

ACCELERATED UNDERWRITING PROGRAMS

Carrier	BrightHouse Financial	Global Atlantic	John Hancock	Lincoln Financial	Lincoln Financial
Program Name		Fast Lane	ExpressTrack	LincXpress	TermAccel®
Quoting Options	Illustrations / Quoting	Winflex, Global Atlantic Software, Term Quoting Engines	Winflex, JH Illustrator	WinFlex & Lincoln DesignIt™	WinFlex, Lincoln DesignIt™, & Term Quoting Engines
	Products Available	All products with the exception of Survivorship Builder and COLI	All Single Life Term and Permanent products	All term and permanent products (excluding <i>Lincoln LifeElements</i> ®, One-Year Term, <i>Lincoln TermAccel</i> ®, and <i>Lincoln MoneyGuard</i> ®)	Lincoln TermAccel® 10, 15, 20, and 30 year
	Issue Age Limits	Ages 18-60	Ages 20 - 60	Lab Free: Ages 18 - 60	Ages 18 - 60
	Face Amount Limits	Ages 18 - 50 \$1,000,000 Ages 51 - 55 \$500,000 Ages 56 - 60 \$250,000	Up to \$3,000,000	\$1,000,000 or less	\$100,000 - \$1,000,000
	Risk Classes Available	Standard or Better for both Non-tobacco and Tobacco	Standard or Better for both Non-tobacco and Tobacco	Preferred Plus - Table H	Preferred Plus - Table 4
Application Submission	Paper Application	Yes	No	No	No
	Electronic Application	Yes	No	No	No
	Paper Ticket	No	Yes	Yes	No
	Electronic Ticket	No	Yes	Yes	Yes
	Electronic Application/Ticket Platforms Supported	Global Atlantic Submission Process	JH Sales Net or JH Illustrator	iGo or Agency Specific Link	iGo or agency specific link
	Pre-Appointment Required?	No (Except if required by State)	No (Except if required by State)	No (Except if required by State)	No (Except if required by State)
	Binding Coverage Available?	Yes	No	No	Yes
Underwriting Process	Database Checks	MIB, MVR, Prescription, Public Records Check	MIB, MVR, Prescription	MIB, MVR, Prescription	MIB, MVR, Prescription
	Labs Required?	No	No	Preferred Plus & Preferred - Lab Free; Otherwise Labs Required	Preferred Plus - Lab Free; Otherwise Labs Required
	Medical Records Required?	Underwriter Discretion	No	Underwriter Discretion	No
	Type of Phone Interview (PHI or Tele-Interview)	PHI	Tele-Interview	Tele-Interview	PHI
	Phone Interview Fulfillment	EMSI	JH Vendor Team	Lincoln Tele-app Team	Lincoln TermAccel® Team
	Post Interview Turnaround Time	1 - 2 days if lab free	Offer within 3 business days from In Good Order	No current stated turnaround time	Decision No More than 20 business days s/t Client Availability
Policy Delivery	Electronic Policy Sent to Consumer	No	No	Yes	Required
	Electronic Delivery Available	No	No	Yes	Yes
	Electronic Signature Available	No	No	Yes	Yes
	Payment Options for Initial & Ongoing	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
Program Information and Links	Convertible	Yes	Yes	Normal Conversion Rules for Term Products	Yes
	Quality Control Process	Possibility of Post Issue APS for quality control only. Will not impact offer/acceptance unless fraud is discovered.	Possibility of Post Issue APS for quality control only. Will not impact offer/acceptance unless fraud is discovered.	If client can not be underwritten at T4 or better without medical records, option for traditional underwriting.	Small, random sample will be pulled out of accelerated underwriting and processed via traditional underwriting.
	Program Nuances	Automatically used/mandatory for all qualifying cases	Vitality and LTC Riders available	Client contacted within 24 - 48 hours by LincolnXpress Team Member for Tele-interview. Replacement & Privacy Notice Required	Sub-Standard Risks available for this Accelerated Underwriting Program
	Program Overview	Fast Lane	ExpressTrack	LincXpress	TermAccel®
	States not Available	NY	NY	NY	NY

Note: BrightHouse Financial has sunset their life products as part of their 2017 CSO/PBR transition strategy. Look for new life products from BrightHouse in 2020.

