

Streamlined/ Accelerated UW Guidelines for AIMCOR Core & Affiliate Carriers

Updated: March 23, 2020

CARRIER	PRODUCT TYPE	PRODUCT	E-APP OPTION	AGES	MAX FACE AMOUNT	RISK CLASSES	CARRIER PROGRAMNAME	LINK TO CARRIER INFO	ADDITIONALDETAILS
Transamerica	TERM	Trendsetter/Supr	X	61-70	\$50,000	SNT, STD TOB	N/A	CLICK	U.S. Citizen applicants - Living Benefits available with Trendsetter LB - Non-medical requirements- No child riders or monthly income riders - Joint owners will not be eligible for e-delivery-excludes Hawaii, NY, Guam, Virgin Islands & Puerto Rico
National Life	TERM	NL Term GL		61-65	\$250,000	All Classes	EZ Underwriting	CLICK	
National Life	IUL	FlexLife		61-65	\$250,000	All Classes	EZ Underwriting	CLICK	
National Life	IUL	PeakLife		61-65	\$250,000	All Classes	EZ Underwriting	CLICK	
Global Atlantic	IUL	Global Accumulator IUL		56-60	\$250,000	P+NT - SNT, PREF TOB - STD TOB	Fast Lane	CLICK	STD+ NS rate class available for term only
Global Atlantic	IUL	Lifetime Builder ELITE 2020		56-60	\$250,000	P+NT - SNT, PREF TOB - STD TOB	Fast Lane	CLICK	STD+ NS rate class available for term only
National Life	TERM	NL Term GL		51-60	\$1,000,000	All Classes	EZ Underwriting	CLICK	
National Life	IUL	FlexLife		51-60	\$1,000,000	All Classes	EZ Underwriting	CLICK	
National Life	IUL	PeakLife		51-60	\$1,000,000	All Classes	EZ Underwriting	CLICK	
Nationwide	IUL	Indexed UL Accumulator II	X	51-60	\$1,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	CLICK	Tele-interview and abbreviated exam
Nationwide	IUL	Indexed UL Protector II	X	51-60	\$1,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	CLICK	Tele-interview and abbreviated exam
Nationwide	TERM	YourLife Guaranteed Level Term	X	51-60	\$1,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	CLICK	Tele-interview and abbreviated exam
Nationwide	UL	No-Lapse Guarantee UL II	X	51-60	\$1,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	CLICK	Tele-interview and abbreviated exam
Nationwide	VUL	VUL Accumulator	X	51-60	\$1,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	CLICK	Tele-interview and abbreviated exam
Nationwide	VUL	VUL Protector	X	51-60	\$1,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	CLICK	Tele-interview and abbreviated exam
Nationwide	WL	YourLife 20-Pay WL	X	51-60	\$1,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	CLICK	Tele-interview and abbreviated exam
Nationwide	WL	YourLife WL 100	X	51-60	\$1,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	CLICK	Tele-interview and abbreviated exam
Securian	IUL	Eclipse Accumulator IUL	X	51-60	\$1,000,000	P+NT, PNT	WriteFit Underwriting	CLICK	Approval for coverage within 24 hours after completion of the tele-interview. Certain products with face amounts of \$250k and below require WriteFit Express. WriteFit Express; Death Benefits: \$50,000 to \$250,000 for ages 0-15, Preferred: \$50,000 to \$99,999 for ages 16-54, Standard: \$100,000 to \$250,000 for ages 16-54, Standard or better
