



# Fluidless/Accelerated Underwriting for Core Carriers

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This information has been collected from our core carriers and many of our BGA Partners. Where possible, links to available resources have been provided. It is up to date as of the version date above. Every effort was made to ensure the accuracy of the information contained herein, but the information is continually changing. When it is necessary to distinguish between accelerated underwriting programs, please find that "AU" stands for an Accelerated Underwriting program. "PFU" stands for potential, non-paramed, fluidless programs. In these cases, carriers will consider recent physicals w/labs to potentially replace the requirement for a paramed w/labs.

Carrier	Program Name	Age Range	Face Amount Limits	Products	Rate Classes	Application Submission Method	Processing	More Info	Notes
AIG	Non-Medical UW	0 - 50, 18 - 50 in NY	Less than \$500K	Max Accumulator+, AG Platinum Choice VUL 2	Up to Pref'd Plus	AG Quick Ticket, or Paper App with agent-completed Part B	Ph. interview (Quick Ticket), MVR, MIB, RX	<a href="#">Guide</a>	<a href="#">4/8/2020 UW Bulletin</a> <a href="#">New Normal Playbook</a>
Allianz	Accelerated UW (AU), Exam Alternatives (PFU)	AU: 25-60 PFU: 18-60, 12m	\$3M	Life Pro+ Advantage FIUL	AU: Pref'd Plus NT, Pref'd NT PFU: All non-rated	ApplyNOW Life Insurance Worksheet.	Ph. interview (ApplyNOW), MVR, MIB, RX, cons. report (AU and PFU over 25)	<a href="#">Guide</a>	<a href="#">04/2020 Bulletin</a> <a href="#">COVID-19 UW webpage</a>
Columbus Life	Accelerated UW (AU), and Fluidless (PFU)	AU: 18-55; PFU: 18-45, 24m; 46-55, 12m	\$1M	Indexed Expl. Plus IUL, Voyager UL w/NLG, Expl. Plus UL	AU: Std to Super Pref'd PFU: Std max	iGO eApp Paper App.	Ph. interview, MVR, MIB, RX, predictive analytic score and criminal records.	<a href="#">Bulletin</a>	<a href="#">COVID-19 Update Page</a>
Equitable	Accumulation Streamlined UW Program	18 - 55	\$2M	BrightLife Grow IUL, VUL Optimizer, COIL	IUL/VUL: max of Std Plus COIL: max of Pref'd	iGO eApp (preferred) Paper App.	MVR, MIB, RX, predictive analytics	<a href="#">Flyer</a>	Avail. in NY.
Global Atlantic	Fast Lane UW (AU), Expanded Fluidless UW (PFU)	18 - 60	AU: Age 18-50: \$1M; Age 51-55: \$500K; Age 56-60: \$250K PFU: Age 18-60: \$2M, Phys w/in 12m	Lifetime Builder ELITE IUL, Lifetime Foundation ELITE IUL, Global Accumulator IUL	Premier NT, Pref'd NT and Tobacco, Std Plus NT (term only), Std NT and Tobacco	Dropticket, Paper App.	Ph. interview, MVR, MIB, RX, statistical modeling	<a href="#">Website</a>	<a href="#">3/2020 NB and UW Bulletin</a> <a href="#">4/15/20 UW Bulletin</a>
John Hancock	ExpressTrack (AU), Expanded Fluidless (PFU)	AU: 18-60 PFU: 18-70	AU: \$3M; PFU: Age 18-65: \$5M; Age 66-70: \$3M	All single-life Term or Perm., includes LTC and CI Riders	Std through Super Pref'd	Paper App (w/Pt 2), JHLife eTicket or Paper Tkt, iPipeline Drop Tkt or ApplcInt	Ph. Interview (for tickets only), MVR, MIB, RX	<a href="#">Guide</a>	<a href="#">Added HumanAPI, expanded UW guidelines on 4/8.</a>
Legal & General	Accelerated UW (AU), Expanded Fluidless (PFU)	AU: 20 - 50 PFU: 20 - 70	AU: OPTerm 10, Age 20-50: \$500K OPTerm 15, 20, 25, 30, 35, 40, Age 20-40: \$1M, Age 41-45: \$750K, Age 46-50: \$500K PFU: All Products Age 20-50: \$2M /Phys w/in 24m Age 51-60: \$1M /Phys w/in 18m Age 61-65: \$1M /Phys w/in 12m Age 66-70: \$500K /Phys w/in 6m	OPTerm 10, 15, 20, 25, 30, 35, 40	AU: Std Plus NT or better PFU: Table 3 or better	AppAssist drop ticket	Ph. Interview, MVR, MIB, RX, FCRA Cons. report	<a href="#">AU Guide</a>	<a href="#">COVID Site</a> <a href="#">04/08/2020 UW Update</a> HumanAPI: - Age 20-50: \$2 million max - Age 51-60: \$1 million max
