

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-\$2.5mill	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