## Accelerated UW Guidelines for AIMCOR Core & Affiliate Carriers

Updated: December 12, 2021

## aimcor

March   Marc	CARRIER	PRODUCT		E-APP		MAX FACE			LINKTO	
Manual   M	CARRIER		PRODUCT		AGES		RISK CLASSES	CARRIER PROGRAM NAME		ADDITIONAL DETAILS
Manual	Allianz	IUL			25-60		P+NT, PNT, SNT	Accelerated UW	CLICK	includes existing coverage
March   Marc				ог гарег Арр		existing)				
March   Marc							DANT CNT			
Autor   1979	AIG	IUL	MLSB)		0-59	\$2,000,000		Agile Underwriting+	<u>CLICK</u>	underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches.
Money   Mone										
Page	Assurity	TERM		· v	18-50	\$500.000	P+NT - SNT,	Accelerated UW	CLICK	underwriting team renders a decision based on the submitted applications, declarations of Part A and B. supplementary forms, and results of various database searches.
Mathew Security (April 1998)		VUL	VUL Optimizer				PREF TOB - STD TOB			
Material Processed Age										
Mathematical   Math	Equitable Financial (AXA)	IUL	IUL Protect	х	18-55	Up to \$2,000,000	P+NT - S+NT	Easy UW	<u>CLICK</u>	
March   Marc				х						
Control   Cont				Х	10.50	£2 000 000	DANT CHT			
Mile		IUL	Global Accumulator IUL	Paper App				Fast Lane	<u>CLICK</u>	STD+ NS rate class available for term only
Marie	Global Atlantic	IUL	Lifetime Builder ELITE 2020	Paper App				Fast Lane	<u>CLICK</u>	STD+ NS rate class available for term only
March   Marc			Lifetime Foundation FLITE	Daniel 4-1			P+NT - SNT,	Factions	CUCK	CTO: NC esta alore mailable for tops and
Add				Paper App	51-60	\$1,000,000	PREF TOB - STD TOB	rast talle	CLICK	STORE CLOSS UNDIABLE for Let in Only
Main   Processor   Main   Ma				4						
March   Marc	John Hancock			-	18-60	\$3,000,000	P+NT - SNT	EveroreTrack	CLICK	Telephane interively conducted by IH ren who completes the application and orders paramedical examilif needed). IIW review to consider for ExpressTrack or traditional underwrition
March   Marc	John Hancock	TERM	Protection Term	1 ^				Expression	CEPEN	, , , , , , , , , , , , , , , , , , , ,
March   Marc				-						
10   Model Francisco	Legal & General America				20-50	\$2,000,000		APPrelerate	CHCK	Anarowed in All states excent Connecticut. Hawaiii and Alaska, NV / eDelivery available.
State   Control   Contro						, ,,	Preferred Tobacco			W
Table				1						Pi completed by Lincoln Employee. Docusign eSignature. «Delivery available if meets criteria
Licola Fixacial   Licola Fix		SVUL	SVULone							
10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.   10.	University Physical Co.			٠	18-60	\$1,000,000		LincXpress	<u>CLICK</u>	
Victor   V	Lincoln Financial	UL		_ ×						
SEC		VUL								
TEIM   N. Term G.   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00   \$2,000,000   15-00		IUL	WealthPreserve IUL							
National Life   Titled   National Life		TERM	Lincoln TermAccel		10.50	62,000,000	P+NT	TermAccel	<u>CLICK</u>	e-app option only.
