

Carrier	Available in NY	Products	Age	Face Amounts	Risk Classes	Processing	Name	Notes
Accordia/Global Atlantic	NO	Lifetime Builder Elite Lifetime Builder Lifetime Foundation Lifetime Provider IUL Lifetime Assure UL	Up to 60	18-50: \$1,000,000 51-55: \$500,000 56-60: \$250,000	Standard NT to Premier NT Standard Tobacco Preferred Tobacco	Paper Application, phone interview, public records search, MIB, MVR, Rx check.	Fast Lane Underwriting	All eligible applications will begin with Fast Lane. See Underwriting Guide pgs 11-13 for excluded conditions
Allianz	NO	Single Life FIUL products	25-60	\$1.5 million or less (includes existing coverage)	Pref Non-Tob and Pref Plus Non-Tob	Paper App/worksheet or ApplyNOW. Requirements: MIB, MVR, RX, UWCRPT and PHI	Accelerated Underwriting	You have the ability to schedule the Personal History Interview (PHI)
		<b>TEMPORARY COVID-19 UW CHANGE</b>	AU Expansion from \$1.5 million to \$3 million and premium financing will now be able to go through AU assuming it meets the program guidelines. Will include any case submitted March 16, 2020 and later not yet referred for full underwriting. AU is not offered for several countries of birth or residence with a higher prevalence of hepatitis B/C.					
American General	YES	Max Accumulator + Platinum Choice VUL 2	up to age 50	up to \$499,999 of total DB inforce with AIG	Preferred Best to Table E	AG quick ticket or paper app with Part B being completed via telephone interview-No labs, No APS, No exam	Non-Med Underwriting	Not a true accelerated UW process but a non-med process
ANICO	YES	All Products (excluding Worksite SI)	0-65	up to \$249,999	Standard & Substandard	eApp Available but not required	Xpress	The need for an exam is determined based on answers in the application, MIB, Rx and Risk Classifier. If answers prompt the need for an exam the agent will be notified in ExpertApp.
	NO		18-50 51-60	\$250,000 - \$1,000,000 \$250,000 - \$500,000	Preferred Plus, Preferred, Standard Plus, Standard	eApp required via ExpertApp platform on website only	Xpress Plus	
	NO	<b>TEMPORARY COVID-19 UW CHANGE: Expanded Criteria for Xpress &amp; Xpress Plus</b>	Face amount expansion: \$100,000 to \$1,000,000. Regular age restriction rules still apply.		Some Xpress/Xpress Plus cases will be offered a table rating versus obtaining an exam or APS. If an exam or APS can be obtained at a later date, we will re-underwrite to see if a better class is warranted. In this case, the previous offer will not be at risk.			New, expanded acceleration criteria does not apply to New York.
Equitable	NO	<b>TEMPORARY COVID-19 UW CHANGE for VUL Optimizer &amp; BrightLife Grow products</b>	to age 55	up to \$2,000,000	Standard Plus	App and Med Info Questionnaire (MIQ), MVR, MIB and Script check ordered by home office. APS if over age 50 or to assess a medical impairment.	Accumulation Streamlined Underwriting	Illustrated funding must reflect equivalent of target premium or greater in each first five policy years. Available in all states.
Guardian	YES	Term (GLT 10-, 15-, 20-, 30- year) Whole Life (L95, L99, L121, L65, 10 Pay WL, 15 Pay WL, 20 Pay WL) No Purchase Option Riders	18-40 41-50	\$1,000,000 \$500,000	Elite NT, Preferred Plus NT, Preferred NT	To submit select "Accelerated Underwriting" field in eApp or STP. Then, order eMed (online part 2).	Accelerated Underwriting	Must be a US Citizen or permanent resident. If insufficient information is available, clients are moved to traditional underwriting, with the same products and pricing available.
		<b>TEMPORARY COVID-19 UW CHANGE: No Exam/Labs when possible</b>	to age 50	up to \$3,000,000	<ul style="list-style-type: none"> <li>We will complete the underwriting process without a current insurance exam and labs for potential clients when these are not available up to age 50, for up to \$3 million of coverage, when possible. Note: For cases over age 50 and/or over \$3 million, the information necessary to come to an underwriting decision is much greater. Although not impossible, it will be incrementally harder to complete the underwriting process without a current exam and labs, and the underwriter may decide to wait until there is sufficient information to come to a determination or offer a reduced amount.</li> <li>Given the critical nature of a robust medical history, we are requiring an eMed on all cases except in NY and CA. In NY and CA, where eMed is not available, a Non-Med Part 2 may be used. Note that a witness signature will not be required for this form to be considered in good order.</li> </ul>			

Carrier	Available in NY	Products	Age	Face Amounts	Risk Classes	Processing	Name	Notes
John Hancock	NO	Single Life Term and Perm (including the LTC rider)	18-60	Up to and including \$3 million	Standard or better US permanent residents	Applications initiated through a John Hancock Ticket or ApplcInt Express Complete Multi-Carrier Ticket (eSignature is encouraged for app signature) Telephone interview done by JH rep who completes app and orders exam if needed.	Express Track	If eligible, decision in as little as 3 days: no in-person medical screening, lab work or pre-issue medical requirements
		Easy Issue VUL	30-60	Premium Based: Min: \$10,000 for at least 5yrs Max: \$20,000	NonSmoker Smoker	Shortened paper app, phone interview, Rx Check, MVR, public record, MIB.		This product is meant for healthy clients. If client is not a regular Standard risk, they would not qualify.