Securian	IUL	Eclipse Accumulator IUL w/ Income Protection Flex Agreement	X	51-60	\$1,000,000	P+NT, PNT	WriteFit Underwriting	CLICK	Approval for coverage within 24 hours after completion of the tele-interview. Certain products with face amounts of \$250k and below require WriteFit Express. WriteFit Express; Death Benefits: \$50,000 to \$250,000 for ages 0-15, Preferred: \$50,000 to \$99,999 for ages 16-54, Standard: \$100,000 to \$250,000 for ages 16-54, Standard or better
Securian	IUL	Eclipse Protector II IUL	X	51-60	\$1,000,000	P+NT - SNT, PREF TOB - STD TOB	WriteFit Underwriting	CLICK	Approval for coverage within 24 hours after completion of the tele-interview
Securian	TERM	Advantage Elite Select	X	51-60	\$1,000,000	P+NT, PNT	WriteFit Underwriting	CLICK	Approval for coverage within 24 hours after completion of the tele-interview. Certain products with face amounts of \$250k and below require WriteFit Express. WriteFit Express; Death Benefits: \$50,000 to \$250,000 for ages 0-15, Preferred: \$50,000 to \$99,999 for ages 16-54, Standard: \$100,000 to \$250,000 for ages 16-54, Standard or better
Securian	VUL	Premier VUL	X	51-60	\$1,000,000	P+NT - SNT, PREF TOB - STD TOB	WriteFit Underwriting	CLICK	Approval for coverage within 24 hours after completion of the tele-interview
Securian	VUL	VUL Defender	X	51-60	\$1,000,000	P+NT - SNT, PREF TOB - STD TOB	WriteFit Underwriting	CLICK	Approval for coverage within 24 hours after completion of the tele-interview
Global Atlantic	IUL	Global Accumulator IUL		51-55	\$500,000	P+NT - SNT, PREF TOB - STD TOB	Fast Lane	CLICK	STD+ NS rate class available for term only
Global Atlantic	IUL	Lifetime Builder ELITE 2020		51-55	\$500,000	P+NT - SNT, PREF TOB - STD TOB	Fast Lane	CLICK	STD+ NS rate class available for term only
Pacific Life (Promise)	UL	PL Promise GUL	X	50-69	\$1,000,000	All Classes	Smooth Sailing	CLICK	Comprehensive physical and blood work from applicant's PCP within 18 months, up to two years of history may be requested
Pacific Life (Promise)	TERM	PL Promise Term	X	50-69	\$1,000,000	All Classes	Smooth Sailing	CLICK	Comprehensive physical and blood work from applicant's PCP within 18 months, up to two years of history may be requested
Protective	TERM	Classic Choice Term	X	46-60	\$500,000	P+NT - SNT	Velocity	CLICK	Goes through Accelerated UW or moved to Traditional UW. Takes 48-72 hours from signature
Protective	UL	Custom Choice UL 12-19	X	46-60	\$500,000	P+NT - SNT	Velocity	CLICK	Goes through Accelerated UW or moved to Traditional UW. Takes 48-72 hours from signature
Legal & General America	TERM	OPTerm 15, 20, 25, 30	X	46-50	\$500,000	P+NT - S+NT	APPCelerate	CLICK	Approved in All states except Connecticut, Hawaii and Alaska. NY / eDelivery available
Legal & General America	TERM	OPTerm 15, 20, 25, 30	X	41-45	\$750,000	P+NT - S+NT	APPCelerate	CLICK	Approved in All states except Connecticut, Hawaii and Alaska. NY / eDelivery available
Allianz	IUL	Life Pro+ Advantage		25-60	\$1,000,000	P+NT, PNT	LifePro +		includes existing coverage
Allianz	IUL	Life Pro+ Advantage (Blended Index Annual PIP)		25-60	\$1,000,000	P+NT, PNT	LifePro +		includes existing coverage
AIG	TERM	Select-a-Term	X	20-59	\$99,999	SNT, STD TOB	N/A	CLICK	underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches.