ACCELERATED UNDERWRITING PROGRAMS

	Carrier	Mutual of Omaha	Nationwide	Principal Financial	Protective	Prudential
	Program Name	Accelerated Underwriting	Intelligent Underwriting	Accelerated Underwriting	PLUS	PruFast Track
Qualifying Options	Illustrations / Quoting	Winflex	Winflex & Nationwide Life Illustrator	Winflex & Principal Edge	Winflex & Protective Software	Winflex and PruXpress website
	Products Available	Term Life Answers (10, 15, 20, and 30)	Term, UL, IUL, Whole Life	Term, UL, IUL, VUL, SUL, or Benefit VUL II (NY Only)	Protective Classic Choice Term and Protective Custom Choice UL	All products except Pru Term One, PruLife UL Plus and Survivorship products
	Issue Age Limits	Ages 18 - 55	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60
	Face Amount Limits	\$100,000 - \$1,000,000	\$100,000 - \$1,000,000	\$50,000 - \$1,000,000	18 - 45: \$100,000 - \$1,000,000 46 - 60: \$100,000 - \$500,000	\$100,000 - \$1,000,000
	Risk Classes Available	Standard Non-Smoker up to Preferred Plus	Preferred, Preferred Plus, or Tobacco Preferred	Standard Non-Smoker up to Super Preferred	18 - 45: Select Preferred, Preferred, Standard Non-Tobacco 46 - 60: Select Preferred, Preferred	Preferred Best, Preferred Non-Tobacco and Non-Smoker Plus
Application Submission	Paper Application	No	No	Yes	No	Xpress Quick Form
	Electronic Application	No	Yes	Yes	No	Xpress Quick Form
	Paper Ticket	No	No	No	No	No
	Electronic Ticket	Yes	No	Yes	Yes	Yes - Fast App
	Electronic Application/Ticket Platforms Supported	Speed eTicket through iGo	iPipeline	iGo / Principal Part B Online	iGo, EZ-App, LifeSpeed, IXN	Xpress Quick Form: iGo, PruXpress Fast App - iPipeline
	Pre-Appointment Required?	Access via BGA Website: No Access via MoO website: Yes	Yes	No (Except if required by State)	Yes	No (Except if required by State)
	Binding Coverage Available?	Yes	Yes	Yes	Yes	Yes - Xpress Quick Form
Underwriting Process	Database Checks	MIB, MVR, Prescription Check	MIB, MVR, Prescription Check	MIB, MVR, Prescription Check	MIB, MVR, Prescription, TRL	MIB, MVR, Prescription, Client Identification
	Labs Required?	Preferred Plus & Preferred - Lab Free; Otherwise Labs Required	Preferred Plus & Preferred - Lab Free; Otherwise Labs Required	May qualify for Lab Free Underwriting	May qualify for Lab Free Underwriting	Underwriter Discretion
	Medical Records Required?	Underwriter Discretion	No	Lab Free Qualifying: No Records Required	Required if Full Underwriting is necessary	Underwriter Discretion
	Type of Phone Interview (PHI or Tele-Interview)	Tele-Interview	Tele-Interview	PHI	Tele-Interview	Tele-Interview
	Phone Interview Fulfillment	Exam One	Conduit	Principal Team	Protective TeleLife Team	Xpress Form - CRL; Drop Ticket - EMSI
	Post Interview Turnaround Time	2 - 3 days if lab free	2 - 3 days if lab free	Review 24 - 48 hours with complete requirements	Offer within 2- 3 business days from time Protective receives e-signature packet In Good Order	24 - 48 if case goes through Accelerated Process
Policy Delivery	Electronic Policy Sent to Consumer	No	No	No	Yes	No
	Electronic Delivery Available	No	No	No	Yes	No
	Electronic Signature Available	Yes	Yes	Yes	Yes	Yes
	Payment Options for Initial & Ongoing	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Credit Card (Initial Payment only) EFT & Paper Check Credit Card (Initial Payment only)	EFT & Paper Check Only
Program Information and Links	Convertible	Yes	Yes	Normal Conversion Rules for Term Products	Normal Conversion Rules	Normal Conversion Rules for Term Products
	Quality Control Process	Post Issue APS will be ordered on random 10% of cases	No	Small, random sample will be pulled out of Accelerated Underwriting and processed via traditional underwriting.	Random Holdouts for quality review. Also post issue review to determine accuracy of process.	Small, random sample will be pulled out of Accelerated Underwriting and processed via traditional underwriting.
	Program Nuances	If no response to phone interview within 5 days, case is moved to traditional underwriting	Over 200 Languages Available. All riders available except Spouse and Child Rider	Upsell Campaign for coverage up to maximum death benefit under program limits	Application must be submitted via eTicket to qualify for PLUS program.	Accelerated is for top three risk classes. Agile Underwriting cases require more information and additional time and could still qualify for top three risk classes. Benefit Access Rider (C) available.
	Program Overview	Accelerated Underwriting	Accelerated Underwriting	Accelerated Underwriting	Protective Life Underwriting Solution	PruFast Track Details
	States not Available	NY	NY	N/A	NY	N/A