National Life		TERM	NL Term GL	x			<u> </u>	EZ Underwriting	<u>CLICK</u>	
National Life							All Classes			
Company   Comp	National Life	IUL	FlexLife							
Peakufe					61-65	\$250,000	1			
National		IUL								
File			PeakLife				-			
No. Lippe Gurantee U.			PeakLife		51-60 61-65	\$1,000,000 \$250,000				
TERM					51-60 61-65 18-50	\$1,000,000 \$250,000 \$2,000,000				
Nationwide    U.   No-lapie Guarantee U.		IUL	Indexed UL Accumulator or Protector		51-60 61-65 18-50 51-60 18-50	\$1,000,000 \$250,000 \$2,000,000 \$1,000,000 \$2,000,000				
Nationvide   VIL			Indexed UL Accumulator or Protector  YourLife Current Assumption UL	-	51-60 61-65 18-50 51-60 18-50 51-60	\$1,000,000 \$250,000 \$2,000,000 \$1,000,000 \$2,000,000 \$1,000,000				
VUL Accommistor   VUL Accommistor   VUL Protector   Si-60   Si-000,000   18-50   Si-000,000   18-50   Si-000,000   18-50   Si-000,000   18-50   Si-000,000   Si		TERM	Indexed UL Accumulator or Protector  Yourtife Current Assumption UL  Yourtife Guaranteed Level Term		51-60 61-65 18-50 51-60 18-50 51-60 18-50 51-60	\$1,000,000 \$250,000 \$2,000,000 \$1,000,000 \$2,000,000 \$1,000,000 \$2,000,000 \$2,000,000				
VIL Protector	Nationwide	TERM	Indexed UL Accumulator or Protector  Yourtife Current Assumption UL  Yourtife Guaranteed Level Term	- x	51-60 61-65 18-50 51-60 18-50 51-60 18-50 51-60 18-50 51-60	\$1,000,000 \$250,000 \$2,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$2,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000		Intelligent UW (Acceleration)	<u>cuck</u>	Tele-interview and abbreviated exam
Pacific Life (Promise)   Term	Nationwide	TERM	Indexed UL Accumulator or Protector YourLife Current Assumption UL YourLife Guaranteed Level Term No-Lapse Guarantee UL	- x	51-60 61-65 18-50 51-60 18-50 51-60 18-50 51-60 18-50 51-60 51-60 51-60	\$1,000,000 \$250,000 \$2,000,000 \$1,000,000 \$2,000,000 \$1,000,000 \$2,000,000 \$1,000,000 \$2,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000		Intelligent UW (Acceleration)	сисх	Tels-intensiev and abbreviated exam
YourLife VL 100	Nationwide	TERM	Indexed UL Accumulator or Protector  YourLife Current Assumption UL  YourLife Guaranteed Level Term  No-Lapse Guarantee UL  VUL Accumulator	- x	51-60 61-65 18-50 51-60 18-50 51-60 18-50 51-60 18-50 51-60 18-50 51-60	\$1,000,000 \$250,000 \$2,000,000 \$1,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000		intelligent UW (Acceleration)	<u>cucx</u>	Tele-interview and abbreviated exam
Pacific Life (Promise)   Term   PL Promise Term (10, 15, 20, 25, 30)   X   18-60   \$3,000,000   \$18-60   \$3,000,000   \$8xandard or Better   Rate Classes   Swift Salling   CLICK   Clearls (page 59-60) who don't qualify for PL Swift Salling accelerated underwriting are automatically assessed for our PL Smooth Salling fluidless underwriting for a seamless client experience   Rate Classes   Swift Salling   CLICK   Clients (page 59-60) who don't qualify for PL Swift Salling accelerated underwriting are automatically assessed for our PL Smooth Salling fluidless underwriting for a seamless client experience   Rate Classes   Swift Salling   CLICK   Clients (page 59-60) who don't qualify for PL Swift Salling accelerated underwriting are automatically assessed for our PL Smooth Salling fluidless underwriting for a seamless client experience   Rate Classes   Swift Salling   CLICK   Clients (page 59-60) who don't qualify for PL Swift Salling accelerated underwriting are automatically assessed for our PL Smooth Salling fluidless underwriting for a seamless client experience   Rate Classes   Swift Salling   CLICK   Clients (page 59-60) who don't qualify for PL Swift Salling accelerated underwriting are automatically assessed for our PL Smooth Salling fluidless underwriting for a seamless client experience   Rate Classes   Swift Salling   CLICK   Clients (page 59-60) who don't qualify for PL Swift Salling accelerated underwriting are automatically assessed for our PL Smooth Salling fluidless underwriting for a seamless client experience   Rate Classes   