



# Fluidless/Accelerated Underwriting for Core Carriers

Version 10: 04/17/2020

This information has been collected from our core carriers and many of our BGA Partners. Where possible, links to available resources have been provided. It is up to date as of the version date above. Every effort was made to ensure the accuracy of the information contained herein, but the information is continually changing. When it is necessary to distinguish between accelerated underwriting programs, please find that "AU" stands for an Accelerated Underwriting program. "PFU" stands for potential, non-paramed, fluidless programs. In these cases, carriers will consider recent physicals w/labs to potentially replace the requirement for a paramed w/labs.

Carrier	Program Name	Age Range	Face Amount Limits	Products	Rate Classes	Application Submission Method	Processing	More Info	Notes
AIG	Non-Medical Underwriting	0 - 50, 18 - 50 in NY	Less than \$500K	Max Accumulator+, AG Platinum Choice VUL 2	Up to Preferred Plus	AG Quick Ticket, or Paper App with agent-completed Part B	Phone interview (for Quick Ticket), MVR, MIB, RX	<a href="#">Guide</a>	
Allianz	Accelerated Underwriting	25 - 60	\$3M max	Life Pro+ Advantage FIUL	Preferred Plus Nontobacco Preferred Nontobacco	ApplyNOW Life Insurance Worksheet.	Phone interview (for ApplyNOW), MVR, MIB, RX, consumer report	<a href="#">Guide</a>	<a href="#">04/2020 Bulletin</a>
Columbus Life	Accelerated Underwriting (AU), and No Paramed/Labs (PFU)	AU: 18 - 55 PFU: 18-45, 24mos PFU: 46-55, 12mos	\$1M max	Indexed Explorer Plus IUL, Voyager UL w/NLG, Explorer Plus UL	AU: Standard to Super Preferred PFU: Standard max	iGO eApp Paper App.	Phone interview, MVR, MIB, RX, predictive analytic score and criminal records.	<a href="#">Bulletin</a>	PFU: Expanded no paramed/labs program for cases not eligible for AU.
Equitable	Accumulation Streamlined Underwriting Program	18 - 55	\$2M max	BrightLife Grow IUL, VUL Optimizer, COIL	IUL/VUL: max of Standard Plus COIL: max of Preferred	iGO eApp (preferred) Paper App.	MVR, MIB, RX, predictive analytics	<a href="#">Bulletin</a>	Available in NY.
Global Atlantic	Fast Lane Underwriting (AU), Expanded Fluidless UW (PFU)	18 - 60	AU, Age 18-50: \$1M max AU, Age 51-55: \$500K max AU, Age 56-60: \$250K max PFU, Age 18-60: \$2M max/Phys w/in 12mos	Lifetime Builder ELITE IUL, Lifetime Foundation ELITE IUL, Global Accumulator IUL	Premier NT, Preferred NT and Tobacco, Standard Plus NT (term only), Standard NT and Tobacco	Dropticket, Paper App.	Phone interview, MVR, MIB, RX, statistical modeling	<a href="#">Website</a>	<a href="#">3/2020 NB and UW Bulletin</a> <a href="#">4/15/20 Underwriting Bulletin</a>
John Hancock	ExpressTrack (AU), Expanded No Paramed/Labs (PFU)	AU: 18-60 PFU: 18-70	AU: \$3M max PFU, Age 18-65: \$5M max PFU, Age 66-70: \$3M max	All single-life Term or Permanent, includes LTC and CI Riders	Standard through Super Preferred	Paper Apps (w/Part 2), JH Life eTicket, JH Life Paper Ticket, iPipeline's Drop Ticket, or Applicant's Express Complete Multi-Carrier Ticket	Phone Interview (for drop tickets only), MVR, MIB, RX	<a href="#">Guide</a>	Added Human API for medical record access. Expanded underwriting <a href="#">guidelines</a> on 4/8.
Legal & General	Accelerated Underwriting (AU), Expanded No Paramed/Labs (PFU)	AU: 20 - 50 PFU: 20 - 70	AU: OPTerm 10 Age 20-50: \$500K max OPTerm 15, 20, 25, 30, 35, 40 Age 20-40: \$1M max, Age 41-45: \$750K max, Age 46-50: \$500K max  PFU: All Products Age 20-50: \$2M max/Phys w/in 24mos Age 51-60: \$1M max/Phys w/in 18mos Age 61-65: \$1M max/Phys w/in 12mos Age 66-70: \$500K max/Phys w/in 6mos	OPTerm 10, 15, 20, 25, 30, 35, 40	AU: Standard Plus NT or better PFU: Table 3 or better	AppAssist drop ticket	Phone Interview, MVR, MIB, RX, FCRA consumer report	<a href="#">AU Guide</a>	<a href="#">04/08/2020 Underwriting Update</a> Accepting Human API when APS not available: - Age 20-50: \$2 million max - Age 51-60: \$1 million max
