

Executive/Concierge Accelerated Underwriting (Labs Free/Fluidless) Producer Information

CLICK carrier name for important guidelines/program specs/knock-out criteria

CARRIER	PRODUCTS	AGE	RISK CLASSES	FACE AMOUNTS	PROGRAM NAME/PROCESS
John Hancock	All term and perm products, single life and survivorship	35-70	Eligibility based on comprehensive UW review	Min: \$5,000,000 Max: \$65,000,000 - Including increasing options (i.e. ROP, DB Option 2) -Subject to retention/capacity	Concierge Underwriting Process JH HIPAA form and comprehensive medical records submitted for initial UW review Packaged file must include: complete medical history for the past five years, complete physical exam with blood and urine testing within the last 18 months (ages 35-50) or 12 months (ages 51-70), and favorable EKG or cardiac testing performed within the last five years (if applicable) Tentative offer based on review of comprehensive medical file and Rx Check Offer subject to completion of formal application, health questionnaire, non-med info (including financial), and internal searches (MIB, MVR, ID, etc.)
Lincoln	Life Elements Level Term IUL VUL *Survivorship versions included	25-65	Preferred Plus NT Preferred NT Standard NT Preferred Tobacco Standard Tobacco	Min: \$100,000 (except SVUL \$250,000) Max: \$20,000,000	Professional Advantage Program Case submission through LincXpress, iGO full e-app, or paper app Submit required cover letter stating- "Professional Advantage Program case-exam and vitals not required" APS containing executive physical completed within the last 18 months required Case underwritten using MIB, MVR, Rx, and required APS If approved, case proceeds to policy issue
Nationwide	IUL Accumulator VUL Accumulator *LTC eligible for consideration*	30-60	Preferred Plus NT Preferred NT Standard Plus NT Standard NT Preferred Tobacco Standard Tobacco	Min: \$100,000 Max: \$20,000,000	Nationwide Executive Advantage Complete eApp on iGO with note indicating submission is under the Nationwide Executive Advantage Program Carrier runs internal checks: MIB, MVR, Rx Online Interview completed APS or executive physical within last year ordered If approved, case proceeds to policy issue
Principal	All currently sold products are eligible	25-70	Standard or BETTER risk class, including cases improved to Standard with Healthy Lifestyle Credits. Cases improved to Standard through the Principal Risk Upgrade program are not eligible.	Up to \$50,000,000	Business Solutions Enhanced Underwriting Complete eApp on iGO or Vive and request submission through BSEU An online Part B or TeleApp interview is required for app Part B completion Carrier runs internal checks: MIB, MVR, Rx APS required and must include history for the past five years, including a physical with blood, urine, and physical measurements in the past 12 months Favorable EKG or cardiac testing required within the past three years: -Ages 41-49 for face amounts over \$10MM -Ages 50+ for all face amounts above application Accelerated Underwriting limit If approved, case proceeds to policy issue