



Navigator

Accelerated Underwriting Resources



Carrier (Click for collateral)	Program	Products	Issue Age	Face Amount	Application Type	Rating	You need to know	eSignature/ DocuSign Acceptable
American General	Non-Medical IUL	Max Accumulator+ IUL	Ages 0-50	\$50k - \$499,999	AG Quick Ticket or Paper App Submission	All rate classes are available up to Preferred Plus	Decisions based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches. Substandard classes are only available through Table E. Note that Table A and B are included in the standard rate class. Table C, D, E are included in the Table D rate class.	Yes
Allianz	Accelerated Underwriting	Single Life Fixed Indexed UL Only	Ages 25-60	Up to \$3Mil	ApplyNOW or Life Insurance Worksheet. Long form application not available for program.	Preferred Plus NT and Preferred NT	Every application meeting eligibility criteria will be considered for Accelerated Underwriting. Phone Interview determines if full UW is necessary. Recommend to prepare client for full UW.	Yes
Ameritas	Accelerated Underwriting	All Term and Permanent Products	Ages 18-60	\$100k - \$1Mil	eApply and Paper App	Standard or better	Not available in NY. No major medical conditions and participating in routine health care if over age 50. No bankruptcy in past 5 years, No prior rated or declined coverage. No hazardous occupations and no history of DUI within 5 years, and no drug or alcohol dependence history	Yes
American National	XPRESS XPRESS Plus	All Products (Excluding Worksite Simplified Issue products)	XPRESS Ages 0-65 XPRESS Plus Ages 18-60	XPRESS Up to \$249,999 XPRESS Plus Ages 18-50 \$250k-\$1Mil Ages 51-60 \$250k-\$500k	XPRESS Paper or Electronic XPRESS Plus Electronic Only	XPRESS Standard and Sub-Standard XPRESS Plus Preferred Plus, Preferred, Standard Plus, Standard	Exams are not automatically required. The need for an exam is determined based on answers to the application, MIB, Rx, and Risk Classifier.	Yes
Banner	APPcelerate	OPTerm 10, 15, 20, 25 and 30,35,40	Ages 20-50	\$100,000 - \$500k	Drop a ticket to AppAssist from multiple platforms	Preferred Plus NT, Preferred NT and Standard Plus NT	Approved in All states except Connecticut, Hawaii and Alaska. NY / eDelivery available	Yes
Global Atlantic	Fast Lane	Single-life policies in term, IUL and UL	Ages 18-50 \$1Mil Ages 51-55 \$500k Ages 56-60 \$250k	Ages 18-50 \$1Mil Ages 51-55 \$500k Ages 56-60 \$250k	Paper app and forms - all apps will go through Fast Lane unless you already know of a medical hx that prevents them	Premier Non Tobacco, Preferred Non Tobacco, Standard Plus Non Tobacco (term only), Standard NT, Preferred Tobacco and Standard Tobacco	There are riders available with Fast Lane, subject to plan and age guidelines. Click on the carrier name under carrier for details.	
John Hancock	ExpressTrack	Single-life term and permanent products (including the LTC Rider)	Ages 18-60	\$100,000 - \$3Mil	JH Life eTicket, JH Life Paper Ticket, or Applicant's Express	Standard NS or better (no tobacco users)	Telephone interview conducted by JH rep who completes the application and orders paramedical exam (if needed). UW review to consider for ExpressTrack or traditional underwriting	Yes
John Hancock	Traditional Underwriting	Single Life Term Fixed Indexed UL Only	Age 18-65 up to \$5Mil Age 66-70 up to \$3Mil	Age 18-65 up to \$5Mil Age 66-70 up to \$3Mil	JH Life eTicket, JH Life Paper Ticket, or Applicant's Express	Standard NS or better (no tobacco users)	Exam Req's will be waived if PI had a thorough Exam and Labs within past 12 mo's	yes



