

Carrier	Program Name	Age Range	Face Amount Limits	Products	Rate Classes	Application Submission Method	Processing	More Info	Notes
AIG	Non-Medical UW	0 - 50, 18 - 50 in NY	\$1M	Max Accumulator+, AG Platinum Choice VUL 2	Up to Pref'd Plus	AG Quick Ticket, or Paper App Part B will be completed by AIG	Ph. interview (Quick Ticket), MVR, MIB, RX	Max Accl Guide	1/25/21 UW Bulletin
Allianz	Accelerated UW (AU), Exam Alternatives (PFU)	AU: 25-60 PFU: 18-60, 12m	AU: Pref'd: \$3M; Std: \$1.5M PFU: \$3M	Life Pro+ Advantage FIUL	AU: Pref'd Plus NT, Pref'd NT, Std NT PFU: All non-rated	ApplyNOW Life Insurance Worksheet	Ph. interview (ApplyNOW), MVR, MIB, RX, cons. report (AU and PFU over 25)	Guide	COVID-19 UW Website
Columbus Life	Accelerated UW (AU), and Fluidless (PFU)	AU: 18-55; PFU: 18- 45, 24m; 46-55, 12m	\$1M	Indexed Expl. Plus IUL, Voyager UL w/NLG, Expl. Plus UL	AU: Std to Super Pref'd PFU: Std max	iGO eApp, Paper App	Ph. interview, MVR, MIB, RX, predictive analytic score and criminal records.	Bulletin	COVID-19 Website
Equitable	Fluidless Accelerated UW Program	18 - 55	\$2M	BrightLife Grow IUL, VUL Optimizer, COIL	IUL/VUL: max of Std Plus COIL: max of Pref'd	iGO eApp (preferred) Paper App.	MVR, MIB, RX, predictive analytics	Flyer	Avail. in NY.
Global Atlantic	Fast Lane UW (AU), Expanded Fluidless UW (PFU)	18 - 60	AU: Age 18-50: \$1M; Age 51-55: \$500K; Age 56-60: \$250K PFU: Age 18-60: \$2M, Phys w/in 12m	Lifetime Builder ELITE IUL, Lifetime Foundation ELITE IUL, Global Accumulator IUL	Premier NT, Pref'd NT and Tobacco, Std Plus NT (term only), Std NT and Tobacco	Dropticket, Paper App.	Ph. interview, MVR, MIB, RX, statistical modeling	Website	AU Flyer FAQ's
John Hancock	ExpressTrack (AU), Expanded Fluidless (PFU)	AU: 18-60 PFU: 18-70	AU: \$3M; PFU: Age 18-65: \$5M; Age 66-70: \$3M	All single-life Term or Perm., includes LTC and CI Riders	Std through Super Pref'd	Paper App (w/Pt 2), JHLife eTicket or Paper Tkt, iPipeline Drop Tkt or Applicnt	Ph. Interview (for tickets only), MVR, MIB, RX	Guide	COVID-19 Website
Legal & General	Accelerated UW (AU) Lab Lift Exam Substitution Expanded Fluidless (PFU)	AU: 20-50 Lab Lift: 20-60 PFU: 20-70	AU: OP Term 10, Age 20-30: \$500K OPTerm 15, 20, 25, 30, 35, 40, Age 20-40: \$1M, Age 41-45: \$750K, Age 46-50: \$500K Lab Lift: \$2M PFU: All Products Age 20-50: \$2M /Phys w/in 24m Age 51-60: \$1M /Phys w/in 18m Age 61-65: \$1M /Phys w/in 12m Age 66-70: \$500K /Phys w/in 6m	OPTerm 10, 15, 20, 25, 30, 35, 40	AU: Std Plus NT or better PFU: Table 3 or better	AppAssist Drop Ticket	Lab Lift: Allows clients to substitute a paramedical exam with a recent physician visit + blood work Submit a simple cover sheet with the application for considerationPh. Interview, MVR, MIB, RX, FCRA Cons. report	AU Guide , Lab Lift Guide	COVID Website AU Website
Lincoln Financial	LincXpress Tele-App or Lincoln TermAccel w/lab-free consideration	18 - 60	\$1M	All perm. products, LifeElements and TermAccel level term products except One Year Term	Pref'd Plus NT, Pref'd NT and Std NT	LincXpress: eTicket or paper ticket; TermAccel: eTicket only	Ph. Interview, MVR, MIB, RX	Guide	COVID-19 Website LincXpress Process
