

**Accelerated Underwriting (Labs Free/Fluidless) Producer Information**

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

CARRIER	PRODUCTS	AGE	RISK CLASSES	FACE AMOUNTS	PROGRAM NAME/PROCESS	CONVERSION PRODUCTS AVAILABLE
<a href="#">AIG</a>	Select-a-Term Secure Lifetime GUL 3 Value+ Protector II Max Accumulator+ II	Up to age 59	Preferred Plus NT Preferred NT Standard NT Preferred Tobacco Standard Tobacco	\$1,000,000 Term and GUL \$2,000,000 IUL	<b>Agile Underwriting+</b> Term and GUL must be submitted through an approved ticket platform (refer to guide) IUL can be submitted through full iGO eApp, AG Quick Ticket, Paper App Rx Check, MVR, MIB (Carrier) Tele-Interview completed with vendor If qualified, case approved and issued. Potential for a real-time decision. If not qualified, option to move to full underwriting Can be employer or business-owned  <b>Available in NY through electronic submission (restrictions based on product)</b>	Conversion period is the earlier of age 70 or the level term period. For term 10, any permanent product is available in years 1-8. In years 9 and 10, conversion IUL or non-par whole life is available. For term durations longer than 10 years, any permanent product is available in years 1-10. After that point, conversion IUL or non-par whole life only.
<a href="#">Cincinnati Life</a>	Term 10, 15, 20, 25, 30 ROP Term 20, 25, 30	18-50 (actual age)	Preferred Plus NT Preferred NT Standard Plus NT Standard NT	Min: \$100,000 Max: \$1,000,000	<b>Rapid Review</b> Submit Drop Ticket via iGO or ApplcInt Telephone interview (carrier will contact insured within two days to complete) Underwriter reviews for eligibility If eligible, case approved within three days Policy e-delivered If ineligible, case moves to traditional underwriting Can be employer or business-owned	Conversion period is the earlier of age 70 or the level term period. Within the first five years, products available are LifeSetter Flex UL, Heritage UL, Pivot UL or Guaranteed WL. After year five, Pivot UL, Guaranteed WL, or Pivot WL.
<a href="#">Equitable</a>	Term 10, 15, 20 ART VUL Optimizer VUL Legacy BrightLife Grow	18-60	<b>All classes</b> (subject to product specs.)	Up to (and including) \$2,000,000	<b>Easy Underwriting</b> Submit eApp and Medical Information Questionnaire (MIQ) via iGO Rx Check, MVR, MIB (Carrier) Case reviewed to determine if electronic health records or traditional APS needed If qualified, case approved and sent to issue If not qualified, a paramed exam and/or labs may be ordered to complete UW Can be employer or business-owned (no pro-athletes or high-profile clients)	<b>Term-</b> Clients can convert for 10 ears from the policy's register date for Term 10, 15 years or Term 15, and 20 years for Term 20, but not beyond the policy anniversary nearest the insured's age 70.  <b>ART-</b> Clients can convert up to the policy anniversary nearest the insured's 70th birthday.
<a href="#">John Hancock</a>	All single-life TERM and PERM (including LTC rider)	18-60	Super Preferred NT Preferred NT Standard NT Preferred Tobacco Standard Tobacco	Min: \$100,000 Max: \$3,000,000	<b>ExpressTrack</b> All submission methods (refer to linked parameters) Telephone interview (JH will contact client within 24 hours) Client signs application (esignature option) Rx Check, MVR, public record, MIB (Carrier) If client qualifies, approved in as little as two - three days If client does not qualify, JH orders paramed and directs to traditional UW Can be employer or business-owned	All permanent products available in policy years 1-4. From years 5 to end of level term duration conversion to designated product only. The available conversion period is the lesser of end of the level term period or attainment of age 70. However, with optional Healthy Engagement Rider (Vitality PLUS), the conversion options in policy year 5 through 10 are dependent on the Vitality Status achieved by the life insured, as follows: - If the life insured has achieved either Gold or Platinum status on each of the three annual processing dates prior to the date of the conversion, then the policy can be converted to any John Hancock single-life permanent plan of life insurance offered for sale at the time of the conversion; or - If the life insured has achieved either Silver or Bronze status on any of the three annual processing dates prior to the date of the conversion, then the policy can be converted to a single-life permanent plan of life insurance that John Hancock makes available for conversions. *When adding the Healthy Engagement Rider to your Term policies in New York, standard Term conversion rules apply (i.e. conversion is not dependent on Vitality status achieved).
