

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 medical file required 50-60.

Banner				
Coverage	Age	Face	UW Class	Submission
Term 15, 20,25 & 30	20-40	\$100K-\$1m	Pref+, Pref Std+ NT	Lovett EZ-EApp
	41-45	\$100K-\$750K	Pref+, Pref Std+ NT	Lovett EZ-EApp
	46-50	\$100K-\$500K	Pref+, Pref Std+ NT	Lovett EZ-EApp
Term 10	20-50	\$100-500	Pref+, Pref Std+ NT	Lovett EZ-EApp

** Banner reserves the right to request a medical

John Hancock				
Coverage	Age	Face	UW Class	Submission
Term	18-65	\$100K-\$5m	STD or better	Lovett EZ-EApp
Term	66-70	\$100K-\$3m	STD or better	Lovett EZ-EApp

** John Hancock reserves the right to request a medical

North American				
Coverage	Age	Face	UW Class	Submission
Term 10, 15 & 20	18-60	\$100-\$1m	All with Flat Extras	North American Simple Submit

** North American 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

PAC Life				
Coverage	Age	Face	UW Class	Submission
Term 10,15,20, 25, 30	50-69	up to \$1m	STD or better	Lovett EZ-EApp
No-Lapse UL	50-69	up to \$1mil	STD or better	Lovett EZ-EApp

** Pac reserves the right to request a medical

Protective				
Coverage	Age	Face	UW Class	Submission
Term 10,15,20,25,30,40 & UL	18-45	\$100K-\$1m	STD or better	Lovett EZ-EApp
Term 10,15,20,25,30,40 & UL	46-60	\$100K-\$500K	STD or better	Lovett EZ-EApp

** Protective reserves the right to request a medical

Prudential				
Coverage	Age	Face	UW Class	Submission
Term 10,15,20, 25, 30	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
Secure Term 10, 15, 20, 30	18-50	\$250,001-\$1m	STD or better	Lovett EZ-EApp
Secure Term 10, 15, 20	51-60	\$250,001-\$500K	STD or better	Lovett EZ-EApp
Signature UL	18-50	\$25k - \$1mil	STD or better	Lovett EZ-EApp
Signature UL	51-60	\$25k - \$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 Life Answers 10, 15, 20, 30	18-60	\$100K-\$2m	STD or better	Lovett EZ-EApp

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