Lincoln Financial	LincXpress Tele-App or Lincoln TermAccel with lab-free consideration	18 - 60	\$1M max	All permanent products, LifeElements and TermAccel level term products except One Year Term.	Preferred Plus NT, Preferred NT and Standard NT	LincXpress: eTicket or paper ticket; TermAccel: eTicket only	Phone Interview, MVR, MIB, RX	<a href="#">Guide</a>	<a href="#">COVID-19 website</a>
Mutual of Omaha	Accelerated Underwriting	18 - 55	\$2M max	Term Life Answers 10, 15, 20, 30 Income Advantage IUL Life Protection Advantage IUL	Standard, Standard Plus, Preferred and Preferred Plus	Speed eTicket (drop ticket)	Phone Interview, MVR, MIB, RX	<a href="#">Updated AU Flyer</a>	For all important updates, go <a href="#">here</a> .
National Life	EZ Underwriting	18 - 65	Age 18-50/WL&IUL: \$3M max Age 18-50/Term: \$2M max Age 51-60/All: \$1M max Age 61-65: \$250K max	FlexLife IUL, PeakLife IUL, TotalSecure WL, Term	Elite, Preferred, Select, Standard	Full application, including Part B: iGO eApp, paper, or remote app.	MIB, RX, FCRA consumer report	<a href="#">Guide</a>	<a href="#">Limit increased to \$3M</a> Available in NY
Nationwide	Intelligent Underwriting w/Acceleration	18 - 60	Age 18-50: \$2M max Age 51-60: \$1M max	YourLife: Term, WL 100, 20-pay WL, IUL Accumulator, IUL Protector; IUL: Accumulator II, Protector II; VUL: Accumulator, Protector; GUL II	NT Preferred Plus, NT Preferred, Tobacco Preferred, NT Standard Plus Standard	iGO eApp, Paper app	Phone Interview, MVR, MIB, RX	<a href="#">Guide</a>	PFU: Will consider physicals w/labs in last 24 mos., if paramed cannot be conducted. <a href="#">COVID-19 Service Update (04/2020)</a>
Pacific Life	PL Smooth Sailing (AU) Temp. UW Adjustments (PFU)	AU: 50 - 69 PFU: Max age 60	\$1M max	PL Promise: Term, GUL	AU: All classes PFU: Standard or better	PL Express App (eTicket) or paper app	Phone Interview, MVR, MIB, RX, APS	<a href="#">Guide</a>	<a href="#">Temporary UW Update (4/7)</a> <a href="#">Temporary UW Update (3/30)</a> <a href="#">Expanded Fluidless Underwriting Update</a> ,
Principal	Accelerated Underwriting (AU) & Expanded Fluidless UW (PFU)	18 - 60	AU, Age 18-40: \$1M max AU, Age 41-60: \$1M max PFU, Age 18-40: \$2.5M max PFU, Age 41-60: \$2M max	Term, UL, IUL, VUL, SUL, Benefit VUL II (NY only)	Standard, Super Standard, Preferred, Super Preferred	Term, only: Principal Drop Ticket, iGO All products: Paper app.	Online Part B or Phone Interview, MVR, MIB, RX For FL, physical in last 24mos	<a href="#">Guide</a>	Human API in lieu of APS Available in NY <a href="#">COVID-19 Website</a>
Protective	PLUS	18 - 60	Age 18-45: \$1M max Age 45-60: \$500K max	Classic Choice Term Custom Choice UL (10 - 30)	Preferred, Select Preferred	EZ app, iGO Dropticket TeleLife EZ Worksheet	Phone interview, MVR, MIB, RX, predictive analytic score	<a href="#">Guide</a>	PFU: Recent medical records w/labs may be utilized in place of paramed/lab. <a href="#">COVID-19 Website</a>
Prudential	PruFast Track	18 - 60	\$3M max	Most Term & Permanent (excl. PruTerm One & Survivorship)	Preferred Best, Preferred Non-Tobacco, Non-Smoker Plus, Non-Smoker Standard	FastApp Drop Ticket or Xpress Worksheet	Phone Interview or eClient Interview, MVR, MIB, RX	<a href="#">Guide</a>	<a href="#">Extended to \$3M on 4/3</a> Available in NY Added Human API in lieu of APS <a href="#">COVID - eGuide</a>
SBLI	Accelerated Underwriting	18 - 60	\$500K max	Level Term 10, 15, 20, 25, 30 Whole Life	All classes	ZipApp drop ticket (iGO, Applicant) or paper app (Part 1)	Phone Interview, MVR, MIB, RX, FCRA consumer report	<a href="#">Guide</a>	<a href="#">4/17: Latest UW update</a> ; Added Human API Not available in Montana or NY
Securian	WriteFit	18 - 60	Age 18-50: \$3M max Age 51-60: \$1M max	All single-life products	Standard or better	iGO Dropticket	Phone Interview, MVR, MIB, RX, FCRA consumer report	<a href="#">Updated Brochure</a>	<a href="#">4/10/20: WriteFit extended to \$3M</a> Available in NY.
Symetra	Accelerated Underwriting	18 - 60	Age 18-50: \$2M max Age 51-60: \$1M max	Accumulator IUL, Protector IUL, UL-G, CAUL, (not HNWFN)	Standard through Super Preferred	All methods	Part I and II, MVR, MIB, RX	<a href="#">Guide</a>	<a href="#">4/15 UW Update</a>