Legal & General America	TERM	OPTerm 10	X	20-50	\$500,000	P+NT - S+NT	APPCelerate	CLICK	Approved in All states except Connecticut, Hawaii and Alaska. NY / eDelivery available
Legal & General America	TERM	OPTerm 15, 20, 25, 30	X	20-40	\$1,000,000	P+NT - S+NT	APPCelerate	CLICK	Approved in All states except Connecticut, Hawaii and Alaska. NY / eDelivery available
Equitable Financial (AXA)	VUL	VUL Optimizer		18-60	\$2,000,000	P+NT - S+NT	Easy UW		
Equitable Financial (AXA)	IUL	BrightLife Grow Series 159		18-60	\$2,000,000	P+NT - S+NT	Easy UW		
Equitable Financial (AXA)	IUL	IUL Protect Series 160		18-60	\$500,000	P+NT - S+NT	Easy UW		
Equitable Financial (AXA)	TERM	Term Series 160		18-60	\$500,000	P+NT - S+NT	Easy UW		
Equitable Financial (AXA)	VUL	VUL Legacy		18-60	\$500,000	P+NT - S+NT	Easy UW		
John Hancock	IUL	Accumulation IUL 19	X	18-60	\$3,000,000	P+NT - SNT	ExpressTrack	CLICK	Telephone interview conducted by JH rep who completes the application and orders paramedical exam (if needed). UW review to consider for ExpressTrack or traditional underwriting
John Hancock	IUL	Accumulation VUL 19	X	18-60	\$3,000,000	P+NT - SNT	ExpressTrack	CLICK	Telephone interview conducted by JH rep who completes the application and orders paramedical exam (if needed). UW review to consider for ExpressTrack or traditional underwriting
John Hancock	IUL	Protection IUL 20	X	18-60	\$3,000,000	P+NT - SNT	ExpressTrack	CLICK	Telephone interview conducted by JH rep who completes the application and orders paramedical exam (if needed). UW review to consider for ExpressTrack or traditional underwriting
John Hancock	TERM	Protection Term	X	18-60	\$3,000,000	P+NT - SNT	ExpressTrack	CLICK	Telephone interview conducted by JH rep who completes the application and orders paramedical exam (if needed). UW review to consider for ExpressTrack or traditional underwriting
John Hancock	UL	Protection UL 19	X	18-60	\$3,000,000	P+NT - SNT	ExpressTrack	CLICK	Telephone interview conducted by JH rep who completes the application and orders paramedical exam (if needed). UW review to consider for ExpressTrack or traditional underwriting
John Hancock	VUL	Protection VUL 17	X	18-60	\$3,000,000	P+NT - SNT	ExpressTrack	CLICK	Telephone interview conducted by JH rep who completes the application and orders paramedical exam (if needed). UW review to consider for ExpressTrack or traditional underwriting

Lincoln Financial	IUL	WealthAccumulatorIUL (2019)	X	18-60	\$1,000,000	P+NT, PNT	LincXpress	CLICK	PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria
Lincoln Financial	SUL	LifeGuaranteeSUL (2019) - 11/11/19	X	18-60	\$1,000,000	P+NT, PNT	LincXpress	CLICK	PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria
Lincoln Financial	SVUL	SVULone (2019)	X	18-60	\$1,000,000	P+NT, PNT	LincXpress	CLICK	PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria
Lincoln Financial	TERM	LifeElementsLevel Term (2019)	X	18-60	\$1,000,000	P+NT, PNT	LincXpress	CLICK	PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria
Lincoln Financial	UL	LifeGuaranteeUL (2019) - 11/11/19	X	18-60	\$1,000,000	P+NT, PNT	LincXpress	CLICK	PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria
Lincoln Financial	UL	LifeGuaranteeUL (2019) - 11/11/19 w/ Return of Premium Rider	X	18-60	\$1,000,000	P+NT, PNT	LincXpress	CLICK	PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria
Lincoln Financial	VUL	AssetEdgeVUL (2019-09/16/19)	X	18-60	\$1,000,000	P+NT, PNT	LincXpress	CLICK	PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria
Lincoln Financial	VUL	VULone (2019)	X	18-60	\$1,000,000	P+NT, PNT	LincXpress	CLICK	PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria
Lincoln Financial	IUL	WealthPreserveIUL (2019)-10/21/19		18-60	\$1,000,000	P+NT, PNT	LincXpress	CLICK	PI completed by Lincoln Employee. DocuSign eSignature. eDelivery available if meets criteria
Principal	IUL	Indexed Universal Life Accumulation II	X	18-60	\$1,000,000	P+NT - SNT	Accelerated UW	CLICK	If insured's not approve ALL, Principal will revert to traditional UW. PI completed by Principal employees
Principal	IUL	IUL Flex II	X	18-60	\$1,000,000	P+NT - SNT	Accelerated UW	CLICK	If insured's not approve ALL, Principal will revert to traditional UW. PI completed by Principal employees
Principal	TERM	Term (2020)	X	18-60	\$1,000,000	P+NT - SNT	Accelerated UW	CLICK	If insured's not approve ALL, Principal will revert to traditional UW. PI completed by Principal employees
Principal	UL	UL Flex III	X	18-60	\$1,000,000	P+NT - SNT	Accelerated UW	CLICK	If insured's not approve ALL, Principal will revert to traditional UW. PI completed by Principal employees
Principal	UL	UL Flex III w/ Extended NLG Rider	X	18-60	\$1,000,000	P+NT - SNT	Accelerated UW	CLICK	If insured's not approve ALL, Principal will revert to traditional UW. PI completed by Principal employees
Principal	UL	UL Protector V	X	18-60	\$1,000,000	P+NT - SNT	Accelerated UW	CLICK	If insured's not approve ALL, Principal will revert to traditional UW. PI completed by Principal employees
Principal	VUL	VUL Income IV	X	18-60	\$1,000,000	P+NT - SNT	Accelerated UW	CLICK	If insured's not approve ALL, Principal will revert to traditional UW. PI completed by Principal employees
Prudential	IUL	PruLife Index Advantage UL (2018)	X	18-60	\$1,000,000	P+NT - SNT	PruFast Track	CLICK	Encourage the insured to complete the PI as soon possible. Speed of process depends on completion of PI and receipt of MIB Auth
Prudential	TERM	Term Essential	X	18-60	\$1,000,000	P+NT - SNT	PruFast Track	CLICK	Encourage the insured to complete the PI as soon possible. Speed of process depends on completion of PI and receipt of MIB Auth
Prudential	UL	PruLife Custom Premier II (2019)	X	18-60	\$1,000,000	P+NT - SNT	PruFast Track	CLICK	Encourage the insured to complete the PI as soon possible. Speed of process depends on completion of PI and receipt of MIB Auth
Prudential	UL	PruLife Essential UL (2019)	X	18-60	\$1,000,000	P+NT - SNT	PruFast Track	CLICK	Encourage the insured to complete the PI as soon possible. Speed of process depends on completion of PI and receipt of MIB Auth
Prudential	UL	PruLife Founders Plus UL (2019)	X	18-60	\$1,000,000	P+NT - SNT	PruFast Track	CLICK	Encourage the insured to complete the PI as soon possible. Speed of process depends on completion of PI and receipt of MIB Auth
Prudential	UL	PruLife Universal Protector	X	18-60	\$1,000,000	P+NT - SNT	PruFast Track	CLICK	Encourage the insured to complete the PI as soon possible. Speed of process depends on completion of PI and receipt of MIB Auth
Prudential	VUL	VUL Protector (2018)	X	18-60	\$1,000,000	P+NT - SNT	PruFast Track	CLICK	Encourage the insured to complete the PI as soon possible. Speed of process depends on completion of PI and receipt of MIB Auth
SBLI	TERM	Level Term	X	18-60	\$50,000	All Classes	ZipApp	CLICK	Each application requires a telephone interview instead of a paramed visit.
Transamerica	TERM	Trendsetter Super	X	18-60	\$99,999	SNT, STD TOB	N/A	CLICK	U.S. Citizen applicants - Living Benefits available with Trendsetter LB - Non-medical requirements- No child riders or monthly income riders - Joint owners will not be eligible for e-delivery-excludes Hawaii, NY, Guam, Virgin Islands & Puerto Rico
AIG	VUL	Platinum Choice VUL 2	X	18-50	\$499,999.99	P+NT - TABLEE, PREF TOB - TABLEE	Non-Medical UW	CLICK	underwritingteam renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches.
