

Accelerated UW Guidelines for AIMCOR EIG

Updated: September 2022



CARRIER	PRODUCT TYPE	PRODUCT	E-APP OPTION	AGES	MAX FACE AMOUNT	RISK CLASSES	CARRIER PROGRAM NAM	LINK TO CARRIER INFO	ADDITIONAL DETAILS
Allianz	IUL	Life Pro+ Advantage	Carrier Website or Paper App	18-60	\$3,000,000 (includes existing)	P+NT, PNT, SNT, PREF TOB + STD TOB	Accelerated UW	CLICK	includes existing coverage
		Life Pro+ Advantage (Blended Index Annual PIP)							
AIG	IUL	Max Accumulator+ IUL	iGo Full eApp	0-59	\$2,000,000	P+NT - SNT, PREF TOB - STD TOB	Agile Underwriting+	CLICK	underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches.
		Max Accumulator+ IUL (Blend Participation Rate Account - MLSB)	AG Quick Ticket						
		Max Accumulator+ IUL w/ Select Income Rider	Paper App						
		Value+ Protector II							
	GUL	Secure Lifetime GUL 3	AG Quick Ticket iPipeline Drop Ticket		\$1,000,000				
	TERM	Select-a-Term	AG Quick Ticket iPipeline Drop Ticket Express complete ticket iGo Full eApp		\$1,000,000				
Assurity	TERM	Assurity Term Life 10, 15, 20 and 30	X	18-50	\$500,000	P+NT - SNT, PREF TOB - STD TOB	Accelerated UW	CLICK	underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches.
Equitable Financial (AXA)	VUL	VUL Optimizer	X	18-55	Up to \$2,000,000	P+NT - S+NT	Easy UW	CLICK	
	IUL	BrightLife Grow	X						
	IUL	IUL Protect	X						
	TERM	Term Series 10, 15, 20	X						
	VUL	VUL Legacy	X						
Global Atlantic	IUL	Global Accumulator IUL	Paper App	18-50	\$2,000,000	P+NT - SNT, PREF TOB - STD TOB	Fast Lane	CLICK	STD+ NS rate class available for term only
		51-60		\$1,000,000					
	IUL	Lifetime Builder ELITE 2020	Paper App	18-50	\$2,000,000	P+NT - SNT, PREF TOB - STD TOB	Fast Lane	CLICK	STD+ NS rate class available for term only
		51-60		\$1,000,000					
	IUL	Lifetime Foundation ELITE	Paper App	18-50	\$2,000,000	P+NT - SNT, PREF TOB - STD TOB	Fast Lane	CLICK	STD+ NS rate class available for term only
		51-60		\$1,000,000					
John Hancock	IUL	Accumulation IUL	X	18-60	\$3,000,000	P+NT - SNT	ExpressTrack	CLICK	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
	VUL	Accumulation VUL							
	IUL	Protection IUL							
	TERM	Protection Term							
	UL	Protection UL							
	VUL	Protection VUL							
Legal & General America	TERM	OPTerm 10, 15, 20, 25, 30, 40	X	20-50	\$2,000,000	P+NT - S+NT, including Preferred Tobacco	APPcelerate	CLICK	Approved in All states except Connecticut, Hawaii and Alaska. NY / eDelivery available
Lincoln Financial	IUL	WealthAccumulate IUL	X	18-60	\$1,000,000	P+NT, PNT	LinXpress	CLICK	PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria
	SUL	LifeGuarantee SUL							
	SVUL	SVULone							
	TERM	LifeElements Level Term							
	UL	LifeGuarantee UL							
	UL	LifeGuarantee UL w/ Return of Premium Rider							

