



Navigator

Accelerated Underwriting Quick Reference Guide

(888) 534-1315 | info@tritonbg.com | www.TritonBrokerage.com



Carrier	Program	Products	Issue Age	Face Amount	Application Type	Rate Class	What you need to know
American General	Agile Underwriting+	Max Accumulator+ IUL Value+ Protector II	Ages 0-50	Up to \$1Mil	Paper app or iGO eApp	Standard through Preferred Plus (non-tobacco and tobacco). Tables A and B automatically issued at Standard.	AU+ consists of a vendor completed tele-interview. Exam or other UW requirements needed will be determined at the end of the interview.
Allianz	Accelerated Underwriting	Single Life Fixed Indexed UL Only	Ages 25-60	Up to \$3Mil	ApplyNOW	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.
Ameritas	Non-Med Term	FLX Term	Ages 0-70	\$50K - \$300K	e-App only	Standart NT or Standard Tobacco	Ages 71+ require exam and urine specimen but no blood.
	FLXelerate	FLX Term and Indexed UL Products	Ages 18-60	\$300,001 – \$1Mil	e-App only	Standard NT, Select NT, Preferred NT, Preferred Plus NT, Standard Tobacco, Preferred Tobacco	Underwriters use data from MVR, MIB and RX to quickly assess without the need for lab work and medical exams.
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.
Banner	APPcelerate	OPTerm 10, 15, 20, 25 and 30,35,40	Ages 20-50	\$100,000 - \$1Mil	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. eDelivery available
Global Atlantic	Fast Lane	Global Accum IUL, Lifetime Builder Elite 2000, and Lifetime Foundation Elite	Ages 18-50 \$1Mil Ages 51-55 \$500k Ages 56-60 \$250k	Ages 18-50 \$2Mil Ages 51-60 \$1Mil	Paper app and forms - all apps will go through Fast Lane unless you already know of a medical hx that prevents them	Standard and Preferred classes Non-Nicotine and Nicotine	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 ApplicInt'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



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Lincoln National	LincExpress	Term and Permanent products	Ages 18-60	\$1 million or less	Paper or eTicket	Consideration for all Preferred Plus, all Preferred and most Standard rate classes	PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria. APS ordered by BGA or Lincoln
	TermAccel	10, 15, 20, 30 year term	Ages 30-60	\$250,000- \$1Mil	eTicket Only	Preferred Plus NT, Preferred NT Standard NT, Preferred Tobacco and Standard Tobacco	PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria. APS ordered by BGA or Lincoln
Securian (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	e-App	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
Mutual of Omaha	Express	Term, GUL, and IUL Express Living Promise Final Expense, Children's Whole Life	Varies by product	\$2K - \$300K (varies by product)	iGO e-App and Paper app	Standard NT and Standard Tobacco	Underwriting for these products consists of App RevLew, MIB report and Pharm report. Some instances may include a PHI. The Guaranteed Advantage product is Accidental Death only and is Guaranteed Issue.
	Accelerated Underwriting	Term LifeAnswers	Ages 18-55	\$100k-\$1Mil	Speed eTicket	Standard, Standard Plus, Preferred, Preferred Plus	Drop ticket platform for Omaha's fully underwritten term product. Current nicotine/tobacco guidelines apply.
Nationwide	Intelligent Underwriting	Term, UL and Whole Life	Ages 18-60	\$100k - \$1Mil	e-App	Preferred or Preferred Plus	Tele-interview and abbreviated exam (shortened paramedical exam, labs and other requirements)
Pacific Life (Broad Market)	Swift Sailing	PL Promise Term	Ages 18-60	Up to \$2Mil	eTicket	Standard or better rate classes (including nicotine)	In good health with full disclosure of proposed insured's medical hx. Must have evidence of routine medical care in the past 3 years. No formal or informal app with PacLife in the past year.
	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.
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	Super Preferred or 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%



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Protective	PLUS	Advantage Choice UL, Classic Choice Term, Custom Choice UL, Indexed Choice UL, Lifetime Assurance UL, ProClassic II 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.
Prudential	PruFast Track	All Term products (except PruTerm One), Custom Premier II, VUL Protector, Founders Plus UL, Index Advantage UL, UL Protector, Essential UL	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.
Savings Bank Life of MA (SBLI)	Accelerated Underwriting	Term (10,15,20,30)	Ages 18-60	\$750K 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.
Securian Financial	WriteFit	All individual life products (excluding Express Issue bands)	Ages 18-54	\$1Mil or less	e-App	All Standard and Preferred tobacco and non-tobacco classes	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.
Symetra	Accelerated Underwriting	PERM products only	Ages 18-50 to \$2 mil, Ages 51-60 to \$1 mil	\$2 mil or less	iGO e-App or DocuSign on PDF	Standard or better only	Rx check, MIB, MVR and nonmed only
Transamerica	Point of Sale Decisions	Trendsetter Super and Trendsetter LB	Ages 18-70	\$25k - \$99,999	iGo	Standard Non-Smoker or Standard Smoker	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 Hawaii, NY, Guam, Virgin Islands & Puerto Rico.