Accelerated UW Guidelines for AIMCOR Core & Affiliate Carriers

Updated: October 16, 2026

CARRIER	PRODUCT TYPE	PRODUCT	E-APP OPTION	AGES	MAX FACE AMOUNT	RISK CLASSES	CARRIER PROGRAM NAME	LINK TO CARRIER INFO	ADDITIONAL DETAILS
Allianz	IUL	Life Pro+ Advantage Life Pro+ Advantage (Blended Index Annual PtP)	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
Corebridge	IUL	Max Accumulator+ IUL Max Accumulator+ IUL (Blend Participation Rate - MLSB) Max Accumulator+ IUL w/ Select Income Rider Value+ Protector II	iGo Full eApp AG Quick Ticket Paper App	0-59	$2,000,000	P+NT - SNT, PREF TOB - STD TOB	Agile Underwriting+ SimpliNow Choice available for Select-a-Term only	*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.
	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	$1,000,000	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.
				51-65	$500,000				
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	$5,000,000	P+NT - SNT	ExpressTrack	*CLICK*	Use a preferred digital submission method for the fastest path to policy issue, inlcuding the potential for an instant underwriting decision on eligible cases.
	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	20-60	$5,000,000	P+NT - S+NT, including Preferred Tobacco	AUW	*CLICK*	Approved in All states except Connecticut, Hawaii and Alaska. NY / eDelivery available
Lincoln Financial	IUL	WealthAccumulate IUL	X	18-60	$2,500,000	P+NT, PNT	LincXpress	*CLICK*	PI completed by Lincoln Employee. Docusign eSignature. eDelivery available if meets criteria
	SUL	LifeGuarantee SUL							
	SVUL	SVULone							
	UL	LifeGuarantee UL							
	UL	LifeGuarantee UL w/ Return of Premium Rider							
	VUL	AssetEdge VUL							
	VUL	VULone							
	IUL	WealthPreserve IUL							
	TERM	LifeElements Level Term							
	TERM	Lincoln TermAccel				P+NT	TermAccel	*CLICK*	e-app option only.
MassMutual	TERM	All inidividual Term		17-50	$2 Million	Ultra Preferred, Select Preferred, Standard Non-Tobacco, Select Preferred Tobacco, and Standard Tobacco	MassExpress	*CLICK*	For applicants receiving an accelerated offer at less than best class, submitting labs will not result in a more favorable offer.
	WL	All Individual Whole Life		17-50	$2 Million				

National Life	TERM	NL Term GL	X	18-50	$2,000,000	All Classes	EZ Underwriting	*CLICK*	
				51-60	$1,000,000				
				61-65	$250,000				
	IUL	FlexLife		18-50	$2,000,000				
				51-60	$1,000,000				
				61-65	$250,000				
	IUL	PeakLife		18-50	$2,000,000				
				51-60	$1,000,000				
				61-65	$250,000				
Nationwide	IUL	Indexed UL Accumulator or Protector	X	18-50	$5,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	*CLICK*	Tele-interview and abbreviated exam
				51-60	$1,000,000				
		YourLife Current Assumptiion UL		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*	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.
Principal	IUL	Indexed Universal Life Accumulation II	X	18-60	$5,000,000	P+NT - SNT	Accelerated UW	CLICK	If insured is not approve AU, Principal will revert to traditional U/W. PI completed by Principal employees
	IUL	IUL Flex II		18-60	$5,000,000				
	TERM	Term (2020)		18-60	$5,000,000				
	UL	UL Provider Edge II		18-60	$5,000,000				
	UL	UL Flex III		18-60	$5,000,000				
	UL	UL Flex III w/ Extended NLG Rider		18-60	$5,000,000				
	VUL	Executive VUL III		18-60	$10,000,000				
Protective	TERM	Classic Choice Term	X	18-45	$2,000,000	P+NT - SNT	PLUS	*CLICK*	Goes through Accelerated UW or moved to Traditional UW. Takes 48-72 hours from signature
		Classic Choice Term		46-60	$1,000,000				
	UL	Lifetime Assurance UL and ProClassic UL		18-45	$2,000,000				
		Lifetime Assurance UL and ProClassic UL		46-60	$1,000,000				
		Custom Choice UL and Advantage Choice UL		18-45	$2,000,000				
		Custom Choice UL and Advantage Choice UL		46-60	$1,000,000				

Prudential	IUL	PruLife Index Advantage UL	X	18-60	$5,000,000	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	$5,000,000				
	UL	PruLife Custom Premier II		18-60	$5,000,000				
	UL	PruLife Essential UL		18-60	$5,000,000				
	UL	PruLife Founders Plus UL		18-60	$5,000,000				
	VUL	VUL Protector)		18-60	$5,000,000				
SBLI	WL	Whole Life	X	18-50 51-60	$1,000,000	All Classes	AcceleRate	*CLICK*	Goes through Accelerated UW or moved to Traditional UW.
	TERM	Level Term		18-50 51-60	$500,000				
Securian	IUL	Eclipse Accumulator IUL	X	18-50	$3,000,000	P+NT - SNT	WriteFit Underwriting (WriteFit Express Discontinued June 1, 202)	*CLICK*	eApp requirement on term policies with face amounts of $3M or less: permanent polices with face amounts of $500,000 or less eApp requirement on join life policies with face amounts of $500,000 or less Increased minimum face aounts to: $250,000 on term; this includes NY and $100,000 for all ages on IUL products; still $200,000 for survivorship products Traditional required - $3M+ (ages 18-50)
			X	51-60	$1,000,000	P+NT, PNT			
		Eclipse Accumulator IUL w/ Income Protection Flex	X	18-50	$3,000,000	P+NT - SNT			
			X	51-60	$1,000,000	P+NT, PNT			
		Eclipse Protector II IUL	X	18-50	$3,000,000	P+NT - SNT PREF TOB - STD TOB			Approval for coverage within 24 hours after completion of the tele-interview
			X	51-60	$1,000,000	P+NT - SNT PREF TOB - STD TOB			
	TERM	Advantage Elite Select	X	18-50	$3,000,000	P+NT - SNT			WriteFit Express Discontinued as of June 1, 2024
			X	51-60	$1,000,000	P+NT, PNT			
	VUL	Premier VUL	X	18-50	$3,000,000	P+NT - SNT PREF TOB - STD TOB			VUL Survivor and Eclipse Survivor II IUL - eApp only; WriteFit not available
			X	51-60	$1,000,000	P+NT - SNT PREF TOB - STD TOB			
		VUL Defender	X	18-50	$3,000,000	P+NT - SNT PREF TOB - STD TOB			Approval for coverage within 24 hours after completion of the tele-interview
			X	51-60	$1,000,000	P+NT - SNT PREF TOB - STD TOB			
Symetra	IUL	Symetra Accumulator IUL, Symetra Protector IUL	X	18-50	$3,000,000	P+NT - SNT	Accelerated UW	*CLICK*	
				51-60	$2,000,000				
	UL	Symetra CAUL	X	18-50	$3,000,000				
				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 46-55	$250,000 - $2.000,000	ALL RATE CLASSES AVAILABLE			
	TERM	Trendsetter Super	X	18-45	$100,000 -$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
	IUL	FFIUL		46-55	$100,000 - $1,000,000	ALL RATE CLASSES AVAILABLE			