

ACCELERATED UNDERWRITING PROGRAMS

	Carrier	Brighthouse Financial	Global Atlantic	John Hancock	John Hancock	Lincoln Financial
	Program Name	Simple Underwriting	Fast Lane	ExpressTrack	Simplified Life	LincXpress
Quoting Options	Illustrations / Quoting	WinFlex & MetLife Solutions™	Winflex, Global Atlantic Software, Term Quoting Engines	Winflex, JH Illustrator	www.jhillustrator.com & www.jhsimplifiedlife.com	WinFlex & Lincoln DesignIt™
	Products Available	Premier Accumulator Universal Life (PAUL)	All products with the exception of Survivorship Builder and COLI	All Single Life Term and Permanent with the exception of SmartProtect Term	Simplified Life VUL	All term and permanent products (excluding Lincoln LifeElements® One-Year Term, Lincoln TermAccel®, and Lincoln MoneyGuard®)
	Issue Age Limits	Ages 21 - 75	Ages 18-60	Ages 20 - 60	Ages 30 - 60	Lab Free: Ages 18 - 60
	Face Amount Limits	Ages 21 - 65 \$2,500,000 Ages 66 - 75 \$1,000,000	Ages 18 - 50 \$1,000,000 Ages 51 - 55 \$500,000 Ages 56 - 60 \$250,000	Up to \$1,000,000	No specific face amount limit. See Nuances below for additional details.	\$1,000,000 or less
	Risk Classes Available	Standard Non-Smoker Standard Smoker	Standard or Better for both Non-tobacco and Tobacco	Standard or Better for both Non-tobacco and Tobacco	Simplified Issue Non-Smoker Simplified Issued Smoker	Preferred Plus - Table H
Application Submission	Paper Application	No	Yes	No	No	No
	Electronic Application	No	Yes	No	No	No
	Paper Ticket	Yes	No	Yes	Yes	Yes
	Electronic Ticket	No	No	Yes	Yes	Yes
	Electronic Application/Ticket Platforms Supported	Brighthouse Financial Express Order Ticket	Global Atlantic Submission Process	JH Sales Net or JH Illustrator	JH Sales Net, PaperClip or ExamOne	iGo or Agency Specific Link
	Binding Coverage Available?	Yes	Yes	No	No	No
Underwriting Process	Database Checks	MIB, MVR, Prescription Check	MIB, MVR, Prescription, Public Records Check	MIB, MVR, Prescription	MIB, MVR, Prescription	MIB, MVR, Prescription
	Labs Required?	No	No	No	No	Preferred Plus & Preferred - Lab Free; Otherwise Labs Required
	Medical Records Required?	Ages 21 - 65: Underwriter Discretion Ages 66 - 75: Yes	Underwriter Discretion	No	No	Underwriter Discretion
	Type of Phone Interview (PHI or Tele-Interview)	Tele-Interview	PHI	Tele-Interview	Tele-Interview	Tele-Interview
	Phone Interview Fulfillment	Brighthouse Financial UW Team	EMSI	JH Vendor Team	John Hancock UW Team	Lincoln Tele-app Team
	Post Interview Turnaround Time	1 - 2 days from In Good Order	1 - 2 days if lab free	Offer within 3 business days from In Good Order	Policy within 8 business days from In Good Order	No current stated turnaround time
Policy Delivery	Electronic Policy Sent to Consumer	Yes	No	No	Yes	Yes
	Electronic Delivery Available	Yes	No	No	No	Yes
	Electronic Signature Available	Yes	No	No	No	Yes
	Payment Options for Initial & Ongoing	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
Program Information and Links	Convertible	Not Applicable	Yes	Yes	Not Applicable	Normal Conversion Rules for Term Products
	Quality Control Process	Senior Underwriting Review on cases that warrant additional scrutiny	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.	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 14 or better without medical records, option for traditional underwriting.
	Program Nuances	Available for Single Premum cases only.	Automatically used/mandatory for all qualifying cases	Vitality and LTC Riders available	Coverage limited to minimum face solve based on premium. Premium must be between \$10K and \$20K annually for a minimum of five years.	Client contacted within 24 - 48 hours by LincolnXpress Team Member for Tele-interview. Replacement & Privacy Notice Required
	Program Overview	Simple Underwriting	Fast Lane	ExpressTrack	Simplified Life VUL	LincXpress
	States not Available	N/A	NY	NY	NY, PR, Guam	NY

Updated 05/11/2018

Not binding. For informational purposes only.

Please consult carrier specific documentation for additional details.

