

ACCELERATED UNDERWRITING PROGRAM DETAILS

Carrier		AIG	Equitable	Equitable	Global Atlantic
Program Name		Non-Medical Underwriting	Accumulation Streamlined Underwriting Program	Easy Underwriting	Fast Lane
PRODUCT & CASE DESIGN	Products Available	Max Accumulator + 2 AG Platinum VUL 2	BrightLife Grow VUL Optimizer COLI Institutional Series	All Products (Excluding COIL and Survivorship)	All Products (Excluding COLI)
	Issue Age Limits	Ages 0 - 50	Ages 0 - 55	Ages 0 - 55	Ages 18 - 60
	Face Amount Limits	Up to \$1,000,000	Up to \$2,000,000	Up to \$2,000,000	Ages 18 - 50: \$2,000,000 Ages 51 - 55: \$1,000,000 Ages 56 - 60: \$500,000
	Risk Classes Available	Standard or Better Standard Tobacco or Better	BrightLife Grow & VUL Optimizer: Standard Plus or Standard COLI: Up To Preferred	All Risk Classes Available	Standard or Better Standard Tobacco or Better
	Available Riders	All riders available for applicable product	All riders are available except: Option to Purchase Additional Insurance Return of Premium Rider	All riders are available except: Option to Purchase Additional Insurance Return of Premium Rider	All riders available for applicable product
APPLICATION SUBMISSION	Paper Application	Yes	Yes	No	Yes
	Electronic Application	Yes	Yes	Yes	Yes
	Paper Ticket	No	No	No	No
	Electronic Ticket	Yes	No	No	No
	Pre-Appointment Required?	Access via BGA Website: No Access via AIG website: Yes	No (Unless required by state)	No (Unless required by state)	No (Unless required by state)
	Binding Coverage Available?	Yes	Yes	Yes	Yes
Please see the eApp and eTicket Platform Details Summary for additional details and nuances of these platforms					
UNDERWRITING PROCESS	Prior Applications Allowed?	Yes	Not within prior 12 months	Not within prior 12 months	Not within prior 24 months
	AU "Stacking" Allowed?	Yes	Yes	Yes	No
	Database Checks	MIB MVR Rx	MIB MVR Rx	MIB MVR Rx	MIB MVR Rx
	Underwriting Engine	Proprietary	LexisNexis Based	LexisNexis Based	LexisNexis Based
	Risk Class Determination	Proprietary	Per Published Guidelines	Per Published Guidelines	Per Published Guidelines
	Phone Interview Required?	Yes	No	No	No
	Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	No	No	No	No
	Non-English Interview Available?	No	NA	NA	NA
	eInterview Available?	No	No	No	No
POLICY DELIVERY	Random Quality Control Holdouts?	No	Yes	Yes	No
	Please see the eInterview and Phone Interview Details Summary for additional details and nuances of these platforms				
	Electronic Policy Available?	No	No	No	No
	Electronic Delivery Available?	Yes	No	No	No
	Electronic Signature Available?	Yes	Yes	Yes	Yes
	Initial Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
MORE INFO	Ongoing Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
	Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms				
	Carrier Materials	Non-Med Training Presentation	Accumulation Streamlined Underwriting	Easy Underwriting Program	Fast Lane
	Comments	Chronic Illness Rider (Accelerated Access Solution, AAS) available with this program	Illustrated funding must reflect at least five times target premium within the first five years	No specified funding requirement	
STATES	States not Available	None	None	PR	NY