Lincoln Financial	LincXpress Tele-App or Lincoln TermAccel w/lab-free consideration	18 - 60	\$1M	All perm. products, LifeElements and TermAccel level term products except One Year Term.	Pref'd Plus NT, Pref'd NT and Std NT	LincXpress: eTicket or paper ticket; TermAccel: eTicket only	Ph. Interview, MVR, MIB, RX	<a href="#">Guide</a>	<a href="#">COVID-19 website</a> <a href="#">COVID UW Update 4/13</a>
Mutual of Omaha	Accelerated UW	18 - 55	\$2M	Term Life Ans. 10, 15, 20, 30 Inc. Adv. IUL, Life Prot. Adv. IUL	Std, Std Plus, Pref'd and Pref'd Plus	Speed eTicket (drop ticket)	Ph. Interview, MVR, MIB, RX	<a href="#">Updated AU Flyer</a>	Important updates <a href="#">here</a> <a href="#">COVID UW Update 4/14</a>
National Life	EZ UW	18 - 65	Age 18-50/WL&IUL: \$3M; Age 18-50/Term: \$2M; Age 51-60/All: \$1M; Age 61-65: \$250K	FlexLife IUL, PeakLife IUL, TotalSecure WL, Term	Elite, Pref'd, Select, Std	Full application, including Part B: iGO eApp, paper, or remote app.	MIB, RX, FCRA Cons. report	<a href="#">Guide</a>	<a href="#">Limit increased to \$3M</a> Avail. in NY
Nationwide	Intelligent UW w/Acceleration (AU); Medical Reqmnt. Substitution (PFU)	AU: 18 - 60 PFU: Max age 60, 24m	AU: Age 18-50: \$2M ; Age 51-60: \$1M PFU: \$2.5M for Term; \$5M for Permanent	YourLife: Term, WL 100, 20-pay WL, IUL Accum, IUL Protector; IUL: Accum II, Protector II; VUL: Accum. Protector: GUL II	NT Pref'd Plus, NT Pref'd, Tobacco Pref'd, NT Std Plus, Std	iGO eApp, Paper app	Ph. Interview, MVR, MIB, RX	<a href="#">Guide</a>	<a href="#">COVID-19 Update (04/2020)</a>
Pacific Life	PL Smooth Sailing (AU) Temp. UW Adj. (PFU)	AU: 50 - 69 PFU: Max age 60	\$1M	PL Promise: Term, GUL	AU: All classes PFU: Std or better	PL Express App (eTicket) or paper app	Ph. Interview, MVR, MIB, RX, APS	<a href="#">Guide</a>	<a href="#">NEW UW Update (5/4)</a> <a href="#">COVID-19 Website</a>
Principal	Accelerated UW (AU) & Expanded Fluidless UW (PFU)	18 - 60	AU: Age 18-60: \$1M (SUL=\$2M) PFU: Age 18-40: \$2.5M, 24m; Age 41-60: \$2M, 24m	Term, UL, IUL, VUL, SUL, Benefit VUL II (NY only)	Std, Std Plus, Pref'd, Super Pref'd	Term, only: Principal Drop Ticket, iGO All products: Paper app.	Online Part B or Ph. Interview, MVR, MIB, RX For FL, physical in last 24mos	<a href="#">Guide</a>	<a href="#">3/24/20 - Temp. UW</a> , Added HumanAPI; avail. in NY <a href="#">COVID-19 Website</a>
Protective	PLUS	18 - 60	Age 18-45: \$1M Age 45-60: \$500K	Classic Choice Term Custom Choice UL (10 - 30)	Pref'd, Select Pref'd	EZ App, iGO Dropticket TeleLife EZ Worksheet	Ph. interview, MVR, MIB, RX, predictive analytic score	<a href="#">Guide</a>	<a href="#">COVID-19 Website</a>
Prudential	PruFast Track	18 - 60	\$3M	Most Term & Perm. (excl. PruTerm One & Survivorship)	Pref'd Best, Pref'd NT, Non- Smoker Plus, Non-Smoker Std	FastApp Drop Ticket or Xpress Worksheet	Ph. Interview or eClient Interview, MVR, MIB, RX	<a href="#">Guide</a>	<a href="#">Extended to \$3M on 4/3, added HumanAPI.</a> Avail. In NY.
SBLI	Accelerated UW	18 - 60	\$500K	Level Term 10, 15, 20, 25, 30 Whole Life	All classes	ZipApp drop ticket (iGO, ApplcInt) or paper app (Part 1)	Ph. Interview, MVR, MIB, RX, FCRA Cons. report	<a href="#">Guide</a>	<a href="#">4/17: UW update; Added HumanAPI; Not avail. in MT, NY.</a>
Securian	WriteFit	18 - 60	Age 18-50: \$3M Age 51-60: \$1M	All single-life products	Std or better	iGO Dropticket	Ph. Interview, MVR, MIB, RX, FCRA Cons. report	<a href="#">Updated Brochure</a>	<a href="#">4/10/20: WriteFit to \$3M</a> Avail. in NY.
Symetra	Accelerated UW	18 - 60	Age 18-50: \$2M Age 51-60: \$1M	Accumulator IUL, Protector IUL, UL-G, CAUL, (not HNWFN)	Std through Super Pref'd	All methods	Part I and II, MVR, MIB, RX	<a href="#">4/10 Guide</a>	<a href="#">4/15 UW Update</a>