

Streamlined / Accelerated UW Guidelines for AIMCOR EIG

Updated: April 24, 2020



CARRIER	PRODUCT TYPES	E-APP OPTION	AGES	MAX FACE AMOUNT	RISK CLASSES	PROGRAM NAME	LINK TO INFO	ADDITIONAL DETAILS
AIG	IUL, VUL, TERM	X	0-50 IUL/VUL 20-59 TERM	\$499,999.99	P+NT - TABLE E, PREF TOB - TABLE E	Non-Medical UW	CLICK	<i>underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches.</i>
Allianz	IUL		25-60	\$1,000,000	P+NT, PNT	LifePro +	CLICK	<i>includes existing coverage</i>
Equitable Financial (AXA)	IUL, VUL, TERM		18-60	\$2,000,000	P+NT - S+NT	Easy UW		
John Hancock	UL, IUL, VUL, TERM	X	18-60	\$3,000,000	P+NT - SNT	ExpressTrack	CLICK	<i>Telephone interview conducted by JH rep who completes the application and orders paramedical exam (if needed). UW review to consider for ExpressTrack or traditional underwriting</i>
Legal & General America	TERM	X	20-40, 41-45, 46-50	\$1,000,000, \$750,000, \$500,000	P+NT - S+NT	APPcelerate	CLICK	<i>Approved in All states except Connecticut, Hawaii and Alaska. NY / eDelivery available</i>
Lincoln Financial	UL, IUL, VUL, TERM	X	18-60	\$1,000,000	P+NT, PNT	LincXpress	CLICK	<i>PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria</i>
Lincoln Financial (TermAccel)	TERM	X	18-50	\$500,000	P+NT	TermAccel	CLICK	<i>e-app option only.</i>
National Life	TERM		18-50, 51-60	\$2,000,000, \$1,000,000	All Classes	EZ Underwriting	CLICK	
Nationwide	UL, IUL, VUL, TERM, WL	X	18-50, 51-60	\$2,000,000, \$1,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	CLICK	<i>Tele-interview and abbreviated exam</i>
Pacific Life (Promise)	UL, TERM	X	50-69	\$1,000,000	All Classes	Smooth Sailing	CLICK	<i>Comprehensive physical and blood work from applicant's PCP within 18 months, up to two years of history may be requested</i>
Principal	UL, IUL, VUL, TERM	X	18-60	\$1,000,000	P+NT - SNT	Accelerated UW	CLICK	<i>If insured is not approve AU, Principal will revert to traditional U/W. PI completed by Principal employees</i>
Protective	UL, TERM	X	18-45, 46-60	\$1,000,000, \$500,000	P+NT - SNT	Velocity	CLICK	<i>Goes through Accelerated UW or moved to Traditional UW. Takes 48-72 hours from signature</i>
Prudential	UL, IUL, VUL, TERM	X	18-60	\$3,000,000	P+NT - SNT	PruFast Track	CLICK	<i>Encourage the insured to complete the PI as soon possible. Speed of process depends on completion of PI and receipt of MIB Auth</i>
Securian	IUL, VUL, TERM	X	18-50, 51-60	\$2,000,000, \$1,000,000	P+NT - SNT	WriteFit Underwriting	CLICK	<i>Approval for coverage within 24 hours after completion of the tele-interview. Certain products with face amounts of \$250k and below require WriteFit Express. WriteFit Express; Death Benefits: \$50,000 to \$250,000 for ages 0-15, Preferred; \$50,000 to \$99,999 for ages 16-54, Standard; \$100,000 to \$250,000 for ages 16-54, Standard or better</i>
Symetra	IUL, UL		18-50, 51-60	\$2,000,000, \$1,000,000	P+NT - SNT	Accelerated UW	CLICK	
Transamerica	TERM	X	18-60, 61-70	\$99,999, \$50,000	SNT, STD TOB	N/A	CLICK	<i>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</i>

This is for informational purposes only. All carriers may not be approved in Financial Institution. Check approved carrier list prior to submission.