

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

Carrier	Issues Age and Face Amount Limits	Rate Classes	Products	Interview Type	Application Type	Notes
American General	Ages 0-50: \$50k-\$499,999.99	Preferred Best to Table E	Max Accumulator + AG Platinum Choice VUL 2	Phone Interview	Paper or electronic	
Equitable	Ages 0-55: up to (and including \$2M)	COIL Institutional Series, VUL Optimizer, BrightLife Grow	COIL Institutional Series, VUL Optimizer, BrightLife Grow	No interview (Full App)	Paper or electronic and Medical Information Questionnaire	
Legal & General	Ages 20-40: \$100k-\$1M Ages 41-45: \$100k - \$750k Ages 46-50: \$100k - \$500k OP Term 10 Ages 20-50: \$100k-\$500k Ages 18-50: \$2M Ages 51-60: \$1M Ages 61-65: \$1M Ages 66-70: \$500k	Preferred Plus Preferred Standard Plus Physician Visit Within 24 Months 18 Months 12 Months 6 Months	All Term Products	Online or Phone Interview	Paper or electronic	An applicant's recent routine physical will be accepted in lieu of a paramed exam if it has sufficient data and if the trending rate class based on other evidence does not exceed table 3, does not require a medical flat extra and there is no evidence of material non-disclosure. We have several methods available to collect this data, but expect to utilize Human API in most cases.
John Hancock	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.
Lincoln	Ages 18-60: \$1M or less	All rate classes	LincExpress: All level term and permanent products (no TermAccel or LifeElements One-Year Term)	Phone Interview	eTicket for Term only and paper ticket for term and permanent products.	
	Ages 18-50: \$100k - \$500k	Preferred Plus through Table D	All TermAccel Products	Phone Interview	eTicket only	
Mutual of Omaha	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	
Nationwide	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	



Principal	Ages 18-60: \$50k - \$1M	Super Preferred NT, Preferred NT, Super Standard NT, Standard NT	All life products: Term (10, 15, 20 and 30 year), UL, IUL, VUL and Benefit VUL II (NY only)	Online or phone interview	Electronic	For both additional face amounts and ages, cases must- meet regular Accelerated Underwriting guidelines for eligibility; the applicant has had a complete physical including labs, with all results normal within the prior 24 months; and Principal can confirm the exam and lab results through digital health data. Principal will initiate the request for digital health data, including the use of patient portal information through the vendor Human API.
	Ages 18-40: \$1,000,001 - \$2.5M Ages 41-60: \$1,000,001 - \$2M					
Protective	Ages 18-45: \$100k - \$1M Ages 46-60: \$100k - \$500k	Standard or better	Classic Choice Term and Custom Choice UL	Phone Interview	Paper or electronic	
Prudential	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.

*Guidelines are subject to change