ACCELERATED UNDERWRITING PROGRAMS

	Carrier	Securian Financial	Securian Financial	Transamerica
	Program Name	WriteFit	WriteFit Express	Point-of-Sale
Quoting Options	Illustrations / Quoting	Winflex and Minnesota Life website	Winflex and Minnesota Life website	Winflex & Transamerica Software
	Products Available	All Single Life products	Advantage Elite Select Term, Secure Protector & Accumulator Whole Life, Orion IUL	<i>Trendsetter Super® & Trendsetter LB®</i>
	Issue Age Limits	Ages 18 - 60	Ages 0 - 55	SUPER: 18 - 70; LB: 18 - 60
	Face Amount Limits	Ages 18 - 50: \$2,000,000 Ages 51 - 60: \$1,000,000	\$250,000 and under, depending on age and product	<i>Trendsetter SUPER® 18 - 60: \$99,999 Trendsetter SUPER® 61 - 70: \$50,000 Trendsetter LB®: \$249,999</i>
	Risk Classes Available	Standard or Better on Nontobacco Preferred Tobacco	Preferred NonTobacco: 0 - 15 Standard NonTobacco: 16 - 55	Standard NonTobacco Standard Tobacco
Application Submission	Paper Application	No	No	No
	Electronic Application	Yes	Yes	Yes
	Paper Ticket	No	No	No
	Electronic Ticket	No	No	No
	Electronic Application/Ticket Platforms Supported	Minnesota Life website eApp Portal	Minnesota Life website eApp Portal	iGo
	Pre-Appointment Required?	No (Except if required by State)	No (Except if required by State)	Yes
	Binding Coverage Available?	Yes	Yes	Yes
Underwriting Process	Database Checks	MIB, MVR, Prescription, Credit Information, Court Records, Property Records	MIB, MVR, Prescription	MIB, MVR, Prescription
	Labs Required?	Underwriter Discretion	No	No
	Medical Records Required?	Underwriter Discretion	No	No
	Type of Phone Interview (PHI or Tele-Interview)	Tele-Interview	Tele-Interview	No
	Phone Interview Fulfillment	ExamOne	Exam One	N/A
	Post Interview Turnaround Time	Normal turnaround of approx. 24-48 hours	48 Hours for approval or decline	Approval and policy within 2 - 5 business days
Policy Delivery	Electronic Policy Sent to Consumer	No	No	Yes
	Electronic Delivery Available	No	No	Yes (Not in GA or UT)
	Electronic Signature Available	No	Not for Delivery	Yes
	Payment Options for Initial & Ongoing	EFT & Paper Check Only	EFT & Paper Check Only	EFT Only
Program Information and Links	Convertible	Normal Conversion Rules for Term Products	Yes (Term Products)	Yes
	Quality Control Process	Random holdouts. Possibility of Post Issue APS for quality control only. Will not impact offer/acceptance unless fraud is discovered.	Random holdouts. Possibility of Post Issue APS for quality control only. Will not impact offer/acceptance unless fraud is discovered.	N/A
	Program Nuances	Client is able to qualify for accelerated underwriting at Standard or better risk class	eParamed is completed electronically by examiner. Only Securian is able to order Tele-Interview and eParamed	No additional riders available (Trendsetter LB Living Benefits automatically included) No eDelivery if there are 2 listed owners
	Program Overview	WriteFit	WriteFit Express	Point of Sale Decision
	States not Available	N/A	N/A	CA & NY