

**No Exam Underwriting (COVID-19 temporary changes are in red)**

Carrier	Program	Issues Age and Face Amount Limits	Rate Classes	Products	Interview Type	Application Type	Notes
<b>American General</b>	Non-Med Underwriting on Max Accumulator +, AG Platinum Choice VUL 2 & Value+ Protector II	Ages 0-50: \$50k-\$1,000,000	Preferred Best to Standard	Max Accumulator +, AG Platinum Choice VUL 2 and Value+ Protector II	Phone Interview	Paper or electronic	
<b>Equitable</b>	Easy Underwriting	Ages 0-60 up to (and including \$2M)	All Preferred, Standard, and substandard risk classes are available, subject to product specifications	VUL Legacy, VUL Optimizer, BrightLife Grow, Term 10, Term 15, Term 20, ART	No interview	Must submit a completed application and Medical Information Questionnaire, along with any other supplements/forms.	All cases must be submitted via eApp
<b>Legal &amp; General</b>	Appcelerate	Ages 20-40: \$100k-\$1M Ages 41-45: \$100k - \$750k Ages 46-50: \$100k - \$500k OP Term 10 Ages 20-50: \$100k-\$500k  Digital Application: Ages 20-50 up to \$2M, any term duration	Preferred Plus  Preferred Standard Plus	All Term Products	Online (if qualified) or Phone Interview	Paper or electronic	Lab Lift: Eligible clients will have their medical risk assessed based on EHRs, if available, or an APS. Client must be between the ages of 20-60. Comprehensive physical within the last 18 months that includes complete bloodwork. Up to \$2M in coverage (including any existing coverage with Banner Life or William Penn that is not being replaced). All rate classes are eligible, including sub-standard cases.
<b>John Hancock</b>	Express Track	Ages 18-60: up to and including \$3M  Ages 18-65: up to \$5M and Ages 66-70: up to \$3M	Standard or better	Single life term and permanent products via JH Life Paper Ticket, Single-life term products via JH Life eTicket (including the Long-Term Care rider)	Phone Interview	Paper Ticket or Electronic (Full paper application-To be considered for ExpressTrack when using the paper application, Part I and Part II, and any other applicable authorizations must be submitted simultaneously  Paper or electronic application but paper Part II must be submitted simultaneously	For these cases, medical records should include a comprehensive visit with a physical and labs within the last 12 months, accompanied by a completed Part II medical supplement form.



<b>Lincoln</b>	LincXpress	Ages 18-60: \$1M or less	All rate classes	LincExpress: All level term and permanent products (no TermAccel or LifeElements One-Year Term)	Online or Phone Interview	eTicket for Term only and paper ticket for term and permanent products.	
	TermAccel	Ages 18-60: \$100k - \$1,000,000	Preferred Plus through Table D	All TermAccel Products	Online or Phone Interview	eTicket only	
<b>Mutual of Omaha</b>	Automated Underwriting	Ages: 18-55 \$100k-\$1M	Preferred Plus, Preferred, Standard Plus and Standard and includes tobacco users	Products Available: Term Life Answers (10-, 15-, 20- and 30- year)	Phone Interview	Electronic	
<b>Nationwide</b>	Intelligent Underwriting and Acceleration	Ages 18-15: \$100k - \$2M Ages 51-60: \$100k - \$1M	Preferred Plus NT Preferred NT Standard Plus NT Preferred Tobacco	Term Whole Life Universal Life Variable Universal Life	Phone Interview	Paper or electronic	
<b>Principal</b>	Accelerated Underwriting	Ages 18-40: up to \$3M	Super Preferred NT, Preferred NT, Super Standard NT, Standard NT	All life products: Term (10, 15, 20 and 30 year), UL, IUL, VUL	Online or phone interview	Electronic	Drop Ticket must be used to submit all term applications up to \$3M (except NY). For individuals who don't qualify for AU Principal will review to see if digital health data can be used to help underwrite them without an insurance exam. DHD records will need to include results from an exam/lab within the prior 24 months.
		Ages 41-50: up to \$2.5M	Super Preferred NT, Preferred NT, Super Standard NT, Standard NT	All life products: Term (10, 15, 20 and 30 year), UL, IUL, VUL	Online or phone interview	Electronic	For face amounts greater that \$2M, DHD records will need to include results from an exam/lab within the prior 24 months. Drop Ticket must be used to submit all term applications up to \$2.5M (except NY). For individuals who don't qualify for AU Principal will review to see if DHD can be used to help underwrite them without an insurance exam. DHD records will need to include results from an exam/lab within the prior 24 months.
		Ages 51-60: up to \$2.5M	Super Preferred NT, Preferred NT, Super Standard NT, Standard NT	All life products: Term (10, 15, 20 and 30 year), UL, IUL, VUL	Online or phone interview	Electronic	For face amounts greater that \$1M, DHD records will need to include results from an exam/lab within the prior 12 months. Drop Ticket must be used to submit all term applications up to \$2.5M (except NY). For individuals who don't qualify for AU Principal will review to see if DHD can be used to help underwrite them without an insurance exam. DHD records will need to include results from an exam/lab within the prior 12 months.



<b>Protective</b>	Protective Life Underwriting Solution (PLUS)	Ages 18-45: \$100k - \$1M Ages 46-60: \$100k - \$500k	Standard or better	Classic Choice Term, Custom Choice UL, Advantage Choice UL, Indexed Choice UL, and Lifetime Assurance UL	Phone Interview	Paper or electronic	
<b>Prudential</b>	PruFast Track	Ages 18-60: \$3M or less	Nonsmoker or better	All Term Products (except PruTerm One), PruLife Custom Premier II, VUL Protector, PruLife Founders Plus UL, PruLife Index Advantage UL, and PruLife UL Protector	Online or phone interview	Paper or electronic	Please note that cases will NOT be eligible for PruFast Track if medical requirements are submitted with the application or indicated to have been ordered. Prudential has made the decision to take on the responsibility of ordering medical requirements in all cases and only if needed. Using sources such as electronic health records, we will determine whether an exam is required. We are also in the process of expanding the use of electronic medical records (Human API) along with other methods to drive fast decisions with minimal requirements. Some clients will be randomly selected for the Optimized path to monitor the quality of the statistical model to ensure consistent mortality results. Smokers will not qualify for the Accelerated decision.
<b>Sagicor</b>	Accelewriting	Ages 18-45: up to \$1M (available with 10, 15 and 20 year term) Ages 46-55: up to \$750k (available with 10, 15, and 20 year term) Ages 56-65: up to \$500k (not available with 20 year term - tobacco)	Preferred Plus Non-Tobacco/Preferred Plus Tobacco, Preferred Non-Tobacco/Preferred Tobacco, Standard Non-Tobacco/Standard Tobacco, Rated Non-Tobacco (will be referred to underwriting for review on face amounts of \$500,001 and higher), Rated Tobacco/Rated 2 Non-Tobacco/Rated 2 Tobacco (will be referred to underwriting for review and only available for face amounts of \$500,001 and higher)	Sage Term Life	Online prior to application submission	Electronic	