<a href="#">Legal and General</a>	All OPTerm options	20-60	<b>All UW Classes</b>	Age 20-60: Up to \$2,000,000  <b>Accelerated Approval Option</b> Ages 20-50: Up to \$1,000,000 <b>(No Labs or APS. Must be Standard Plus NT or better, includes Preferred Tobacco)</b>	<b>Lab Lift Exam Substitution Program</b> Complete digital application via iGO or Partner Dashboard Rx Check, MVR, MIB, FCRA consumer check, etc. (Carrier) If client qualifies for accelerated approval, case is approved and issued If not accelerated, APS with comprehensive blood work completed within last 18 months ordered If not eligible with APS data, exam ordered Can be employer or business-owned  <b>Available in NY, must be Drop Ticket/AppAssist</b>	Convertible to the earlier of the level term period or age 70 (5 years if 66+) to a guaranteed UL.
<a href="#">Lincoln Financial</a>	All products EXCEPT MoneyGuard and TermAccel	18-60	Preferred Plus NT Preferred NT Standard NT <b>NT ONLY</b>	Min: \$100,000 Max: \$2,500,000	<b>LinXpress.</b> L&C Validated prior to initiation of eTicket. Complete eTicket via iGO Telephone interview (Lincoln will call client to schedule) Pre-Interview Worksheet available Rx Check, MVR, MIB, ID Check (Carrier) If client qualifies, policy sent to AgencyONE If client does not qualify, paramed service will contact client to arrange addtl requirements (labs/physical measurements, etc.) Can be employer or business-owned	All products available through the first 7 years then one specific conversion product year 8+. Conversion available before the earlier of the end of the level term period or the client's attained age 70.

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<a href="#">Mass Mutual</a>	All Term and Individual Whole Life (including High Early Cash Value)	17-50	Ultra-Preferred Select Preferred Standard NT Select Pref Tobacco Standard Tobacco	Up to and including \$1,000,000	<b>Fluidless Eligible Underwriting Program</b> Complete submission through iGO or wet-signed application Do not order labs upfront- if eligible, case approved without exam If case is not eligible, processed through traditional underwriting  <b>*Available Riders*</b> Life Insurance Supplement Rider, Additional Life Insurance Rider, Guaranteed Insurability Rider, Renewable Term Rider, and Waiver of Premium Rider  <b>NO Long Term Care Access Rider</b>  <b>Available in NY, EZApp submission</b>	Base Term Product: can be converted to any available MassMutual permanent policy at any time during the conversion period. The conversion period begins on the policy date and ends on the 10th policy anniversary or the policy anniversary nearest the insured's age 65, whichever period is shorter. However, the conversion period will never be less than 2 policy years.  Extended Conversion Period Product: can be converted to any available MassMutual permanent policy at any time during the conversion period.  15 yr ECP: The conversion period begins on the policy date and ends on the 15th policy anniversary or the policy anniversary nearest the insured's age 65, whichever period is shorter. 20, 25 and 30 yr ECP: The conversion period begins on the policy date and ends on the 20th policy anniversary or the policy anniversary nearest the insured's age 65, whichever period is shorter.
