

Accelerated UW Guidelines for AIMCOR Core & Affiliate Carriers

Updated: December 12, 2021



CARRIER	PRODUCT TYPE	PRODUCT	E-APP OPTION	AGES	MAX FACE AMOUNT	RISK CLASSES	CARRIER PROGRAM NAME	LINK TO CARRIER INFO	ADDITIONAL DETAILS
Allianz	IUL	Life Pro+ Advantage	Carrier Website or Paper App	25-60	\$3,000,000 (includes existing)	P+NT, PNT, SNT	Accelerated UW	<a href="#">CLICK</a>	includes existing coverage
		Life Pro+ Advantage (Blended Index Annual PIP)							
AIG	IUL	Max Accumulator+ IUL	Paper App or IGO eAPP, not yet in effect for AG Quick Ticket or IGO Ticket	0-59	\$2,000,000	P+NT - SNT, PREF TOB - STD TOB	Agile Underwriting+	<a href="#">CLICK</a>	underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches.
		Max Accumulator+ IUL (Blend Participation Rate Account - MIBS)							
		Max Accumulator+ IUL w/ Select Income Rider Value+ Protector II							
Assurity	TERM	Assurity Term Life 10, 15, 20 and 30	X	18-50	\$500,000	P+NT - SNT, PREF TOB - STD TOB	Accelerated UW	<a href="#">CLICK</a>	underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches.
Equitable Financial (AXA)	VUL	VUL Optimizer	X	18-55	Up to \$2,000,000	P+NT - S+NT	Easy UW	<a href="#">CLICK</a>	
	IUL	BrightLife Grow	X						
	IUL	IUL Protect	X						
	TERM	Term Series 10, 15, 20	X						
	VUL	VUL Legacy	X						
Global Atlantic	IUL	Global Accumulator IUL	Paper App	18-50	\$2,000,000	P+NT - SNT, PREF TOB - STD TOB	Fast Lane	<a href="#">CLICK</a>	STD+ NS rate class available for term only
		51-60		\$1,000,000					
	IUL	Lifetime Builder ELITE 2020	Paper App	18-50	\$2,000,000	P+NT - SNT, PREF TOB - STD TOB	Fast Lane	<a href="#">CLICK</a>	STD+ NS rate class available for term only
		51-60		\$1,000,000					
IUL	Lifetime Foundation ELITE	Paper App	18-50	\$2,000,000	P+NT - SNT, PREF TOB - STD TOB	Fast Lane	<a href="#">CLICK</a>	STD+ NS rate class available for term only	
	51-60		\$1,000,000						
John Hancock	IUL	Accumulation IUL	X	18-60	\$3,000,000	P+NT - SNT	ExpressTrack	<a href="#">CLICK</a>	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
	VUL	Accumulation VUL							
	IUL	Protection IUL							
	TERM	Protection Term							
	UL	Protection UL							
Legal & General America	TERM	OPTerm 10, 15, 20, 25, 30, 40	X	20-50	\$2,000,000	P+NT - S+NT, including Preferred Tobacco	APPcelerate	<a href="#">CLICK</a>	Approved in All states except Connecticut, Hawaii and Alaska. NY / eDelivery available
Lincoln Financial	IUL	WealthAccumulate IUL	X	18-60	\$1,000,000	P+NT, PNT	LincXpress	<a href="#">CLICK</a>	PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria
	SUL	LifeGuarantee SUL							
	SVUL	SVULone							
	TERM	LifeElements Level Term							
	UL	LifeGuarantee UL							
	UL	LifeGuarantee UL w/ Return of Premium Rider							
	VUL	AssetEdge VUL							
	VUL	VULone							
	IUL	WealthPreserve IUL							
TERM	Lincoln TermAccel						<a href="#">CLICK</a>	e-app option only	
National Life	TERM	NL Term GL	X	18-50	\$2,000,000	All Classes	EZ Underwriting	<a href="#">CLICK</a>	
				51-60	\$1,000,000				
				61-65	\$250,000				
				18-50	\$2,000,000				
				51-60	\$1,000,000				
	IUL	FlexLife		61-65	\$250,000				
				18-50	\$2,000,000				
				51-60	\$1,000,000				
				18-50	\$2,000,000				
				51-60	\$1,000,000				
IUL	PeakLife	61-65	\$250,000						
		18-50	\$2,000,000						
		51-60	\$1,000,000						
		18-50	\$2,000,000						
		51-60	\$1,000,000						
Nationwide	IUL	Indexed UL Accumulator or Protector	X	18-50	\$2,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	<a href="#">CLICK</a>	Tele-interview and abbreviated exam
				51-60	\$1,000,000				
				18-50	\$2,000,000				
	TERM	YourLife Current Assumption UL		18-50	\$2,000,000				
				51-60	\$1,000,000				
				18-50	\$2,000,000				
	UL	YourLife Guaranteed Level Term		18-50	\$2,000,000				
				51-60	\$1,000,000				
				18-50	\$2,000,000				
	VUL	No-Lapse Guarantee UL		18-50	\$2,000,000				
				51-60	\$1,000,000				
				18-50	\$2,000,000				
	VUL	VUL Accumulator		18-50	\$2,000,000				
				51-60	\$1,000,000				
				18-50	\$2,000,000				
VUL	VUL Protector	18-50	\$2,000,000						
		51-60	\$1,000,000						
		18-50	\$2,000,000						
WL	YourLife 20-Pay WL	18-50	\$2,000,000						
		51-60	\$1,000,000						
		18-50	\$2,000,000						
WL	YourLife WL 100	18-50	\$2,000,000						
		51-60	\$1,000,000						
		18-50	\$2,000,000						
Pacific Life (Promise)	Term	PL Promise Term (10, 15, 20, 25, 30)	X	18-60	\$2,000,000	Standard or Better Rate Classes	Swift Sailing	<a href="#">CLICK</a>	Clients (age 50-60) who don't qualify for PL Swift Sailing accelerated underwriting are automatically assessed for our PL Smooth Sailing fluidless underwriting for a seamless client experience
Principal	IUL	Indexed Universal Life Accumulation II	X	18-40	\$3,000,000	P+NT - SNT	Accelerated UW	<a href="#">CLICK</a>	If insured is not approve All, Principal will revert to traditional UW. PI completed by Principal employees
				41-60	\$2,500,000				
	IUL	IUL Flex II		18-40	\$3,000,000				
				41-60	\$2,500,000				
	TERM	Term (2020)		18-40	\$3,000,000				
				41-60	\$2,500,000				
	UL	UL Provider Edge II		18-40	\$3,000,000				
				41-60	\$2,500,000				
	UL	UL Flex III		18-40	\$3,000,000				
				41-60	\$2,500,000				
UL	UL Flex III w/ Extended NLG Rider	18-40	\$3,000,000						
		41-60	\$2,500,000						
VUL	Executive VUL III		18-60	\$5,000,000					

