   MVR   Rx
	Lab-Free Underwriting Availability	Yes	Yes	Yes	Yes	Yes
	APS-Free Underwriting Availability	Yes	Yes	Yes	Yes	Yes
	Phone Interview Required?	Yes	Yes	Yes	Yes	Yes
	eInterview Available?	No	No	No	No	No
<a href="#">Please see the eInterview and ePhone Interview Details Summary for additional details and nuances of these platforms</a>						
POLICY DELIVERY	Electronic Policy Available?	No	No	Yes	Required	No
	Electronic Delivery Available?	No	No	Yes	Yes	No
	Electronic Signature Available?	No	No	Yes	Yes	Yes
	Initial Premium Payments	EFT & Paper Check Only	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
<a href="#">Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms</a>						
MORE INFO	Carrier Materials	<a href="#">Fast Lane</a>	<a href="#">ExpressTrack</a>	<a href="#">LincXpress</a>	<a href="#">TermAccel®</a>	<a href="#">Accelerated Underwriting</a>
	Comments					
	States not Available	NY	NY	NY	NY	NY

Updated 3/19/20

Not binding. For informational purposes only.

Please consult carrier specific documentation for additional details.

# ACCELERATED UNDERWRITING PROGRAM DETAILS

Carrier	Nationwide	North American	Principal	Protective Life	Prudential	
Program Name	Intelligent Underwriting	Intelligent Underwriting	Accelerated Underwriting	PLUS	PruFast Track	
PRODUCTS & CASE DESIGN	Products Available	Term, UL, IUL Accumulator II, IUL Protector II, Whole Life, VUL	All Products	Term, UL, IUL, VUL, or SUL	Protective Classic Choice Term and Protective Custom Choice UL	All products except Pru Term One, PruLife UL Plus and Survivorship products
	Issue Age Limits	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60
	Face Amount Limits	Ages 18 - 50: \$100,000 - \$2,000,000 Ages 51 - 60: \$100,000 - \$1,000,000	Ages 18 - 50: \$1,000,000 Ages 51 - 60: \$500,000	\$50,000 - \$1,000,000	18 - 45: \$100,000 - \$1,000,000 46 - 60: \$100,000 - \$500,000	\$100,000 - \$1,000,000
	Risk Classes Available	Preferred, Preferred Plus, or Tobacco Preferred	Standard Up to Super Preferred, including Tobacco	Standard Non-Smoker up to Super Preferred	Standard Non Tobacco, Preferred, Select Preferred	Preferred Best, Preferred Non-Tobacco and Non-Smoker Plus
APPLICATION SUBMISSION	Paper Application	Yes	Yes	Yes	Yes	Yes
	Electronic Application	Yes	Yes	Yes	Yes	Yes
	Paper Ticket	No	No	No	Yes	No
	Electronic Ticket	No	No	Yes	Yes	Yes
	Pre-Appointment Required?	Yes	State Specific	No (Except if required by State)	Yes	No (Except if required by State)
	Binding Coverage Available?	Yes	Yes	Yes	Yes	Yes
<a href="#">Please see the eApp and eTicket Platform Details Summary for additional details and nuances of these platforms</a>						
UNDERWRITING PROCESS	Database Checks	MIB   MVR   Rx	MIB, MVR, Rx	MIB   MVR   Rx	MIB   MVR   Rx   TRL	MIB, MVR, Prescription, Client Identification
	Lab-Free Underwriting Availability	Yes	Yes	Yes	Yes	Yes
	APS-Free Underwriting Availability	Yes	Yes	Yes	Yes	Yes
	Phone Interview Required?	Yes	No	Yes	Yes	Yes
	eInterview Available?	No	Yes	Yes	No	Yes
<a href="#">Please see the eInterview and ePhone Interview Details Summary for additional details and nuances of these platforms</a>						
POLICY DELIVERY	Electronic Policy Available?	No	No	No	Yes	No
	Electronic Delivery Available?	No	No	No	Yes	No
	Electronic Signature Available?	Yes	Yes	Yes	Yes	Yes
	Initial Premium Payments	EFT & Paper Check Only	EFT and Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
	Ongoing Premium Payments	EFT & Paper Check Only	EFT and Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
<a href="#">Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms</a>						
MORE INFO	Carrier Materials	<a href="#">Accelerated Underwriting</a>		<a href="#">Accelerated Underwriting</a>	<a href="#">Protective Life Underwriting Solution</a>	<a href="#">PruFast Track Details</a>
	Comments			Upsell Campaign for coverage up to maximum death benefit under program limits		Accelerated is for top three risk classes. Agile Underwriting cases require more information and additional time and could still qualify for top three risk classes. Benefit Access Rider (CI) available.
	States not Available	NY	CA, NY	N/A	NY	N/A

Updated 3/19/20

Not binding. For informational purposes only.

Please consult carrier specific documentation for additional details.

# ACCELERATED UNDERWRITING PROGRAM DETAILS

Carrier	Securian Financial	Securian Financial	Transamerica	
Program Name	WriteFit	WriteFit Express	Point-of-Sale	
PRODUCTS & CASE DESIGN	Products Available	All Single Life products	Advantage Elite Select Term, Secure Protector & Accumulator Whole Life, Orion IUL	
	Issue Age Limits	Ages 18 - 60	Ages 0 - 55	
	Face Amount Limits	Ages 18 - 50: \$2,000,000 Ages 51 - 60: \$1,000,000	\$250,000 and under, depending on age and product	Trendsetter Super® & Trendsetter LB®
	Risk Classes Available	Standard or Better on Nontobacco Preferred Tobacco	Preferred NonTobacco: 0 - 15 Standard NonTobacco: 16 - 55	Trendsetter SUPER® 18 - 60: \$99,999 Trendsetter SUPER® 61 - 70: \$50,000 Trendsetter LB®: \$249,999
APPLICATION SUBMISSION	Paper Application	No	No	
	Electronic Application	Yes	Yes	
	Paper Ticket	No	No	
	Electronic Ticket	No	No	
	Pre-Appointment Required?	No (Except if required by State)	No (Except if required by State)	Yes
	Binding Coverage Available?	Yes	Yes	Yes
		<a href="#">Please see the eApp and eTicket Platform Details Summary for additional details and nuances of these platforms</a>		
UNDERWRITING PROCESS	Database Checks	MIB, MVR, Prescription, Credit Information, Court Records, Property Records	MIB, MVR, Prescription	
	Lab-Free Underwriting Availability	Yes	Yes	
	APS-Free Underwriting Availability	Yes	Yes	
	Phone Interview Required?	Yes	Yes	
	eInterview Available?	No	No	
		<a href="#">Please see the eInterview and ePhone Interview Details Summary for additional details and nuances of these platforms</a>		
POLICY DELIVERY	Electronic Policy Available?	No	No	
	Electronic Delivery Available?	No	No	
	Electronic Signature Available?	No	Not for Delivery	
	Initial Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	
	Ongoing Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	
		<a href="#">Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms</a>		
MORE INFO	Carrier Materials	<a href="#">WriteFit</a>	<a href="#">WriteFit Express</a>	
	Comments	Client is able to qualify for accelerated underwriting at Standard or better risk class	eParamed is completed electronically by examiner. Only Securian is able to order Tele-Interview and eParamed	
	States not Available	N/A	N/A	