<a href="#">Nationwide</a>	Guaranteed Level Term (10, 15, 20, 30) YourLife No-Lapse Guarantee UL YourLife IUL YourLife IUL Accumulator or Protector YourLife Current Assumption UL YourLife WL 100 YourLife 20-pay WL	18-product max.  18-60 <b>(Acceleration)</b>	All Classes  <b>Acceleration</b> Preferred Plus NT Preferred NT Standard Plus NT Standard NT Preferred Tobacco Standard Tobacco	Min: \$100,000 Max: <b>\$5,000,000 (Acceleration Ages 18-50)</b> \$1,000,000 (Acceleration Ages 51-60) \$5,000,000 (Non-Accelerated)	<b>Intelligent Underwriting (with potential Acceleration)</b> Complete eApp via iGO Rx Check, MIB, MVR, LexisNexis (Carrier) Telephone Interview (855-424-4757) completed by a nurse or physician Evaluation for Acceleration eligibility If client qualifies for Acceleration, case is approved If client does not qualify for Acceleration, Nationwide orders an abbreviated exam (labs/physical measurements) and case continues through streamlined Intelligent Underwriting process Can be employer or business-owned  <b>*U.S. citizen or perm resident (10-year green card status) or acceptable visas are eligible for acceleration</b>  <b>Not available in NY</b>	Term policies are convertible to any permanent product through the earlier of age 65 or: Term 10- 10 years Term 15- 12 years Term 20/30- 20 years
<a href="#">PacificLife</a> <a href="#">CALIFORNIA</a>	Pacific Indexed Accumulator 6 (PIA 6) Pacific Discovery Xelerator IUL 2 (PDX 2) Pacific Trident IUL Pacific Elite Term Pacific Harbor VUL Pacific Admiral VUL Pacific Select VUL 2 Flex 16 Whole Life Versa-Flex Venture UL	18-60 (Accelerated) 18-70 (Frictionless)	Preferred Best NT Preferred NT Select NT Standard NT Preferred Tobacco Standard Tobacco	<b>Potential for Accelerated</b> Age 18-50: up to <b>\$5,000,000</b> Age 51-60: up to <b>\$3,000,000</b>  <b>Potential for Frictionless</b> (No Medical Exams, but APS with physical and lab work within past 12 months required) Age 18-70: up to <b>\$10,000,000</b>	<b>Accelerated and Frictionless Underwriting</b> eTicket submitted via iGO or PacificLife website Telephone interview initiated by carrier If eligible for Accelerated, case approved and directed to issue If eligible for Frictionless, APS ordered and reviewed for potential approval If not eligible for Accelerated or Frictionless, traditional UW process used Can be employer or business-owned	You may choose to convert into an eligible cash value product at a comparable risk class, with no further underwriting. The policy conversion must happen within the first ten policy years of a 10-, 20-, or 30-year term, but no later than attained age 70. In no case will the conversion period be less than 2 years.
<a href="#">PacificLife</a> <a href="#">LYNCHBURG</a>	All PL Promise Term PL Promise GUL	18-60 (Accelerated)  18-70 (Non- Invasive Modified)	Standard NT or Better (Accelerated)  All Risk Classes (Non-Invasive Modified)	<b>Term</b> (Accelerated and Non-Invasive Modified) Up to \$3,000,000  <b>GUL</b> (Non-invasive modified only) Up to \$2,000,000	<b>Pacific Accelerated Life- (PAL+)</b> eApplication(drop ticket) No Medical Exams, No APS If case can be accelerated, approved and directed to issue If not eligible for acceleration, may qualify through modified UW (below)  <b>Expanded Non-Invasive, Modified Underwriting Offering</b> eApplication or Paper Physical with labs required within the past 12 months If qualified, case approved and issued	Term policies are convertible at any time during the level premium period (not to exceed attained age 70). All or partial conversion OK to any new permanent policy that PL makes available at time of conversion.
<a href="#">Principal</a>	Term UL Life Provider Edge II UL Flex III IUL Flex II IUL Life Accumulation II VUL Income IV Executive VUL III	18-60	All cases that fit the age and face amount parameters are first considered for acceleration. Underwriter determines if additional requirements (exam, APS, etc.) are needed.	<b>TERM, UL, IUL, VUL Income IV</b> Ages 18-40: Up to \$3,000,000 Ages 41-60: Up to \$2,500,000  <b>Executive VUL III</b> Ages 20-60: Up to \$5,000,000	<b>Accelerated Underwriting</b> Complete DROP TICKET or eApp via iGO Client completes Part B online or via telephone interview Telephone Interview (888-TeleApp, Option 2). OK to complete as first step (Principal will call client) MVR, Rx check, MIB (Carrier) If approved, policy sent to issue If not qualified for AU, will be reviewed to see if digital health data can be used in lieu of an exam (see guidelines for parameters based on age) If not qualified using digital health data, requirements ordered for traditional underwriting  <b>Available in NY, paper submission only</b>	Term policies are convertible to any permanent product <b>Term with Conversion Extension Rider</b> - convertible through the earlier of the level term period or age 70  <b>Term w/out Conversion Extension Rider</b> - convertible through the earlier of age 70 or: Term 10- 7 years Term 15- 12 years Term 20- 15 years Term 30- 20 years