Global Atlantic	IUL	Global Accumulator IUL		18-50	\$1,000,000	P+NT - SNT, PREF TOB - STD TOB	Fast Lane	CLICK	STD+ NS rate class available for term only
Global Atlantic	IUL	Lifetime Builder ELITE 2020		18-50	\$1,000,000	P+NT - SNT, PREF TOB - STD TOB	Fast Lane	CLICK	STD+ NS rate class available for term only
Lincoln Financial	TERM	Lincoln TermAccel (2019)	X	18-50	\$50,000	P+NT	TermAccel	CLICK	e-app option only
National Life	TERM	NL Term GL		18-50	\$2,000,000	All Classes	EZ Underwriting	CLICK	
National Life	IUL	FlexLife		18-50	\$2,000,000	All Classes	EZ Underwriting	CLICK	
National Life	IUL	PeakLife		18-50	\$2,000,000	All Classes	EZ Underwriting	CLICK	
Nationwide	IUL	Indexed UL Accumulator II	X	18-50	\$2,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	CLICK	Tele-interview and abbreviated exam
Nationwide	IUL	Indexed UL Protector II	X	18-50	\$2,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	CLICK	Tele-interview and abbreviated exam
Nationwide	TERM	YourLife Guaranteed Level Term	X	18-50	\$2,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	CLICK	Tele-interview and abbreviated exam
Nationwide	UL	No-Lapse Guarantee UL II	X	18-50	\$2,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	CLICK	Tele-interview and abbreviated exam
Nationwide	VUL	VUL Accumulator	X	18-50	\$2,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	CLICK	Tele-interview and abbreviated exam
Nationwide	VUL	VUL Protector	X	18-50	\$2,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	CLICK	Tele-interview and abbreviated exam
Nationwide	WL	YourLife 20-Pay WL	X	18-50	\$2,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	CLICK	Tele-interview and abbreviated exam
Nationwide	WL	YourLife WL 100	X	18-50	\$2,000,000	P+NT - SNT, PREF TOB	Intelligent UW (Acceleration)	CLICK	Tele-interview and abbreviated exam
Securian	IUL	Eclipse Accumulator IUL	X	18-50	\$2,000,000	P+NT - SNT	WriteFit Underwriting	CLICK	Approval for coverage within 24 hours after completion of the tele-interview. Certain products with face amounts of \$250k and below require WriteFit Express. WriteFit Express; Death Benefits: \$50,000 to \$250,000 for ages 0-15, Preferred: \$50,000 to \$99,999 for ages 16-54, Standard: \$100,000 to \$250,000 for ages 16-54, Standard or better
Securian	IUL	Eclipse Accumulator IUL w/ Income Protection Flex Agreement	X	18-50	\$2,000,000	P+NT - SNT	WriteFit Underwriting	CLICK	Approval for coverage within 24 hours after completion of the tele-interview. Certain products with face amounts of \$250k and below require WriteFit Express. WriteFit Express; Death Benefits: \$50,000 to \$250,000 for ages 0-15, Preferred: \$50,000 to \$99,999 for ages 16-54, Standard: \$100,000 to \$250,000 for ages 16-54, Standard or better
Securian	IUL	Eclipse Protector II IUL	X	18-50	\$2,000,000	P+NT - SNT, PREF TOB - STD TOB	WriteFit Underwriting	CLICK	Approval for coverage within 24 hours after completion of the tele-interview
Securian	TERM	Advantage Elite Select	X	18-50	\$2,000,000	P+NT - SNT	WriteFit Underwriting	CLICK	Approval for coverage within 24 hours after completion of the tele-interview. Certain products with face amounts of \$250k and below require WriteFit Express. WriteFit Express; Death Benefits: \$50,000 to \$250,000 for ages 0-15, Preferred: \$50,000 to \$99,999 for ages 16-54, Standard: \$100,000 to \$250,000 for ages 16-54, Standard or better
Securian	VUL	Premier VUL	X	18-50	\$2,000,000	P+NT - SNT, PREF TOB - STD TOB	WriteFit Underwriting	CLICK	Approval for coverage within 24 hours after completion of the tele-interview
Securian	VUL	VUL Defender	X	18-50	\$2,000,000	P+NT - SNT, PREF TOB - STD TOB	WriteFit Underwriting	CLICK	Approval for coverage within 24 hours after completion of the tele-interview
Protective	TERM	Classic Choice Term	X	18-45	\$1,000,000	P+NT - SNT	Velocity	CLICK	Goes through Accelerated UW or moved to Traditional UW. Takes 48-72 hours from signature
Protective	UL	Custom Choice UL 12-19	X	18-45	\$1,000,000	P+NT - SNT	Velocity	CLICK	Goes through Accelerated UW or moved to Traditional UW. Takes 48-72 hours from signature
AIG	IUL	Max Accumulator IUL	X	0-50	\$499,999.99	P+NT - TABLEE, PREF TOB - TABLEE	Non-Medical UW	CLICK	underwritingteam renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches.
AIG	IUL	Max Accumulator IUL (Blend Participation Rate Account - MLSB)	X	0-50	\$499,999.99	P+NT - TABLEE, PREF TOB - TABLEE	Non-Medical UW	CLICK	underwritingteam renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches.

AIG	IUL	Max Accumulation IUL w/ Select Income Rider	X	0-50	\$499,999.99	P+NT - TABLE, PREF TOB - TABLE	Non-Medical UW	CLICK	<small>underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches.</small>
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