Swift Salling   CLICK   Clients (page 59-60) who don't qualify for PL Swift Salling accelerated underwriting are automatically assessed for our PL Smooth Salling   CLICK   Clients (page 59-60) who don't qualify for PL Swift Salling   CLICK   Clients (page 59-60) who don't qualify for PL Swift Salling   CLICK   Clients (page 59-60) who don't qualify for PL Swift Salling   CLICK   Clients (page 59-60) who don't qualify for PL Swift Salling   CLICK   Clients (page 59-60) who do	Nationwide	TERM UL VUL	Indexed UL Accumulator or Protector  YourLife Current Assumption UL  YourLife Guaranteed Level Term  No-Lapse Guarantee UL  VUL Accumulator  VUL Protector	_ x	51-60 61-65 18-50 51-60 18-50 51-60 18-50 51-60 18-50 51-60 18-50 51-60 18-50 51-60	\$1,000,000 \$250,000 \$2,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000		intelligent UW (Acceleration)	<u>cucx</u>	Tele-intensiew and abbreviated exam
IUL	Nationwide	TERM UL VUL	Indexed UL Accumulator or Protector  YourLife Current Assumption UL  YourLife Guaranteed Level Term  No-Lapse Guarantee UL  VUL Accumulator  VUL Protector  YourLife 2D-Pay WL	x	51-60 61-65 18-50 51-60 18-50 51-60 18-50 51-60 18-50 51-60 18-50 51-60 18-50 51-60 18-50 51-60 18-50	\$1,000,000 \$250,000,000 \$2,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,00		Intelligent UW (Acceleration)	<u>CUCK</u>	Tele-interview and abbreviated exam
IUL   IUL Flex II		TERM UL VUL WL	Indexed UL Accumulator or Protector  YourLife Current Assumption UL  YourLife Guaranteed Level Term  No-Lapse Guarantee UL  VUL Accumulator  VUL Protector  YourLife 20-Pay WL  YourLife WL 100	-	\$1-60 61-65 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 \$1-60	\$1,000,000 \$250,000,000 \$2,000,000 \$1,000,000 \$2,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000	TOB  Standard or Better			
TERM   Term (2020)		TERM UL VUL WL Term	Indexed UL Accumulator or Protector  YourLife Gurrent Assumption UL  YourLife Guaranteed Level Term  No-Lapse Guarantee UL  VUL Accumulator  VUL Protector  YourLife 20-Pay WL  YourLife WL 100  PL Promise Term (10, 15, 20, 25, 30)	-	\$1-60 61-65 18-50 \$1-60 18-50 \$1-60 18-50 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50	\$1,000,000 \$290,000 \$2,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1	TOB  Standard or Better			
Principal   U.   U. Provider Edge II   X   18-40   \$3,000,000   Y+NT - SNT   Accelerated UW   U. Provider Edge II   U.   U. Flow idea and approve AU, Principal will rever to traditional U/W. Pl completed by Principal employees   18-40   \$3,000,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2500,000   41-60   \$3,2		TERM UL VUL WL Term	Indexed U. Accumulator or Protector YourLife Gurrent Assumption U.L YourLife Guaranteed Level Term No-Lapse Guarantee U.L VUL Accumulator VUL Protector YourLife 20-Pay WI. YourLife WI. 100 Pt. Promise Term (10, 15, 20, 25, 30) Indexed Universal Life Accumulation II	-	\$1-60 61-65 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 18-50 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60 \$1-60	\$1,000,000 \$290,000 \$2,000,000 \$2,000,000 \$2,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000	TOB  Standard or Better			
UL UL Frovider Edge II 41-60 52,500,000  UL UL Flex III 41-60 52,500,000  41-60 52,500,000  41-60 52,500,000  41-60 53,000,000  41-60 53,000,000  41-60 53,000,000  41-60 53,000,000		TERM UL VUL WL Term IUL	Indexed U. Accumulator or Protector YourLife Gurrent Assumption U.L YourLife Guaranteed Level Term No-Lapse Guarantee U.L VUL Accumulator VUL Protector YourLife 20-Pay WI. YourLife WI. 100 Pt. Promise Term (10, 15, 20, 25, 30) Indexed Universal Life Accumulation II	-	\$1.60 61.65 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 18.50 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60 \$1.60	\$1,000,000 \$25,000,000 \$2,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000	TOB  Standard or Better			
