

# Accelerated Underwriting Cheat Sheet

(Requirements are constantly changing. Double check with us.)

(all companies reserve the right to request a medical)

| Banner                  |       |               |                    |            |
|-------------------------|-------|---------------|--------------------|------------|
| Coverage                | Age   | Face          | UW Class           | Submission |
| Term                    | 20-50 | up to \$2mill | Standard or Better | iGO        |
| Term (lab Lift Program) | 20-60 | up to \$2mill | Standard or Better | iGO        |

| John Hancock |       |               |                    |            |
|--------------|-------|---------------|--------------------|------------|
| Coverage     | Age   | Face          | UW Class           | Submission |
| Term / UL    | 18-60 | up to \$3mill | Standard or Better | iGO        |

| Lincoln                   |       |                 |                    |            |
|---------------------------|-------|-----------------|--------------------|------------|
| Coverage                  | Age   | Face            | UW Class           | Submission |
| Term / UL                 | 18-60 | up to \$2.5mill | Table D or Better  | iGO        |
| UL (Professional Program) | 25-65 | up to \$20mill  | Standard or Better | iGO        |

| Mutual of Omaha |       |               |                    |            |
|-----------------|-------|---------------|--------------------|------------|
| Coverage        | Age   | Face          | UW Class           | Submission |
| Term / UL       | 18-60 | up to \$2mill | Standard or Better | iGO        |

| Nationwide     |       |                 |                    |            |
|----------------|-------|-----------------|--------------------|------------|
| Coverage       | Age   | Face            | UW Class           | Submission |
| Term / UL / WL | 20-50 | up to \$5mill   | Standard or Better | iGO        |
| Term / UL / WL | 51-60 | up to \$1mill   | Standard or Better | iGO        |
| IUL            | 30-60 | up to \$20mill* | Standard or Better | iGO        |

\*Must have full physical to include labs within the last 12 months.

| PAC Life |       |                |                    |            |
|----------|-------|----------------|--------------------|------------|
| Coverage | Age   | Face           | UW Class           | Submission |
| Term     | 18-60 | up to \$3mill  | Standard or Better | iGO        |
| Term     | 61-70 | up to \$3mill* | Standard or Better | iGO        |
| UL       | 18-70 | up to \$2mill* | Standard or Better | iGO        |

\*Must have full physical to include labs within the last 12 months.

| Protective |       |               |                    |            |
|------------|-------|---------------|--------------------|------------|
| Coverage   | Age   | Face          | UW Class           | Submission |
| Term / UL  | 18-50 | up to \$3mill | Table D or Better  | iGO        |
| Term / UL  | 51-60 | up to \$2mill | Standard or Better | iGO        |

| Prudential |       |               |                    |            |
|------------|-------|---------------|--------------------|------------|
| Coverage   | Age   | Face          | UW Class           | Submission |
| Term / UL  | 18-60 | up to \$3mill | Standard or Better | iGO        |

| SBLI      |       |               |             |            |
|-----------|-------|---------------|-------------|------------|
| Coverage  | Age   | Face          | UW Class    | Submission |
| Term / WL | 18-50 | up to \$1mill | All Classes | iGO        |

| Symetra  |       |               |                    |            |
|----------|-------|---------------|--------------------|------------|
| Coverage | Age   | Face          | UW Class           | Submission |
| Term     | 20-50 | up to \$3mill | Standard or Better | iGO        |

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