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<a href="#">Protective</a>	<p>Classic Choice Term                      Custom Choice UL (10-30)                      Protective Advantage Choice UL                      Protective Indexed Choice UL                      Protective Lifetime Assurance UL</p>	18-60	<p>Select Preferred NT                      Preferred NT  <b>Ages 18-45 Only</b>                      Standard NT</p>	<p>Age 18-45: \$100,000- \$1,000,000                      Age 45-60: \$100,000- \$500,000</p>	<p><b>PLUS</b>                      EZ-App via iGo                      Rx Check, MIB, MVR (Carrier)                      TeleLife Interview (Carrier)                      If approved, E-signature obtained and policy delivered                      If not approved through PLUS, case transitioned to traditional underwriting                      Can be employer or business-owned</p>	<p><b>Classic Choice Term</b>- convert to any permanent product through year 5 or a conversion specific product thereafter  <b>Custom Choice UL</b>- convert to any perm product within the first 20 policy years, up to age 70</p>
<a href="#">Prudential</a>	<p><b>All Term and Perm</b> (excluding PruTerm One and Survivorship products)</p>	18-60	<p>Preferred Best NT                      Preferred NT                      Non Smoker Plus                      Non Smoker</p>	<p>Min: \$100,000                      Max: \$3,000,000</p>	<p><b>PruFast Track</b>                      Submit Fast App or Xpress Worksheet electronically via iGo                      Telephone interview completed within 24 to 48 hours via vendor (EMS)                      App then signed electronically, over the phone, or wet signature                      Rx Check, MIB, MVR, Identity &amp; Fraud Checks (Carrier)                      If qualified, Accelerated decision made/case approved and issued                      If case not Accelerated, additional UW requirements ordered at underwriter's discretion (i.e. APS, paramed, and/or labs may be necessary for decision)                      Can be employer or business-owned</p> <p>Available in NY, electronic submission OK</p>	<p><b>Term Essential</b>- convert to any permanent product through the earlier of age 65 or the level term period  <b>Term Elite</b>- convert to any permanent product through age 65                      Policies issued later than age 60 are convertible for 5 years</p>
<a href="#">Securian</a>	<p>Advantage Elite Select Term                      Eclipse Accumulator IUL                      Eclipse Protector II IUL</p>	0-54; varies depending on product selection	<p>Varies depending on product selection; refer to WriteFit Express guide.</p>	<p>Min: Varies by product                      Max: \$250,000</p>	<p><b>WriteFit Express</b>                      Completed eApp via iGo / MN Life website for NY cases                      Telephone Interview (Exam One calls client)                      If client wants to call: 800.658.3208                      MIB, Rx check, MVR, credit information, court records, and property records check (Carrier)                      Policy issued and mailed to AgencyONE                      Can be employer or business-owned                      If declined, a 90-day waiting period will be enforced before a new application can be submitted.</p> <p>Available in NY for term only, electronic submission OK, Standard is best possible class</p>	<p>All permanent products are available for conversion.                      Normal conversion window:                      10 &amp; 15 year term - 5 years                      20 &amp; 30 year term - 10 years                      Extended Conversion Agreement offered which allows the conversion period to be extended to the full level term duration of the policy or to age 75, whichever comes first, always with a minimum of 5 years.</p>
	<p>All single-life products EXCEPT SecureCare                      Chronic Illness Conversion Agreement available (must check off Extended Conversion Agreement in order to have CICA option)</p>	18-60	<p>Preferred Select NT                      Preferred NT                      Non-Tobacco Plus                      Standard NT                      Preferred Tobacco                      Standard Tobacco</p>	<p>Min: \$250,001                      Max: <b>\$3,000,000 (Ages 18-50)</b>                      \$1,000,000 (Ages 51-60)</p>	<p><b>WriteFit</b>                      Completed eApp via iGo / MN Life website for NY cases                      Telephone Interview (Exam One calls client)                      If client wants to call: 800.658.3208                      MIB, Rx check, MVR, credit information, court records, and property records check (Carrier)                      *Note: Exam WILL be scheduled at end of phone interview. *Client to schedule exam 10 days - 2 weeks out to allow time for labs-free consideration.                      