UL UL Flex III W Extended NLG Rider 41-60 \$2,200,000 18-40 \$3,000,000 41-60 \$2,500,000 41-60 \$2,500,000	Pacific Life (Promise)	TERM  UL  VUL  WL  Term  IUL  IUL  TERM	Indexed UL Accumulator or Protector YourLife Gurrent Assumption UL YourLife Guaranteed Level Term No-Lapse Guarantee UL VUL Accumulator VUL Protector YOULLife 20-Pay WL YourLife 20-Pay WL YourLife WL 100 PL Promise Term (10, 15, 20, 25, 30) Indexed Universal Life Accumulation II IUL Flex II	x	\$1.60 61.65 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 18.50 51.60 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50	\$1,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000	TOB  Standard or Better Rate Classes	Swift Salling	CUCK	Clients (age \$0.60) 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
UL THEX III WY CRITERIOR NICH 41-60 \$2,500,000	Pacific Life (Promise)	TERM  UL  VUL  WL  Term  IUL  IUL  TERM	Indexed UL Accumulator or Protector YourLife Gurrent Assumption UL YourLife Guaranteed Level Term No-Lapse Guarantee UL VUL Accumulator VUL Protector YourLife 20-Pay WL YourLife 20-Pay WL TourLife WL 100 PL Promise Term (10, 15, 20, 25, 30) Indexed Universal Life Accumulation II IUL Flex II Term (2020)	x	\$1.60 61.65 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50	\$1,000,000 \$2,000,000 \$2,000,000 \$1,000,000 \$2,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000	TOB  Standard or Better Rate Classes	Swift Salling	CUCK	Clients (age \$0.60) 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.
	Pacific Life (Promise)	TERM  UL  VUL  WL  Term  IUL  IUL  TERM  UL	Indexed UL Accumulator or Protector YourLife Gurrent Assumption UL YourLife Guaranteed Level Term No-Lapse Guarantee UL VUL Accumulator VUL Protector YourLife 20-Pay WL YourLife 20-Pay WL YourLife WL 100 PL Promise Term (10, 15, 20, 25, 30) Indexed Universal Life Accumulation II IUL Flex II Term (2020) UL Provider Edge II	x	\$1.60 61.65 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 18.50 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60 51.60	\$1,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000 \$2,000,000	TOB  Standard or Better Rate Classes	Swift Salling	CUCK	Clients (age \$0.60) 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.
	Pacific Life (Promise)	TERM  UL  VUL  WL  Term  IUL  IUL  TERM  UL  UL	Indexed Ut. Accumulator or Protector Yourtife Gurrent Assumption Ut. Yourtife Guaranteed Level Term No-Lapse Guarantee Ut. VUL Accumulator VUL Protector Yourtife 20-Pay Wt. Yourtife 20-Pay Wt. Yourtife Wt. 100 Pt. Promise Term (10, 15, 20, 25, 30) Indexed Universal Life Accumulation II IUL Flex II Term (2020) Ut. Provider Edge II Ut. Flex III	x	\$1.60 61.65 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50 18.50	\$1,000,000 \$2,000,000 \$2,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000 \$3,000,000	TOB  Standard or Better Rate Classes	Swift Salling	CUCK	Clients (age \$0.60) who don't qualify for PL Swift Soiling accelerated underwriting are automatically assessed for our PL Smooth Soiling fluidless underwriting for a seamless client experience

	TERM	Classic Choice Term		18-45	\$1,000,000				
Protective	ILKWI	Classic Choice Term	x	46-60	\$500,000		PLUS	<u>CLICK</u>	Goes through Accelerated UW or moved to Traditional UW. Takes 48-72 hours from signature
	UL	Lifetime Assurance UL and ProClassic UL		18-45	\$1,000,000	P+NT - SNT			
		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				
	IUL	PruLife Index Advantage UL		18-60	\$3,000,000				
	TERM	All Term Products (Not PruTerm One)	1	18-60	\$3,000,000	i			
Prudential	UL	PruLife Custom Premier II	٠.	18-60	\$3,000,000	P+NT - SNT	PruFast Track	CLICK	Encourage the insured to complete the PI as soon possible. Speed of process depends on completion of PI and receipt of MIB Auth
Fiddendal	UL	PruLife Essential UL	1 ^	18-60	\$3,000,000	PTINI - SINI	FIGUREST FIELD	CEPEK	Encountry the Interest of Compact and Compact and Compact of process depends on compaction of Compact of Interest of Compact of Comp
	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	CUCK	Each application requires a telephone interview instead of a paramed visit.