ACCELERATED UNDERWRITING PROGRAM DETAILS

Carrier		John Hancock	Lincoln Financial	Lincoln Financial	Mutual of Omaha
Program Name		ExpressTrack	LincXpress	TermAccel®	Accelerated Underwriting
PRODUCT & CASE DESIGN	Products Available	All Single Life Term and Permanent products	All term and permanent products Exceptions: <i>LifeElements</i> One-Year Term <i>TermAccel</i>	Lincoln TermAccel 10, 15, 20, 30 year	Term Life Answers 10, 15, 20, and 30 year
	Issue Age Limits	Ages 18 - 60	Lab Free: Ages 18 - 60	Ages 18 - 60	Ages 18 - 60
	Face Amount Limits	Up to \$3,000,000	\$1,000,000 or less	\$100,000 - \$1,000,000	\$100,000 - \$2,000,000
	Risk Classes Available	Standard or Better Standard Tobacco or Better	Preferred Plus - Table H	Preferred Plus - Table 4	Standard Non-Smoker or Better
	Available Riders	All riders available for applicable product	All riders available for applicable product	All riders are available except: Children's Term Rider Waiver of Premium	All riders available for applicable product
APPLICATION SUBMISSION	Paper Application	No	No	No	No
	Electronic Application	No	No	No	No
	Paper Ticket	Yes	Yes	No	Yes
	Electronic Ticket	Yes	Yes	Yes	Yes
	Pre-Appointment Required?	No (Unless required by state)	No (Unless required by state)	No (Unless required by state)	Access via BGA Website: No Access via MoO website: Yes
	Binding Coverage Available?	No	No	Yes	Yes
Please see the eApp and eTicket Platform Details Summary for additional details and nuances of these platforms					
UNDERWRITING PROCESS	Prior Applications Allowed?	Not within prior 12 months	Not within prior 12 months	Not within prior 12 months	Yes
	AU "Stacking" Allowed?	Yes: Up to \$3MM in total coverage with JH, \$5MM all carriers"	No	No	No
	Database Checks	MIB MVR Rx	MIB MVR Rx	MIB MVR Rx	MIB MVR Rx
	Underwriting Engine	Proprietary + LexisNexis	Proprietary	Proprietary	LexisNexis Based
	Risk Class Determination	Proprietary + LexisNexis	Proprietary	Proprietary	Per Published Guidelines
	Phone Interview Required?	Yes	Yes	Yes	Yes
	Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	No	No	No	No. Green card holders are eligible.
	Non-English Interview Available?	No	No	No	No
	eInterview Available?	No	No	No	No
POLICY DELIVER	Random Quality Control Holdouts?	No	Yes	Yes	No
	Please see the eInterview and Phone Interview Details Summary for additional details and nuances of these platforms				
	Electronic Policy Available?	No	Yes	Required	No
	Electronic Delivery Available?	No	Yes	Yes	No
	Electronic Signature Available?	No	Yes	Yes	Yes
	Initial Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
MORE INFO	Ongoing Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
	Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms				
	Carrier Materials	ExpressTrack	LincXpress	TermAccel®	Accelerated Underwriting
MORE INFO	Comments				
	States not Available	NY	NY	NY	NY