	VUL	AssetEdge VUL							
	VUL	VULOne							
	IUL	WealthPreserve IUL							
	TERM	Lincoln TermAccel							
National Life	TERM	NL Term GL	X	18-50	\$2,000,000	All Classes	EZ Underwriting	CLICK	<i>e-app option only.</i>
				51-60	\$1,000,000				
				61-65	\$250,000				
				18-50	\$2,000,000				
	IUL	FlexLife		51-60	\$1,000,000				
				61-65	\$250,000				
				18-50	\$2,000,000				
				51-60	\$1,000,000				
				61-65	\$250,000				
	IUL	PeakLife		18-50	\$2,000,000				
Nationwide	IUL	Indexed UL Accumulator or Protector	X	18-50	\$5,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	CLICK	<i>Tele-interview and abbreviated exam</i>
		YourLife Current Assumption UL		51-60	\$1,000,000				
				18-50	\$5,000,000				
				51-60	\$1,000,000				
	TERM	YourLife Guaranteed Level Term		18-50	\$5,000,000				
				51-60	\$1,000,000				
	UL	No-Lapse Guarantee UL		18-50	\$5,000,000				
				51-60	\$1,000,000				
	VUL	VUL Accumulator		18-50	\$5,000,000				
				51-60	\$1,000,000				
		VUL Protector		18-50	\$5,000,000				
				51-60	\$1,000,000				
	WL	YourLife 20-Pay WL		18-50	\$5,000,000				
				51-60	\$1,000,000				
		YourLife WL 100		18-50	\$5,000,000				
				51-60	\$1,000,000				
Pacific Life (Promise)	Term	PL Promise Term (10, 15, 20, 25, 30)	Drop Ticket only	18-60	\$3,000,000	Standard or Better Rate Classes	Pacific Accelerated Life+ (PAL+)	CLICK	<i>Up to \$3M in PL Promise Term (physical with labs within past 12 months) for all risk classes, ages 18-70 in new expanded non-invasive modified underwriting.</i>
Principal	IUL	Indexed Universal Life Accumulation II	X	18-40	\$3,000,000	P+NT - SNT	Accelerated UW	CLICK	<i>If insured is not approve AU, Principal will revert to traditional U/W. PI completed by Principal employees</i>
				41-60	\$2,500,000				
	IUL	IUL Flex II		18-40	\$3,000,000				
				41-60	\$2,500,000				
	TERM	Term (2020)		18-40	\$3,000,000				
				41-60	\$2,500,000				
	UL	UL Provider Edge II		18-40	\$3,000,000				
				41-60	\$2,500,000				
				18-40	\$3,000,000				
				18-40	\$3,000,000				
	III Flex III								