		<b>TEMPORARY COVID-19 UW CHANGE:</b> Expanded Express Track to include Paper Applications with no phone interview.		No change to eligibility noted above.			<b>All application elements must be submitted simultaneously.</b> Submissions must include the application ("Part I"), the medical supplement ("Part II") and any other applicable authorizations. <b>NOTE:</b> The medical supplement ("Part II") is not automatically included in the application kit and it should be completed by the agent.	
Legal and General	YES	OPTerm 10 OPTerm 15,20,25 and 30	20-50 20-40 41-45 46-50	\$100,000-\$500,000 \$100,000 - \$1 million \$100,000 - \$750,000 \$100,000 - \$500,000	Standard Plus NT, Pref NT, Pref Plus NT	Drop ticket to AppAssist, LGA call center conducts PHI. If client qualifies, MIB, MVR, Rx check. Client cannot have prior file w/substandard uw class, postpone, decline. No lapse or replacement in last 2 years. If client does not qualify, traditional UW required.	Appcelerate Automated Underwriting Program (only through AppAssist)	One inch automatically added to client's height for potential rate class boost. Not available in CT, Hawaii or Alaska
Lincoln Financial	NO	Term 15, 20, 30 yrs	18-50	Min: \$100,000 Max: \$500,000	Preferred Plus, Preferred NT, Standard NT, Preferred Tobacco, Standard Tobacco	Submit eTicket, Rx Check, MVR, MIB, ID Check, phone interview. If client qualifies, policy sent via eDelivery. If client does not qualify, vitals and physical measurements will be ordered.	Lincoln TermAccel	Must be a US Citizen or green card holder.
		All products EXCEPT MoneyGuard, TermAccel or Lincoln LifeElements One-Year Term	18-60	Max: \$1,000,000	Preferred Plus NT, Preferred NT	Submit LincXpress tele-app, Rx Check, MVR, MIB, ID Check, phone interview. If client qualifies, policy sent via eDelivery. If client does not qualify, vitals and physical measurements will be ordered.	LincXpress	Exclusions: Traditional full paper app and eApp, GI/SI, exchanges or conversions, prior submissions including trial or formal within past 12 months.
Minnesota Life/Securian	YES	All single-life products (Excludes WriteFit Express products and face amounts.)	18-50 51-60	\$0 - \$3 million ( <b>TEMPORARY Increase</b> from \$2M) \$0 - \$1 million	Standard or better	Submit app through Quick eApp, phone interview, MIB, Rx check, MVR, credit information, court records, and property records check. No labs or APS May still be routed through traditional underwriting.	WriteFit	<b>NOTE: WriteFit available in NY for term only; must use eApplication.</b>
	NO	Advantage Elite Select Term Life	16-54	Max \$250,000 (amt based on term length)	Standard or better	Submit through eApp: Enter the client's age, product, and face amount and eApp guides you through the online process. No exam or labs. Approval or Declination within 24 hours.	WriteFit Express	If declined, a 90 day waiting period will be enforced before a new application can be submitted.
		Eclipse Accumulator IUL Eclipse Protector II IUL	0-17 18-54	\$50,000-\$250,000 \$100,000-\$250,000	Preferred Standard or better			
		Value Protection IUL	0-15 16-54	\$50,000-\$250,000 \$50,000-\$250,000	Preferred Standard or better			

Carrier	Available in NY	Products	Age	Face Amounts	Risk Classes	Processing	Name	Notes
Nationwide	NO	Term, Whole Life, IUL (not Survivorship), GUL, VUL, and LTC Rider	18-50 51-60	\$100,000 - \$2 million \$100,000 - \$1 million	NT Pref Plus, NT Preferred, NT Standard Plus, Tobacco Preferred	Applications: paper or completed in iPipeline. NTW orders MVR, MIB, Rx Check prior to phone interview by a medical professional. Call is recorded-signature is electronic.	Intelligent Underwriting	LTC rider, 1035 exchange and replacement all available for acceleration. No random hold-outs.
