

Accelerated Underwriting Cheat Sheet

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

SBLI				
Coverage	Age	Face	UW Class	Submission
Term & WL	18-49	\$100K-\$750K	All and Table Ratings	Lovett EZ-EApp
Term & WL	50-60	\$100K-\$750K	All and Table Ratings	Lovett EZ-EApp

**** Non-Med guaranteed 18-49. Current medial file required 50-60.**

Banner				
Coverage	Age	Face	UW Class	Submission
Term	20-50	\$100K-\$2mill	Pref+, Pref Std+ NT	Lovett EZ-EApp
Term (Lab Lift Program)	20-60	\$100K-\$2mill	Pref+, Pref, Std+, NT	Lovett EZ-EApp

**** Banner reserves the right to request a medical**

John Hancock				
Coverage	Age	Face	UW Class	Submission
Term	18-60	\$100K-\$3m	STD or better	Lovett EZ-EApp

**** John Hancock reserves the right to request a medical**

Lincoln				
Coverage	Age	Face	UW Class	Submission
Term, UL	18-60	\$100K-\$1m	Pref Plus to Table D	LincXpress
UL & IUL	25-65	up to \$20m	PN+, PN & SN	Professional Program

**** Lincoln reserves the right to request a medical**

Nationwide				
Coverage	Age	Face	UW Class	Submission
Term, UL, IUL & WL	18-50	up to \$2m	STD or better	Ipipeline
Term, UL, IUL & WL	51-60	up to \$1m	STD or better	Ipipeline

**** Nationwide reserves the right to request a medical**

PAC Life				
Coverage	Age	Face	UW Class	Submission
Term	18-60	up to \$2m	STD or better	Lovett EZ-EApp
Term & UL	50-69	up to \$1m	STD or better	Lovett EZ-EApp

**** Pac reserves the right to request a medical**

Protective				
Coverage	Age	Face	UW Class	Submission
Term & UL	18-45	\$100K-\$1m	STD or better	Lovett EZ-EApp
Term & UL	46-60	\$100K-\$500K	STD or better	Lovett EZ-EApp

**** Protective reserves the right to request a medical**

Symetra				
Coverage	Age	Face	UW Class	Submission
Term	18-60	up to \$2mill	STD or better	ipipeline

**** Symetra reserves the right to request a medical**

Prudential				
Coverage	Age	Face	UW Class	Submission
Term	18-60	\$100K-\$3m	STD or better	Lovett EZ-EApp

**** Pru reserves the right to request a medical**

American National				
Coverage	Age	Face	UW Class	Submission
Term & UL	18-50	\$250,001-\$1m	STD or better	Lovett EZ-EApp
Term & UL	51-60	\$250,001-\$500K	STD or better	Lovett EZ-EApp

**** American National reserves the right to request a medical**

Mutual of Omaha				
Coverage	Age	Face	UW Class	Submission
Term & UL	18-60	\$100K-\$2m	STD or better	Lovett EZ-EApp

**** Mutual of Omaha reserves the right to request a medical**