If exam NOT needed, MNL will cancel &amp; AgencyONE will be notified                      Policy issued and mailed to AgencyONE                      If client directed to traditional UW, exam will take place as scheduled                      Can be employer or business-owned</p> <p>Available in NY for term only, electronic submission OK, Preferred is best possible class</p>	<p>All permanent products are available for conversion.                      Normal conversion window:                      10 &amp; 15 year term - 5 years                      20 &amp; 30 year term - 10 years                      Extended Conversion Agreement offered which allows the conversion period to be extended to the full level term duration of the policy or to age 75, whichever comes first, always with a minimum of 5 years.</p>
<a href="#">Security Mutual</a>	<p>Whole Life Series                      Term Portfolio                      Survivorship and Unisex Products</p>	18-60	<p>Preferred Plus NT                      Preferred NT                      Standard Plus NT                      Standard NT                      Preferred Smoker                      Standard Smoker</p>	<p>Max: \$1,000,000</p>	<p><b>SMLXpress Underwriting</b>                      Submit FireLight e-App (fully completed Part I and II)                      Rx Check, MIB, MVR (Carrier)                      If case meets guidelines, approval within five business days                      Otherwise, traditional underwriting required                      Can be employer or business-owned</p> <p>Available in NY, electronic submission OK</p>	<p><b>LT Security Plus 2 LT 10/15/20/30</b> convertible without evidence of insurability, to any perm plan regularly issued by the Company at the time of conversion (excluding policies that provide for any benefits in the event of chronic illness or long term care). The policyowner may elect to convert at any time prior to the 10th/15th/20th/30th policy anniversary but not later than age 75, provided the policy is in force and premiums are not being waived by the Company.</p>

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Symetra	<a href="#">All Perm Products</a>	18-60	Preferred Plus NT Preferred NT Standard NT Preferred Tobacco Standard Tobacco	Age 18-50: Up to \$3,000,000 Age 51-60: Up to \$2,000,000	<b>Accelerated Underwriting</b> Submit Part I and II of app, no tele-app needed MIB, Rx, Dx, and MVR (Carrier) If Standard or better, case approved and sent to issue Otherwise, traditional underwriting required Can NOT be employer or business-owned	N/A Permanent Products
	<a href="#">SwiftTerm</a>  <a href="#">Age 20 to 50: 10, 15, 20, 30 YT</a> <a href="#">Age 51-60: 10, 15, 20 YT</a>	20-60	Super Preferred NT Preferred NT Standard NT Preferred Tobacco Standard Tobacco	Min: \$100,000 Max: \$3,000,000	<b>SwiftTerm</b> Drop Ticket submitted through IGO Client receives secure link to complete full digital app Digital app submitted for real-time decision  <u>3 Potential Paths:</u>  <b>Instant Approval-</b> policy approved in as little as 25 minutes with no additional requirements  <b>Accelerated UW-</b> client notified that additional information is needed. Information obtained from the client securely. If qualified, policy approved within 24-48 hours.  <b>Full UW-</b> Medical records and/or paramed deemed necessary. Client provided a link to schedule the exam. Once case is approved, client and producer notified.  At point of approval for any path, client completes policy acceptance, payment, and delivery all through electronic process. Can NOT be employer or business-owned	The policyowner can convert the term life insurance policy to a permanent life insurance policy offered for conversion in the policyowner's state of residence. Conversion to a permanent product may not be available in all states. Conversions may be requested prior to the end of the 10th policy anniversary or the policy anniversary following the insured's 70th birthday, whichever is earlier. Conversion will not be available if an accelerated death benefit has been exercised.
<a href="#">United of Omaha</a>	Term Life Answers 10, 15, 20, 30 Income Advantage IUL Life Protection Advantage IUL	18-60	Preferred Plus NT Preferred NT Standard Plus NT Standard NT	Min: \$100,000 Max: \$2,000,000	<b>Accelerated Underwriting</b> Submit a Speed eTicket via IGO Obtain a voice signature or esignature ExamOne completes phone interview (Call Center Contact: 844.486.8452) Rx Check, MVR, MIB (Carrier) If qualified, case approved and issued If not qualified, moved to traditional UW Can NOT be employer or business-owned	Convert to any permanent product. Conversion window varies by term length:  Term 10- later of 2 years or age 75 Term 15/20- prior to age 75 Term 30- 20 years