

Michael C. Staeb, LACP, LUTCF | Regional Director
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Staeb's Favorites

CARRIER	PROGRAM	PRODUCTS	ISSUE AGE	FACE AMOUNT	APPLICATION TYPE	RATING	YOU NEED TO KNOW
ALLIANZ	Accelerated Underwriting	Single life FIUL Products	25-60	\$3 Million or less (includes existing coverage)	ApplyNOW	Preferred NT or Preferred Plus NT	Requirements: MIB, MVR, Rx, UWCRPT and PHI. Accelerated UW is not offered for several countries of birth or residence with a higher prevalence of hepatitis B/C.
AMERICAN GENERAL	Non-Medical IUL	Max Accumulator+ II Platinum Choice VUL 2	0 – 50 18 – 50	\$1 Million or less	AG Quick Ticket or iGO e-App	All rate classes are available up to Preferred Plus	Standard to Preferred Plus will be available through non-medical underwriting. Sub-Standard classes are no longer available. Note that Table A and B are included in the Standard rate class. Part B application/medical information may only be completed by the tele-interview vendor. Submitting an agent-completed Part B will create duplication and delays, and should be avoided.
AMERICAN NATIONAL	Xpress and Xpress Plus	All Products (Excluding Worksite Simplified Issue Products)	0-65 18-60	Xpress: Up to \$249,999 Xpress Plus: Ages 18-50 \$250K-\$1 Million Ages 51-60 \$250K - \$500K	e-App available, but not required	Xpress: Standard, Substandard Xpress Plus: Preferred, Preferred Plus, Standard Plus, Standard	Exams are not automatically required. Cases outside of the parameters of the programs will require traditional underwriting.
AMERITAS	Non-Med Term	FLX Term	0-70	\$50K - \$300K	e-App only	Standard NT, Standard Tobacco	Ages 71+ require exam and speciment (no blood).
	FLXelerate	FLX Term, Index Universal Life Products	18-60	\$300,001 – \$1 Million	e-App only	Standard NT, Select NT, Preferred NT, Preferred Plus NT, Standard Tobacco, Preferred Tobacco	Underwriters use data from MVR, MIB and RX to quickly assess without the need for lab work and medical exams.
BANNER	APPcelerate	OPTerm 10, 15, 20, 25 and 30	20-50	\$100K - \$1 Million	Drop a ticket to AppAssist from multiple platforms	Preferred Plus NT, Preferred NT and Standard Plus NT	Approved in all states except Connecticut, Hawaii and Alaska. eDelivery available.
FORESTERS FINANCIAL	Non-Medical Underwriting	Your Term, SMART UL, Advantage Plus II	Varies by Product	\$150K - \$400K (varies by product)	Foresters website submission or through iPipeline	Standard NT and Tobacco	This is a true non-med underwriting process with an Rx, MIB and background check. If client does not qualify, they must be resubmitted for full underwriting.
	Accelerated Underwriting		18 – 55	\$100,000 - \$1,000,000		Standard through Preferred Plus Non-Tobacco	Face amount includes any applicable Term or Paid-Up Additions Riders. Backdating to save age is not allowed for consideration for acceleration.

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GLOBAL ATLANTIC	Fast Lane	Lifetime Builder, Lifetime Foundation, Lifetime Provider IUL, Lifetime Assure UL	Ages 18-50 \$1 Million Ages 51-55 \$500K Ages 56-60 \$250K	Ages 18-50 \$1 Million Ages 51-55 \$500K Ages 56-60 \$250K	Paper app and forms - all apps will go through Fast Lane unless you already know of a medical hx that prevents them	Premier Non Tobacco, Preferred Non Tobacco, Standard Plus Non Tobacco (term only), Standard NT, Preferred Tobacco and Standard Tobacco	There are riders available with Fast Lane, subject to plan and age guidelines.
JOHN HANCOCK	ExpressTrack	Single-life term and permanent products (including the LTC Rider)	18-60	\$100K - \$3 Million	JH Life eTicket, JH Life Paper Ticket (coming soon), or Applicant's Express	Standard NS or better (no tobacco users)	Telephone interview conducted by JH rep who completes the application and orders paramedical exam (if needed). UW RevKew to consider for ExpressTrack or traditional underwriting.
LINCOLN FINANCIAL	TermAccel	10, 15, 20, 30 year term	18-60	\$100K - \$1 Million	iPipeline or LFD.com (no paper)	Preferred Plus NT, Preferred NT, Standard NT, Preferred Tobacco and Standard Tobacco	PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria. APS ordered by BGA or Lincoln.
LINCOLN FINANCIAL	LincExpress	Term and Permanent products	18-60	\$1 Million or less	Paper or eTicket	Consideration for all Preferred Plus, all Preferred and most Standard rate classes	PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria. APS ordered by BGA or Lincoln.
MUTUAL OF OMAHA	Express	Term Life Express, GUL Express, Living Promise Final Expense, Children's Whole Life and Guaranteed Advantage, Indexed Universal Life Express	Varies by product	\$2K - \$300K (varies by product)	iGO e-App and Paper app	Standard NT and Standard Tobacco	Underwriting for these products consists of App RevKew, MIB report and Pharm report. Some instances may include a PHI. The Guaranteed Advantage product is Accidental Death only and is Guaranteed Issue.
MUTUAL OF OMAHA	Accelerated Underwriting	Term Life Answers	18-55	\$100K - \$1 Million	Speed eTicket (Drop Ticket)	Standard, Standard Plus, Preferred, Preferred Plus	Any outstanding administrative requirements will still be required prior to issue. Current nicotine/tobacco guidelines apply.