SBLI	TERM	Level Term	x					<u>CLICK</u>	
	IUL	Eclipse Accumulator IUL	X	18-50	\$2,000,000	P+NT - SNT			1
			x	51-60	\$1,000,000	P+NT, PNT		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	
		Eclipse Accumulator IUL w/ Income Protection Flex Agreement	x	18-50	\$2,000,000	P+NT - SNT	D WriteFit Underwriting D D	cuck	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
			x	51-60	\$1,000,000	P+NT, PNT			
			v	18-50	\$2,000,000	P+NT - SNT			Approval for coverage within 24 hours ofter completion of the tele-interview
		Eclipse Protector II IUL	x	10-30	32,000,000	PREF TOB - STD			
				51-60	\$1,000,000	P+NT - SNT PREF TOB - STD			
Securian	TERM	Advantage Elite Select		18-50	\$2.000.000	P+NT - SNT			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 16-54, Standard: \$100,000 to \$250,000 for ages 16-54, Standard or better
securian			×	51-60	\$1,000,000	P+NT, PNT			
-			_ X			P+NT - SNT			
	VUL -	Premier VUL	X 18-50	18-50	\$2,000,000	PREF TOB - STD			Approval for coverage within 24 hours after completion of the tele-interview
				51-60	\$1,000,000	P+NT - SNT			
			x	51-60	\$1,000,000	PREF TOB - STD			
		VUL Defender	x	18-50	\$2,000,000	P+NT - SNT			Approval for coverage within 24 hours after completion of the tele-interview
				-		PREF TOB - STD P+NT - SNT PREF TOB - STD			
				51-60	\$1,000,000				
	IUL UL		x	18-50	\$2,000,000	P+NT - SNT	Accelerated UW	<u>CLICK</u>	
		Symetra Accumulator IUL, Symetra Protector IUL		51-60	\$1,000,000				
Symetra		Symetra CAUL	х	18-50	\$2,000,000				
				51-60	\$1,000,000				
			1	51-60	\$1,000,000				

## Non Med Underwriting for AIMCOR Core & Affiliate Carriers

Legal & General Am	erica TE	ERM	OPTerm 15, 20, 25, 30	Paper App	20-60	\$2,000,000	All classes, including Sub-standard	Lab Lift	<u>CLICK</u>	Approved in All states except Connecticut, Hawaii and Alaska. NY / eDelivery available
Pacific Life (Promise)	se) l	UL	PL Promise GUL	×	50-69	\$1,000,000	All Classes	Smooth Sailing	<u>CLICK</u>	Comprehensive physical and blood work from applicant's PCP within 18 months, up to two years of history may be requested
	TE	ERM	PL Promise Term							
Transamerica	TE	ERM	Trendsetter LB	۸.	18-45	\$250,000 - \$2.000,000	ALL RATE CLASSES			
		E. C. C.		^	46-55		AVAILABLE			
	TE	ERM	Trendsetter Super	×	18-45	\$100,000 -\$2,000,000	ALL RATE CLASSES AVAILABLE	Non-Medical UW	<u>CLICK</u>	U.S. Clizen applicants - Living Benefits available with Trendecter LB - Non-medical requirements - No child riders or monthly income riders - Joint owners will not be eligible for e-delivery-excludes NY, Guarn, Virgin Islands & Puerto Rico
	11	IUL	FFIUL		46-55	\$100,000 - \$1,000,000	ALL RATE CLASSES AVAILABLE			