

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, iGO |
| Term & WL | 50-60 | \$100K-\$750K | All and Table Ratings | Lovett EZ-Eapp, iGO |

**** 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, iGO |
| Term (Lab Lift Program) | 20-60 | \$100K-\$2mill | Pref+, Pref, Std+, NT | Lovett EZ-Eapp, iGO |

**** 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, iGO |

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

| Lincoln | | | | |
|----------|-------|------------------|----------------------|----------------------|
| Coverage | Age | Face | UW Class | Submission |
| Term, UL | 18-60 | \$100K-\$2.5mill | Pref Plus to Table D | LincXpress, iGO |
| 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 | iGO |
| Term, UL, IUL & WL | 51-60 | up to \$1m | STD or better | iGO |
| IUL | 30-60 | up to \$20mill* | STD or better | iGO |

**** Nationwide reserves the right to request a medical. *Must have physical to include labs in last 12 months**

| PAC Life | | | | |
|-------------|-------|-------------|---------------|---------------------|
| Coverage | Age | Face | UW Class | Submission |
| Term | 18-60 | up to \$3m | STD or better | Lovett EZ-Eapp, iGO |
| Term | 61-70 | up to \$3m* | STD or better | Lovett EZ-Eapp, iGO |
| No-Lapse UL | 18-70 | up to \$2m* | STD or better | Lovett EZ-Eapp, iGO |

**** Pac reserves the right to request a medical. *Physical with labs required within past 12 months**

| Protective | | | | |
|------------|-------|---------------|---------------|---------------------|
| Coverage | Age | Face | UW Class | Submission |
| Term & UL | 18-50 | up to \$3mill | STD or better | Lovett EZ-Eapp, iGO |
| Term & UL | 51-60 | up to \$2mill | STD or better | Lovett EZ-Eapp, iGO |

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

| Symetra | | | | |
|----------|-------|---------------|---------------|------------|
| Coverage | Age | Face | UW Class | Submission |
| Term | 18-50 | up to \$3mill | STD or better | iGO |
| Term | 51-60 | up to \$2mill | STD or better | iGO |

**** 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, iGO |

**** 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 | iGO |

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