Mutual of Omaha	Accelerated UW	18 - 55	\$2M	Term Life Ans. 10, 15, 20, 30 Inc. Adv. IUL, Life Prot. Adv. IUL	Std, Std Plus, Pref'd and Pref'd Plus	Speed eTicket (drop ticket)	Ph. Interview, MVR, MIB, RX	Updated AU Flyer	Important updates here
National Life	EZ UW	18 - 65	Age 18-50/WL&IUL: \$3M; Age 18-50/Term: \$2M; Age 51-60/All: \$1M; Age 61-65: \$250K	FlexLife IUL, PeakLife IUL, TotalSecure WL, Term	Elite, Pref'd, Select, Std	Full application, including Part B: iGO eApp, paper, or remote app.	MIB, RX, FCRA Cons. report	Guide	EZ Underwriting Program
Nationwide	Intelligent UW w/Acceleration (AU); Medical Reqmnt. Substitution (PFU)	AU: 18 - 60 PFU: Max age 60, 24m	AU: Age 18-50: \$2M ; Age 51-60: \$1M PFU: \$2.5M for Term; \$5M for Permanent	YourLife: Term, WL 100, 20-pay WL, IUL Accum, IUL Protector; IUL: Accum II, Protector II; VUL: Accum, Protector; GUL II	NT Pref'd Plus, NT Pref'd, Tobacco Pref'd, NT Std Plus, Std	iGO eApp, Paper app	Ph. Interview, MVR, MIB, RX	Guide	COVID-19 Update (04/2020)
North American	WriteAway (AU) Temp. Solution (PFU)	18 - 60	Age 18-50: \$1M Age 51-60: \$500K	All products	AU: Std or better PFU: Low Sub Std to Pref'd	SimpleSubmit (iGO eApp) or Paper App	Online Pt. 2 (or Ph. Interview), MVR, MIB, RX, predictive analytic score	Guide	COVID-19 Update Page Maximize WriteAway Flyer
Pacific Life	PL Smooth Sailing (AU) Temp. UW Adj. (PFU)	AU: 50 - 69 PFU: Max age 60	\$1M	PL Promise: Term, GUL	AU: All classes PFU: Std or better	PL Express App (eTicket) or paper app	Ph. Interview, MVR, MIB, RX, APS	Guide	COVID-19 Website
Principal	Accelerated UW (AU) & Expanded Fluidless UW (PFU)	18 - 60	AU: Age 18-40: \$3M Age 41-50: \$2.5M, 24m Age 51-60: \$2.5M, 12m	Term, UL, IUL, VUL, SUL, Benefit VUL II (NY only)	Std, Std Plus, Pref'd, Super Pref'd	Drop Ticket must be used for all term submissions up to the stated maximum AU face amount, except for applications written	Client-completed Part B (online or phone) is required for permanent products	2/15/21 Update	COVID-19 Website
Protective	PLUS	18 - 60	Age 18-45: \$1M Age 45-60: \$500K	Classic Choice Term, Custom Choice UL (10 - 30), Advantage Choice UL, Indexed Choice UL, Lifetime Assurance UL	Pref'd, Select Pref'd	EZ App, iGO Dropticket TeleLife EZ Worksheet	Ph. interview, MVR, MIB, RX, predictive analytic score	Eligibility Checklist	COVID-19 Website
Prudential	PruFast Track	18 - 60	\$3M	Most Term & Perm. (excl. PruTerm One & Survivorship)	Pref'd Best, Pref'd NT, Non-Smoker Plus, Non-Smoker Std	FastApp Drop Ticket or Xpress Worksheet	Ph. Interview or eClient Interview, MVR, MIB, RX	Guide	Extended to \$3M on 4/3, added HumanAPI . Avail. In NY.
SBLI	Accelerated UW	18 - 60	\$750K	Level Term 10, 15, 20, 25, 30 Whole Life	All classes	ZipApp drop ticket (iGO, Applicnt) or paper app (Part 1)	Ph. Interview, MVR, MIB, RX, FCRA Cons. report	Guide	Accel. UW Digital Process
Securian	WriteFit	18 - 60	Age 18-50: \$3M Age 51-60: \$1M	All single-life products	Std or better	iGO Dropticket	Ph. Interview, MVR, MIB, RX, FCRA Cons. report	Guide	Marketing Flyer
Symetra	Accelerated UW	18 - 60	Age 18-50: \$2M Age 51-60: \$1M	Accumulator IUL, Protector IUL, UL-G, CAUL, (not HNWFN)	Std through Super Pref'd	All methods	Part I and II, MVR, MIB, RX	10/2020 Flyer	UW Update