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Lincoln Financial	LincExpress	Term and Permanent products	Ages 18-60	\$1 million or less	Paper or eTicket	Those that qualify for Preferred or Preferred Plus Classes	PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria. APS ordered by BGA or Lincoln	Yes
Lincoln Financial	TermAccel	10, 15, 20, 30 year term	Ages 30-60	\$250,000- \$1Mil	eTicket	Preferred Plus NT, Preferred NT, Standard NT, Preferred Tobacco and Standard Tobacco	PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria.	Yes
MN Life	WriteFit Underwriting	All individual life products (excluding Express Issue bands)	Ages 18-50 \$2M or 51-60 up to \$1M Exclude WriteFit Express	18-50 up to \$2M or 51-60 up to \$1M Exclude WriteFit Express	eAPP	Preferred Select NT, Preferred NT, Non-Tobacco Plus, Preferred Tobacco, Standard NT and Standard Tobacco	Healthy clients can be approved for coverage within 24 hours after completion of the tele-interview. Certain products with face amounts of \$250k and below require WriteFit Express	Yes
Nationwide	Intelligent Underwriting	Term, UL and Whole Life	Ages 18-50 Ages 51-60	\$100k - \$2M \$100k - \$1M	e-App	Preferred or Preferred Plus	Tele-interview and abbreviated exam (shortened paramedical exam, labs and other requirements)	Yes
Pac Life	Smooth Sailing	Promise Products (Term and GUL)	Ages 50-69 (age nearest)	Applied for and inforce with PL must be equal to \$1 million or less	Ticket or full application	All rate classes, including substandard are eligible	For clients that have had a comprehensive physical and blood work from their personal physician within 18 months, and up to 2 years of records. Pac guarantees no insurance exam or labs if they meet the criteria above.	Yes
Principal	Accelerated Underwriting	Term (10,15,20,30) UL, IUL, VUL, SUL, or Benefit VUL II (NY Only)	Ages 18-60	\$50k - \$1 million	Paper or eTicket	Standard, Super Standard, Preferred and Super Preferred	If not approve AU, reverts to traditional U/W. PI completed by Principal employees. Available in all states. APS ordered by BGA or HO. There is random Quality Checks 4%	Yes
Protective	PLUS	Class Choice Term or Custom Choice UL	Ages 18-45 Ages 46-60	\$100k - \$1M \$100k - \$500K	iGo e-App	Select Preferred, Preferred, Standard Non-Tobacco ages 18-45 or Select Preferred or Preferred ages 46-60	No fluids or APS may be required. Complete TeleLife Interview. Goes through Accelerated UW or moved to Traditional UW. Takes 48-72 hours from signature.	Yes
Prudential	PruFast Track	Most of Pru's Term and Permanent Products	Ages 18-60	\$100k - \$3M	E-Submission Prudential Xpress Worksheet or Fast App Drop Ticket	Nonsmoker or better	Encourage the PI to complete the phone interview as soon as possible. Prepare PI for the exam, even if they appear eligible for an Accelerated decision. Even if an exam is required, they may still qualify for all preferred classes. The speed of this process depends on the completion of the PI and receipt of the MIB Auth.	Yes



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SBLI	Accelerated Underwriting	Term (10,15,20,30)	Ages 18-60	\$500K or less	ZipApp	All risk classes	No one age 18-60 gets excluded, no matter the risk class, for \$500,000 or less of term insurance. Each application requires a telephone interview instead of a paramed visit.	Yes
SYMETRA	Accelerated Underwriting	All individual life products	Up to age 70	\$5 mil or less	E-app	All Risk classes	Where an exam is not possible, but PI had a complete Exam and labs within past 12 mo's	Yes
SYMETRA	New NON Med only	PERM products only	18-50 up to \$2 mil, 18-60 up to \$1 mil	\$2 mil or less	Complete normal app and nonmed	Standard or better only	Rx check, MIB, MVR and nonmed only	Yes
Transamerica	Point of Sale Decisions	Trendsetter Super and Trendsetter LB, Foundation IUL, Lifetime WL	Ages 0-55	\$100k to \$1Mil	iGo	Standard Plus/Standard for Term Preferred NT/Tobacco for Perm	Completed Part 2 Non-Medical in lieu of traditional paramed and fluids. Can go up to \$2Mil if Paramed exam/lab slip completed for other carrier within last 12 months, or full labs from an MD/PCP within last 12 months.	No

Additional Resources

Online Face to Face Meetings:



Electronic Signature Services:

