

Accelerated Underwriting Programs

CARRIER	PRODUCTS	AGE	RISK CLASSES	FACE AMOUNTS	PROCESSING	NOTES
Banner (Legal and General)	OPTerm 10, 15, 20, 25,30	20-50	Standard Plus NT Preferred NT Preferred Plus NT	Min: \$100,000 Max: \$500,000	Drop a ticket to AppAssist, LGA call center conducts phone interview. If client qualifies, MIB, MVR, Rx check. Client can not have prior file w/substandard uw class, postpone, or decline. No lapse or replacement in last 2 years. If client does not qualify, traditional underwriting to process case.	One inch automatically added to client's height for potential rate class boost
Lincoln Financial	TermAccel 15, 20, 30 yrs	18-50	Preferred Plus Preferred NT Standard NT Preferred Tobacco Standard Tobacco	Min: \$100,000 Max: \$500,000	Submit eTicket, Rx Check, MVR, MIB, ID Check, phone interview. If client qualifies, policy sent via eDelivery. If client does not qualify, vitals and physical measurements will be ordered.	Contact home office product state availability.
Principal	All Life Products	18-60	Preferred Super Preferred	Min: \$50,000 Max: \$1,000,000	Review qualification checklist to determine good candidate If client answered "Yes" to the checklist, continue on Complete parts A and C of the app Complete Principal TeleApp interview (888-TeleApp, Option 1)	No major medical conditions Build falls within Build Chart
SBLI	Guaranteed Level Premium Term	18-60	All UW Classes	Min: \$100,000 Max: \$500,000	Drop Ticket: ZipApp to place and complete Part 1 & 2 in either APPS or EMSI Paper App: Part 1 as normal, Part 2 completed by phone in either APPS or EMSI	Available May 23, 2016 All states except NY and MT

The information contained here is a summary of information obtained from the carriers listed as of May 2016. No guarantee either expressed or implied is given regarding the accuracy of the information provided. Life is not liable for any obligation created from the use of this information. Refer to carrier-specific underwriting guidelines and bulletins for complete details.

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