

Accelerated Underwriting Cheat Sheet

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

(all companies reserve the right to request an aps or medical)

Banner				
Coverage	Age	Face	UW Class	Submission
Term	20-60	up to \$4mill	Table 4 or Better	iGO

John Hancock				
Coverage	Age	Face	UW Class	Submission
Term / UL	18-60	up to \$5mill	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 \$40mill	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	18-50	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	18-45	up to \$2mill	Table D or Better	iGO
Term / UL	46-60	up to \$1mill	Standard or Better	iGO

Prudential				
Coverage	Age	Face	UW Class	Submission
Term / UL	18-60	up to \$5mill	Standard or Better	iGO

SBLI				
Coverage	Age	Face	UW Class	Submission
Term / WL	18-50	up to \$1mill	All Classes	iGO
Term / WL	51-60	uo to \$500k	All Classes	iGO

Securian Financial				
Coverage	Age	Face	UW Class	Submission
Term	18-60	up to \$3mill	Standard or Better	iGO
Symetra				
Coverage	Age	Face	UW Class	Submission
Swift Term	20-60	up to \$5mill	Standard or Better	iGO

9.17.25