Protective	TERM	Classic Choice Term	X	18-45	\$1,000,000	P+NT - SNT	PLUS	<a href="#">CLICK</a>	Goes through Accelerated UW or moved to Traditional UW. Takes 48-72 hours from signature	
		Classic Choice Term		46-60	\$500,000					
	UL	Lifetime Assurance UL and ProClassic UL		18-45	\$1,000,000					
		Lifetime Assurance UL and ProClassic UL		46-60	\$500,000					
		Custom Choice UL and Advantage Choice UL		18-45	\$1,000,000					
		Custom Choice UL and Advantage Choice UL		46-60	\$500,000					
Prudential	IUL	PruLife Index Advantage UL	X	18-60	\$3,000,000	P+NT - SNT	PruFast Track	<a href="#">CLICK</a>	Encourage the insured to complete the PI as soon possible. Speed of process depends on completion of PI and receipt of MIB Auth	
	TERM	All Term Products (Not PruTerm One)		18-60	\$3,000,000					
	UL	PruLife Custom Premier II		18-60	\$3,000,000					
	UL	PruLife Essential UL		18-60	\$3,000,000					
	UL	PruLife Founders Plus UL		18-60	\$3,000,000					
	VUL	VUL Protector ]		18-60	\$3,000,000					
SBLI	WL	Whole Life	Paper App	18-60	\$750,000	All Classes	ZipApp	<a href="#">CLICK</a>	Each application requires a telephone interview instead of a paramed visit.	
	TERM	Level Term		X						
Securian	IUL	Eclipse Accumulator IUL	X	18-50	\$2,000,000	P+NT - SNT	WriteFit Underwriting	<a href="#">CLICK</a>	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	
				51-60	\$1,000,000	P+NT, PNT				
		Eclipse Accumulator IUL w/ Income Protection Flex Agreement		18-50	\$2,000,000	P+NT - SNT				
		51-60		\$1,000,000	P+NT, PNT					
	Eclipse Protector II IUL			18-50	\$2,000,000	P+NT - SNT PREF TOB - STD				
				51-60	\$1,000,000	P+NT - SNT PREF TOB - STD				
	TERM	Advantage Elite Select		18-50	\$2,000,000	P+NT - SNT				
				51-60	\$1,000,000	P+NT - SNT				
	VUL	Premier VUL		18-50	\$2,000,000	P+NT - SNT PREF TOB - STD				
				51-60	\$1,000,000	P+NT - SNT PREF TOB - STD				
VUL Defender		18-50	\$2,000,000	P+NT - SNT PREF TOB - STD						
		51-60	\$1,000,000	P+NT - SNT PREF TOB - STD						
Symetra	IUL	Symetra Accumulator IUL, Symetra Protector IUL	X	18-50	\$2,000,000	P+NT - SNT	Accelerated UW	<a href="#">CLICK</a>		
				51-60	\$1,000,000					
	UL			Symetra CAUL	18-50					\$2,000,000
				51-60	\$1,000,000					

#### Non Med Underwriting for AIMCOR Core & Affiliate Carriers

Legal & General America	TERM	OPTerm 15, 20, 25, 30	Paper App	20-60	\$2,000,000	All classes, including Sub-standard	Lab Lift	<a href="#">CLICK</a>	Approved in All states except Connecticut, Hawaii and Alaska. NY / eDelivery available
Pacific Life (Promise)	UL	PL Promise GUL	X	50-69	\$1,000,000	All Classes	Smooth Sailing	<a href="#">CLICK</a>	Comprehensive physical and blood work from applicant's PCP within 18 months, up to two years of history may be requested
	TERM	PL Promise Term							
Transamerica	TERM	Trendsetter LB	X	18-45	\$250,000 - \$2,000,000	ALL RATE CLASSES AVAILABLE	Non-Medical UW	<a href="#">CLICK</a>	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 NY, Guam, Virgin Islands & Puerto Rico
	TERM	Trendsetter Super		46-55					
	IUL	FFIUL		46-55	\$100,000 - \$1,000,000	ALL RATE CLASSES AVAILABLE			