	UL	UL Flex III w/ Extended NLG Rider		41-60	\$2,500,000				
	VUL	Executive VUL III		18-40	\$3,000,000				
	TERM	Classic Choice Term		41-60	\$2,500,000				
	UL	Lifetime Assurance UL and ProClassic UL	X	18-60	\$5,000,000	P+NT - SNT	PLUS	CLICK	Goes through Accelerated UW or moved to Traditional UW. Takes 48-72 hours from signature
	UL	Lifetime Assurance UL and ProClassic UL		18-45	\$1,000,000				
	UL	Custom Choice UL and Advantage Choice UL		46-60	\$500,000				
	UL	Custom Choice UL and Advantage Choice UL		18-45	\$1,000,000				
	UL	Custom Choice UL and Advantage Choice UL		46-60	\$500,000				
	IUL	PruLife Index Advantage UL	X	18-60	\$3,000,000	P+NT - SNT	PruFast Track	CLICK	Encourage the insured to complete the PI as soon possible. Speed of process depends on completion of PI and receipt of MIB Auth
	TERM	All Term Products (Not PruTerm One)		18-60	\$3,000,000				
	UL	PruLife Custom Premier II		18-60	\$3,000,000				
	UL	PruLife Essential UL		18-60	\$3,000,000				
	UL	PruLife Founders Plus UL		18-60	\$3,000,000				
	VUL	VUL Protector }		18-60	\$3,000,000				
	WL	Whole Life	Paper App	18-60	\$750,000	All Classes	ZipApp	CLICK	Each application requires a telephone interview instead of a paramed visit.
	TERM	Level Term	X						
	IUL	Eclipse Accumulator IUL	X	18-50	\$2,000,000	P+NT - SNT	WriteFit Underwriting	CLICK	Approval for coverage within 24 hours after completion of the tele-interview. Certain products with face amounts of \$250k and below require WriteFit Express. WriteFit Express; Death Benefits: \$50,000 to \$250,000 for ages 0-15, Preferred; \$50,000 to \$99,999 for ages 16-54, Standard; \$100,000 to \$250,000 for ages 16-54, Standard or better
	IUL	Eclipse Accumulator IUL w/ Income Protection Flex Agreement	X	51-60	\$1,000,000	P+NT, PNT			
	IUL	Eclipse Accumulator IUL w/ Income Protection Flex Agreement	X	18-50	\$2,000,000	P+NT - SNT			
	IUL	Eclipse Protector II IUL	X	51-60	\$1,000,000	P+NT, PNT			
	IUL	Eclipse Protector II IUL	X	18-50	\$2,000,000	P+NT - SNT			
	IUL	Eclipse Protector II IUL	X	51-60	\$1,000,000	PREF TOB - STD TOB			
	IUL	Eclipse Protector II IUL	X	18-50	\$2,000,000	PREF TOB - STD TOB			
	IUL	Eclipse Protector II IUL	X	51-60	\$1,000,000	PREF TOB - STD TOB			
	TERM	Advantage Elite Select	X	18-50	\$2,000,000	P+NT - SNT			
	TERM	Advantage Elite Select	X	51-60	\$1,000,000	P+NT, PNT			
	VUL	Premier VUL	X	18-50	\$2,000,000	P+NT - SNT			Approval for coverage within 24 hours after completion of the tele-interview
	VUL	Premier VUL	X	51-60	\$1,000,000	PREF TOB - STD TOB			Approval for coverage within 24 hours after completion of the tele-interview
	VUL	VUL Defender	X	18-50	\$2,000,000	P+NT - SNT			Approval for coverage within 24 hours after completion of the tele-interview
	VUL	VUL Defender	X	51-60	\$1,000,000	PREF TOB - STD TOB			Approval for coverage within 24 hours after completion of the tele-interview
	IUL	Symetra Accumulator IUL, Symetra Protector IUL	X	18-50	\$3,000,000	P+NT - SNT	Accelerated UW	CLICK	
	IUL	Symetra Accumulator IUL, Symetra Protector IUL		51-60	\$2,000,000				
	UL	Symetra CAUL	X	18-50	\$3,000,000				
	UL	Symetra CAUL	X	51-60	\$2,000,000				

Non Med Underwriting for AIMCOR Core & Affiliate Carriers

Legal & General America	TERM	OPTerm 15, 20, 25, 30	Paper App	20-60	\$2,000,000	All classes, including Sub-standard	Lab Lift	CLICK	Approved in All states except Connecticut, Hawaii and Alaska. NY / eDelivery available
Pacific Life (Promise)	UL	PL Promise GUL	X	18-70	\$2,000,000	All Classes	Pacific Accelerated Life+ (PAL+)	CLICK	Comprehensive physical and blood work from applicant's PCP within 12 months, and choice of online or telephone interview
Transamerica	TERM	Trendsetter LB	X	18-45	\$250,000 - \$2,000,000	ALL RATE CLASSES AVAILABLE	Non-Medical UW	CLICK	U.S. Citizen applicants - Living Benefits available with Trendsetter LB - Non-medical requirements - No child riders or monthly income riders - Joint owners will not be eligible for e-delivery-excludes NY, Guam, Virgin Islands & Puerto Rico
	TERM	Trendsetter Super	X	46-55	\$100,000 - \$2,000,000	ALL RATE CLASSES AVAILABLE			
	IUL	FFIUL	X	18-45	\$100,000 - \$1,000,000	ALL RATE CLASSES AVAILABLE			