ACCELERATED UNDERWRITING PROGRAMS

	Carrier	Lincoln Financial	Mutual of Omaha	Nationwide	Principal Financial	Protective
	Program Name	TermAccel®	Accelerated Underwriting	Intelligent Underwriting	Accelerated Underwriting	PLUS
Quoting Options	Illustrations / Quoting	WinFlex, Lincoln DesignIt™, & Term Quoting Engines	Winflex	Winflex & Nationwide Life Illustrator	Winflex & Principal Edge	Winflex & Protective Software
	Products Available	Lincoln TermAccel® 15, 20, and 30 year	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
	Issue Age Limits	Ages 18 - 50	Ages 18 - 55	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60
	Face Amount Limits	\$100,000 - \$500,000	\$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
	Risk Classes Available	Preferred Plus - Table 4	Standard Non-Smoker up to Preferred Plus	Preferred, Preferred Plus, or Tobacco Preferred	Preferred or Super Preferred	18 - 45: Select Preferred, Preferred, Standard Non-Tobacco 46 - 60: Select Preferred, Preferred
Application Submission	Paper Application	No	No	No	Yes	No
	Electronic Application	No	No	Yes	Yes	No
	Paper Ticket	No	No	No	No	No
	Electronic Ticket	Yes	Yes	No	Yes	Yes
	Electronic Application/Ticket Platforms Supported	iGo or agency specific link	Speed eTicket through iGo	iPipeline	iGo	iGo, EZ-App, LifeSpeed, IXN
	Binding Coverage Available?	Yes	Yes	Yes	Yes	Yes
Underwriting Process	Database Checks	MIB, MVR, Prescription	MIB, MVR, Prescription Check	MIB, MVR, Prescription Check	MIB, MVR, Prescription Check	MIB, MVR, Prescription, TRL
	Labs Required?	Preferred Plus - Lab Free; Otherwise Labs Required	Preferred Plus & Preferred - Lab Free; Otherwise Labs Required	Preferred Plus & Preferred - Lab Free; Otherwise Labs Required	Preferred Plus & Preferred - Lab Free; Otherwise Labs Required	May qualify for Lab Free Underwriting
	Medical Records Required?	No	Underwriter Discretion	No	Lab Free Qualifying: No Records Required	Required if Full Underwriting is necessary
	Type of Phone Interview (PHI or Tele-Interview)	PHI	Tele-Interview	Tele-Interview	PHI	Tele-Interview
	Phone Interview Fulfillment	Lincoln TermAccel® Team	Exam One	Conduit	Principal Team	Protective TeleLife Team
	Post Interview Turnaround Time	Decision No More than 20 business days s/t Client Availability	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
Policy Delivery	Electronic Policy Sent to Consumer	Required	No	No	No	Yes
	Electronic Delivery Available	Yes	No	No	No	Yes
	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 Only	EFT & Paper Check Credit Card (Initial Payment only) EFT & Paper Check
Program Information and Links	Convertible	Yes	Yes	Yes	Normal Conversion Rules for Term Products	Normal Conversion Rules
	Quality Control Process	If client can not be underwritten at T4 or better without medical records, option for LifeElements Term and traditional underwriting.	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.
	Program Nuances	Sub-Standard Risks available for this Accelerated Underwriting Program	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.
	Program Overview	TermAccel®	Accelerated Underwriting	Accelerated Underwriting	Accelerated Underwriting	Protective Life Underwriting Solution
	States not Available	NY	NY	NY	N/A	NY

ACCELERATED UNDERWRITING PROGRAMS

Carrier	Securian Financial	Securian Financial	Transamerica	Voya	
Program Name	WriteFit	WriteFit Express	Point-of-Sale	Orange Pass™	
Quoting Options	Illustrations / Quoting	Winflex and Minnesota Life website	Winflex and Minnesota Life website	Winflex & Transamerica Software	Winflex & Voya Presents
	Products Available	All Single Life products	Advantage Elite Select Term, Secure Protector & Accumulator Whole Life, Orion IUL	<i>Trendsetter Super® & Trendsetter LB®</i>	Voya IUL Accumulator Voya IUL Protector
	Issue Age Limits	Ages 18 - 60	Ages 0 - 55	SUPER: 18 - 70; LB: 18 - 60	Ages 0 - 50
	Face Amount Limits	\$100,000 - \$1,000,000 Permanent \$250,000 - \$1,000,000 Term	\$250,000 and under, depending on age and product	<i>Trendsetter SUPER® 18 - 60: \$99,999</i> <i>Trendsetter SUPER® 61 - 70: \$50,000</i> <i>Trendsetter LB®: \$249,999</i>	0 - 15: \$250,000 16 - 50: \$500,000
	Risk Classes Available	Standard or Better on Nontobacco Preferred Tobacco	Preferred NonTobacco: 0 - 15 Standard NonTobacco: 16 - 55	Standard NonTobacco Standard Tobacco	Preferred NonTobacco: 16 - 50 Standard NonTobacco: 0 - 50 Standard Tobacco: 16 - 50
Application Submission	Paper Application	No	No	No	No
	Electronic Application	Yes	Yes	Yes	No
	Paper Ticket	No	No	No	Yes
	Electronic Ticket	No	No	No	Yes
	Electronic Application/Ticket Platforms Supported	Minnesota Life website eApp Portal	Minnesota Life website eApp Portal	iGo	iGo and Voya eSubmit
	Binding Coverage Available?	Yes	Yes	Yes	Yes
Underwriting Process	Database Checks	MIB, MVR, Prescription, Credit Information, Court Records, Property Records	MIB, MVR, Prescription	MIB, MVR, Prescription	MIB, MVR, Prescription
	Labs Required?	Underwriter Discretion	No	No	Underwriter Discretion
	Medical Records Required?	Underwriter Discretion	No	No	Underwriter Discretion
	Type of Phone Interview (PHI or Tele-Interview)	Tele-Interview	Tele-Interview	No	Underwriter Discretion
	Phone Interview Fulfillment	ExamOne	Exam One	N/A	Voya UW Team
	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	Offer within 3 business days from In Good Order
Policy Delivery	Electronic Policy Sent to Consumer	No	No	Yes	No
	Electronic Delivery Available	No	No	Yes (Not in GA or UT)	No
	Electronic Signature Available	No	Not for Delivery	Yes	No
	Payment Options for Initial & Ongoing	EFT & Paper Check Only	EFT & Paper Check Only	EFT Only	EFT & Paper Check Only
Program Information and Links	Convertible	Normal Conversion Rules for Term Products	Yes (Term Products)	Yes	Not Applicable
	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	Underwriter Discretion for review of application
	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	Table ratings available up to a maximum of Table P
	Program Overview	WriteFit	WriteFit Express	Point of Sale Decision	Orange Pass™
	States not Available	NY	N/A	CA & NY	No IUL Accumulation in NY; Global Choice Available in NY