ACCELERATED UNDERWRITING PROGRAM DETAILS

Carrier		Nationwide	North American	Principal	Protective Life
Program Name		Intelligent Underwriting	WriteAway	Accelerated Underwriting	PLUS
PRODUC & CASE DESIGN	Products Available	Term, UL, IUL Accumulator II, IUL Protector II, Whole Life, VUL	All Products	Term, UL, IUL, VUL, or SUL	All Term and Fixed Single Life permanent products
	Issue Age Limits	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60	Ages 18 - 60
	Face Amount Limits	Ages 18 - 50: \$100,000 - \$2,000,000 Ages 51 - 60: \$100,000 - \$1,000,000	Ages 18 - 50: \$2,000,000 Ages 51 - 60: \$500,000	\$50,000 - \$1,000,000	18 - 45: \$100,000 - \$1,000,000 46 - 60: \$100,000 - \$500,000
	Risk Classes Available	Preferred, Preferred Plus, or Tobacco Preferred, Standard or Standard Tobacco	Standard Up to Super Preferred, including Tobacco	Standard Non-Smoker up to Super Preferred	Ages 18 - 45: Standard Non Tobacco, Preferred, Select Preferred Ages 46 - 60: Preferred or Select Preferred
	Available Riders	All riders are available except: Child Rider	All riders available for applicable product	All riders available for applicable product	All riders are available except: Additional Insurance Rider Extend Care Rider
APPLICATION SUBMISSION	Paper Application	Yes	Yes	Yes	No
	Electronic Application	Yes	Yes	Yes	Yes
	Paper Ticket	No	No	No	Yes
	Electronic Ticket	No	No	Yes	Yes
	Pre-Appointment Required?	Yes	No (Except if required by State)	No (Except if required by State)	Yes
	Binding Coverage Available?	Yes	Yes	Yes	Yes
Please see the eApp and eTicket Platform Details Summary for additional details and nuances of these platforms					
UNDERWRITING PROCESS	Prior Applications Allowed?	Yes: If total line is under program maximums. Fully underwritten coverage issued at Preferred or better within the last three years will not impact availability of accelerated coverage.	Yes - Will only look at the total amount in force with North American for our WriteAway program.	Not within prior 12 months	Not within prior 12 months
	AU "Stacking" Allowed?	Yes: Ages 18 - 50: \$2MM all companies Ages 51 - 60: \$1MM all companies	Yes	Yes: Ages 18 - 39: \$5MM all companies Ages 40 - 60: \$4MM all companies	Yes
	Database Checks	MIB MVR Rx	MIB MVR Rx	MIB MVR Rx	MIB MVR Rx TRL
	Underwriting Engine	Proprietary + LexisNexis	LexisNexis Based	Proprietary	MRAS (Munich Re)
	Risk Class Determination	Per Published Guidelines	Underwriting Engine	Underwriting Engine	Underwriting Engine
	Phone Interview Required?	Yes	No	Yes	Yes
	Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	Yes: See Field UW Guide for approved Visa types	Yes	No	No
	Non-English Interview Available?	Yes - More than more than 200 languages to include Mandarin, Spanish and Vietnamese	A phone interview is not routinely required. If the Proposed Insured is not English speaking, and/or have technical difficulties it will prompt the phone interview that is available in more than 75 Languages	No	Yes: Spanish Only
	eInterview Available?	No	Yes	Yes	No
	Random Quality Control Holdouts?	No	No	Yes	Yes
Please see the eInterview and Phone Interview Details Summary for additional details and nuances of these platforms					
POLICY DELIVER	Electronic Policy Available?	No	No	No	Yes
	Electronic Delivery Available?	No	No	No	Yes
	Electronic Signature Available?	Yes	Yes	Yes	Yes
	Initial Premium Payments	EFT & Paper Check Only	EFT and Paper Check Only	EFT & Paper Check Only	EFT, Paper Check, & Credit Card
	Ongoing Premium Payments	EFT & Paper Check Only	EFT and Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
	Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms				
MORE INFO	Carrier Materials	Accelerated Underwriting	WriteAway	Accelerated Underwriting	Protective Life Underwriting Solution
	Comments		California has state specific requirements CA WriteAway Field Guide	Upsell Campaign for coverage up to maximum death benefit under program limits	
	States not Available	NY	NY	None	NY

