

UNDERWRITING ENHANCEMENTS AND E-APP OPTIONS

	Type of Program	Temporary or Permanent Program	Face Amount Maximum	Age Limits	E-App / E-Ticket	E-Delivery	Products	Notes
AIG	Non-Med	Permanent	\$499,999	Ages: 0 - 50	Yes	Yes	Max Accumulator+ Platinum Choice VUL 2	All risk classes available
Equitable	Accelerated Underwriting	Permanent	\$2,000,000	Ages: 0 - 55	Yes	No	BrightLife Grow VUL Optimizer	Available in New York LTC rider available
Foresters	No	N/A						
Global Atlantic	COVID Adjustment	Temporary	\$2,000,000	Ages: 18 - 60	Yes	No	All Products Excluding COIL	Physical and labs required in last 12 months if paramed unavailable
John Hancock	Accelerated Underwriting	Permanent	\$3,000,000	Ages: 18 - 60	Yes	No	All Single Life Products	LTC rider available
	COVID Adjustment	Temporary	Ages 18 - 65: \$5MM Ages 66 - 70: \$3MM	Ages: 18 - 70	Yes	No	All Single Life Products	Physical and labs required in last 12 months and Part II
Lincoln Financial	Accelerated Underwriting	Permanent	\$1,000,000	Ages: 18 - 60	Yes	Yes	All Single Life Products	TermAccel is fully electronic
Mutual of Omaha	Accelerated Underwriting	Permanent	\$2,000,000	Ages: 18 - 55	Yes	No	TermLife Answers Income Advantage IUL Life Protection IUL	Simplified Underwriting on Express products
Nationwide	Accelerated Underwriting	Temporary	Ages 18 - 50: \$2MM Ages 51 - 60: \$1MM	Ages: 18 - 60	Yes	Yes	All Single Life Products	Available if no paramed available
New York Life	COVID Adjustment	Temporary	\$3,000,000	Term Ages: 0 - 50 Whole Life Ages: 0 - 70 Not Available for UL	Yes	No	Term Whole Life	Able to use any labs if completed within last 24 months
North American	Accelerated Underwriting	Permanent	Ages 18 - 50: \$1MM Ages 51 - 60: \$500K	Ages: 18 - 60	Yes	Yes	All products	E-Interview Available instead of paramed
	COVID Adjustment	Temporary	Ages 18 - 50: \$1MM Ages 51 - 60: \$500K	Ages: 18 - 60	Yes	Yes	All products	Data Sources Being used for Online Part 2, Tele-Interview or Paper app for low ratings to Preferred
Principal	Accelerated Underwriting	Temporary	Ages 18 - 40: \$2.5MM Ages 41 - 60: \$2MM	Ages: 18 - 60	Yes	Yes	Term, UL, IUL, VUL, or SUL	Able to use any labs if completed within last 24 months
Protective	Accelerated Underwriting	Permanent	Ages 18 - 45: \$1MM Ages 46 - 60: \$500K	Ages: 18 - 60	Yes	Yes	Classic Choice Term Custom Choice UL	N/A
Prudential	Accelerated Underwriting	Permanent	\$3,000,000	Ages: 18 - 60	Yes	Yes	All Single Life Products No TermOne or PruLife UL Plus	All risk classes available E-Interview Available
Securian	Accelerated Underwriting	Temporary	Ages 18 - 50: \$3MM Ages 51 - 60: \$1MM	Ages: 18 - 60	Yes	Yes	All Single Life Products	Available in New York
Symetra	Accelerated Underwriting	Permanent	Ages 18 - 50: \$2MM Ages 51 - 60: \$1MM	Ages: 18 - 60	No	Yes	All Permanent Products	N/A
	COVID Adjustment	Temporary	\$5,000,000	Ages: 18 - 70	No	Yes	All products	Physical and labs required in last 12 months
Transamerica	COVID Adjustment	Temporary	\$2,000,000	Ages: 0 - 55	Yes	Yes	All Single Life Products	Insurance Labs in last 12 months or Full Labs from Physician and Non-Med Part 2
Zurich	No	N/A						