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NATIONWIDE	Intelligent Underwriting	Term, UL and Whole Life	18-60	\$100K - \$1 Million	e-App	Preferred or Preferred Plus	Tele-interview and abbRevKated exam (shortened paramedical exam, labs and other requirements).
NORTH AMERICAN	WriteAway	All life products sold through SimpleSubmit	Ages 18-50 \$1 Mil- lion Ages 51-60 \$500K placed in force or applied for in the past two years	Ages 18-50 \$2 Million Ages 51-60 \$500K placed in force or applied for in the past two years	Simple Submit	Standard (Tobacco and NT users), Preferred (Tobacco and NT users), and Preferred Plus. Flat extras may be allowed for avocations and aviation only.	Internal replacement or exchanges are not eligible for the WriteAway process. WriteAway is available in all states *EXCEPT California. Additional and/or companion policies are allowed.
PACIFIC LIFE	PL Smooth Sailing	PL Promise Term, PL Promise GIUL	Older Ages 50-69 (age nearest birthday)	\$1 Million or less	Paper or Ticket	No Risk Class Restrictions	Comprehensive physical and blood work must be available from primary physician within last 18 months. Up to two years of history may be requested.
PRINCIPAL	Accelerated Underwriting	Term (10,15,20,30) UL, IUL, VUL, SL, or Benefit VUL II (NY Only)	18-60	\$3 Million or less (product and dependent)	Paper or eTicket	Super Preferred or Preferred	If not approve AU, reverts to traditional U/W. PI completed by Principal employees. Available in all states. No eDelivery. APS ordered by BGA or HO. There are random quality checks 4%.
PROTECTIVE	PLUS	Class Choice Term or Custom Choice UL	18-45 46-60	\$100K - \$1 Million \$100K - \$500K	iGO e-App	Select Preferred, Preferred, Standard Non-Tobacco ages 18-45 or Select Preferred or Preferred ages 46-60	No fluids or APS may be required. Complete TeleLife Interview. Goes through Accelerated UW or moved to Traditional UW. Takes 48-72 hours from signature.
PRUDENTIAL	PruFast Track	All Term products (except PruTerm One), Custom Premier II, VUL Protector, Founders Plus UL, Index Advantage UL, UL Protector, Essential UL	18-60	\$100K - \$3 Million	Xpress Quick form or Fast App	Nonsmoker or better	Encourage the PI to complete the phone interview as soon as possible. Prepare PI for the exam, even if they appear eligible for an Accelerated decision. Even if an exam is required, they may still qualify for all preferred classes. The speed of this process depends on the completion of the PI and receipt of the MIB Auth.

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SBLI	Accelerated Underwriting	Term (10,15,20,30)	18-60	\$750K or less	ZipApp	All risk classes	No one age 18-60 gets excluded, no matter the risk class, for \$500,000 or less of term insurance. Each application requires a telephone interview instead of a paramed visit.
SECURIAN FINANCIAL	WriteFit Underwriting	All individual life products (excluding Express Issue bands)	18-54, Up to 55 for whole life products	Up to \$1 Million	e-App	Preferred Select NT, Preferred NT, Non-Tobacco Plus, Preferred Tobacco, Standard NT and Standard Tobacco	Healthy clients can be approved for coverage within 24 hours after completion of the tele-interview. Certain products with face amounts of \$250k and below require WriteFit Express.
SYMETRA	Accelerated Underwriting	All permanent life insurance products, no Term	18-50 51-60	\$2 Million \$1 Million	DocuSign on a PDF Application, iGO e-App	Standard through Super Preferred	Please note the accelerated UW guidelines currently do not apply to our high-net-worth foreign national program. The Chronic Illness Plus rider is also not available for cases placed through this program.
TRANSAMERICA	Point of Sale Decisions	Trendsetter Super and Trendsetter LB	18-60 61-70	\$25K - \$99,999	iGO	Standard and Standard Smoker	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 Hawaii, NY, Guam, Virgin Islands & Puerto Rico.