ACCELERATED UNDERWRITING PROGRAM DETAILS

Carrier		Prudential	Securian Financial	Securian Financial	Symetra
Program Name		PruFast Track	WriteFit	WriteFit Express	Accelerated Underwriting
PRODUCTS & CASE DESIGN	Products Available	All products except Pru Term One, PruLife UL Plus and Survivorship products	All Single Life products	Advantage Elite Select Term, Eclipse Protector II & Eclipse Accumulator, Value Protection	All Permanent Products
	Issue Age Limits	Ages 18 - 60	Ages 18 - 60	Ages 0 - 55	Ages: 18 - 60
	Face Amount Limits	\$100,000 - \$3,000,000	Ages 18 - 50: \$2,000,000 Ages 51 - 60: \$1,000,000	\$250,000 and under, depending on age and product	Ages 18 - 50: \$2,000,000 Ages 51 - 60: \$1,000,000
	Risk Classes Available	Preferred Best, Preferred Non-Tobacco and Non-Smoker Plus	Standard or Better on Nontobacco Preferred Tobacco	Preferred Nontobacco: 0 - 15 Standard or Better Nontobacco: 16 - 55	Standard Up to Super Preferred, including Tobacco
	Available Riders	All riders available for applicable product	All riders available for applicable product	All riders available for applicable product	All riders are available except: Chronic Illness Plus
APPLICATION SUBMISSION	Paper Application	Yes	No	No	Yes
	Electronic Application	Yes	Yes	Yes	Yes (Term and IUL only)
	Paper Ticket	No	No	No	No
	Electronic Ticket	Yes	No	No	No
	Pre-Appointment Required?	No (Except if required by State)	No (Except if required by State)	No (Except if required by State)	No (Except if required by State)
	Binding Coverage Available?	Yes	Yes	Yes	Yes
Please see the eApp and eTicket Platform Details Summary for additional details and nuances of these platforms					
UNDERWRITING PROCESS	Prior Applications Allowed?	Not within prior 12 months	Not within prior 12 months	Not within prior 12 months	Not within prior 12 months
	AU "Stacking" Allowed?	No	Yes: Ages 18 - 50 - \$2MM all carriers Ages 51-60 - \$1MM all carriers	Yes: Ages 18 - 50 - \$2MM all carriers Ages 51-60 - \$1MM all carriers	Consideration on an individual consideration basis. One prior AU policy from any carrier may be acceptable.
	Database Checks	MIB MVR Rx Client Identification	MIB MVR Rx Credit Information, Court Records, Property Records	MIB MVR Rx	MIB MVR Rx
	Underwriting Engine	Proprietary	LexisNexis	LexisNexis	IRIX (Milliman)
	Risk Class Determination	Proprietary	Per Published Guidelines	Per Published Guidelines	Per Published Guidelines
	Phone Interview Required?	Yes	Yes	Yes	No
	Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	No	No	No	No. Green card holders are eligible.
	Non-English Interview Available?	Yes	Yes: Spanish	Yes: Spanish	NA
	eInterview Available?	Yes	No	No	No
	Random Quality Control Holdouts?	Yes	Yes	Yes	No
Please see the eInterview and eDelivery Platform Details Summary for additional details and nuances of these platforms					
POLICY DELIVER	Electronic Policy Available?	No	No	No	Yes
	Electronic Delivery Available?	No	No	No	No
	Electronic Signature Available?	Yes	No	Not for Delivery	Yes
	Initial Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
	Ongoing Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
	Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms				
MORE INFO	Carrier Materials	PruFast Track Details	WriteFit	WriteFit Express	Symetra Accelerated Underwriting
	Comments	Accelerated is for top three risk classes. Agile Underwriting cases require more information and additional time and could still qualify for top three risk classes.		eParamed is completed electronically by examiner. Only Securian is able to order Tele-Interview and eParamed	Part 2 of App Required
	States not Available	None	None	None	NY

ASSET BASED LONG-TERM CARE GLOSSARY

Term	Definition
AU "Stacking" Allowed?	Does the carrier consider prior applications acquired via an accelerated underwriting process either internally or at other carriers in determining eligibility for acceleration on a new application.
Database Checks	Standard databases that carriers use such as Medical Information Bureau (MIB), Motor Vehicle Records (MVR) and Prescription Check to obtain information about the client.
Electronic Application	A traditional long form, complete application that an agent completes and submits electronically.
Electronic Delivery	An option to have delivery requirements sent via a link to a consumer.
Electronic Policy	Carrier provides the option of sending an electronic policy, usually as a PDF, to a client in place of or in addition to a traditional bound paper policy.
Electronic Signature	Option for consumers to sign via electronic affirmation that they have received and agree to delivery requirements and conditions for the policy to be put in force.
Electronic Ticket	Agent completes a 1 to 2 page electronic ticket to submit to the carrier or fulfillment center to allow them to complete the full application.
Paper Application	Traditional long form application that an agent must complete on paper and submit to the carrier via fax, mail or secure email.
Paper Ticket	Agent completes a 1 to 2 page paper ticket to submit to the carrier or fulfillment center to allow them to complete the full application.
Phone Interview	Generally, a 15 to 30 minute phone interview conducted by a representative of the company (Company employee or third party vendor contracted to complete interview) to review the full application with the applicant.
Prior Applications Allowed	Some carriers will not accelerate clients that have been traditionally underwritten within a certain amount of time prior to the current accelerated underwriting application.
Products Available	Some carriers have designed a specific product for their Automated Underwriting platforms, some use traditional "off the shelf" products.
Random Quality Control Holdouts	Does the carrier select random clients for traditional underwriting as a quality control measure.
Risk Class Determination	Does the carrier use their underwriting engine or published underwriting criteria found in their Field Underwriting Guide when determining underwriting class.
Underwriting Engine	The platform used to determine if a client is eligible for acceleration