		<b>TEMPORARY COVID-19 UW CHANGE</b>	<ul style="list-style-type: none"> <li>• Clients now eligible for Intelligent Underwriting <b>PROCESS</b> at any age and face amount within product guidelines.</li> <li>• Risk classes expanded to include Standard Nontobacco and Tobacco.</li> <li>• If acceleration is not possible and alternative sources of data are insufficient, we will consider client-provided personal health records and exam results that have been completed within the past 24 months.</li> <li>• Cases that don't meet these conditions will be considered on an individual case basis. Our underwriters are proactively reviewing new cases to identify options that may be available to continue underwriting without exam requirements and notify you of available options.</li> </ul>					
PacLife	NO	PL Promise products	Age nearest Birthday 50-69	Applied for and Inforce coverage with PL must be less than or equal to \$1 million	All rate classes including substandard	Electronic ticket or paper app submitted, telephone interview, appropriate APS is ordered along with lab and exam information from the past 18 months.	PL Smooth Sailing	Comprehensive physical and blood work from the applicant's personal physician within 18 months; up to 2 years may be requested. MIB, prescription history and MVR may be used. No statistical scoring models or "black box" UW is used.
PennMutual	NO	Accumulation Builder Flex IUL Diversified Advantage VUL Guaranteed Convertible Term Guaranteed Protection UL Guaranteed Whole Life Protection Non-Convertible Term	20-65	\$5 million or less	Standard or better	<ul style="list-style-type: none"> <li>• eApp completed from PML website by advisor &amp; client</li> <li>• Accelerated Underwriting Engine determines underwriting class, or defers decision to traditional underwriting</li> <li>• Policy delivery &amp; payment done electronically</li> </ul>	Accelerated Client Experience (ACE)	An informal application cannot have been submitted before with Penn Mutual.
Principal	YES	Term, UL, IUL, VUL, SUL or Benefit VUL II (NY only)	18-60	Min: \$50,000 Max: \$1,000,000	Super Preferred, Preferred, Super Standard and Standard	Complete parts A and C of the app. Do not schedule the paramed. Call to complete or schedule phone interview-tell them it is an accelerated underwriting application (888-835-3277). UW will evaluate MVR, Rx check, MIB.	Accelerated Underwriting	No major medical conditions-See List of Exclusions in Underwriting Guide page 5 Build falls within Build Chart
		<b>TEMPORARY COVID-19 UW CHANGE</b>	18-40	Expanded to \$2,500,000			<ul style="list-style-type: none"> <li>• Case meets regular guidelines for eligibility</li> <li>• Complete physical, including labs, with all results normal within the prior 24 months and results can be confirmed through digital health data</li> </ul>	Cases that don't meet these criteria will be considered on an individual case basis.
			41-60	Expanded to \$2,000,000				
Protective	NO	Classic Choice Term and Custom Choice UL (10-30)	18-60	18-45 maximum \$1,000,000 46-60 maximum \$500,000 Minimum \$100,000	Ages 18-45 Sel Pref, Preferred, Standard Ages 46-60 Sel Pref, Preferred	Within 24 hours of app submission, client receives call for TeleLife Interview. After interview: 1. Coverage Offered 2. Further review and potential offer possible 3. Continue with traditional underwriting.	PLUS: Protective Life Underwriting Solution	Fluids and APS may not be required.

Carrier	Available in NY	Products	Age	Face Amounts	Risk Classes	Processing	Name	Notes
Prudential	YES	All term products (except PruTerm One) PruLife Custom PremierII, VUL Protector, PruLife Founders Plus, PruLife Index Advantage UL, PruLife UL Protector, PruLife Essential UL	18-60	Min: \$100,000 Max: \$1,000,000	Non-smoker or better	<ul style="list-style-type: none"> <li>Submit Part 1 Info via Xpress Quick Form or Fast App.</li> <li>Within 48hrs, client will receive a message with Phone Interview instructions (Xpress Quick Form) or will be contacted directly by EMSI (Fast App).</li> <li>Phone interview (takes approximately 20 minutes).</li> <li>Carrier Checks: Rx records, MVR, MIB, and ID.</li> </ul>	PruFast Track Underwriting	Multiple applications on the same client at the same time are not eligible. PruLife UL Plus and Survivorship not eligible. The speed of this process depends on completion of the phone interview and receipt of MIB authorization
		<b>TEMPORARY COVID-19 UW CHANGE</b>	Extended Max to \$3,000,000		<b>NOTE:</b> cases will <b>NOT</b> be eligible for PruFast Track if medical requirements are submitted with the application or indicated to have been ordered.			
SBLI	NO	Level Term (10,15, 20, 25 or 30) Whole Life	18-60	Min: \$100,000 Max: \$500,000	All UW Risk Classes and Table Ratings	1. Drop Ticket utilizing our ZipApp process to place the completed Part 1 and Part 2 in an SBLI designated fulfillment center (EMSI or APPS) 2. Paper Application: Part 1 is completed by the agent; Part 2 is completed by an SBLI designated fulfillment center (APPS or EMSI) MIB, MVR, Prescription results and Data analytics from public Fair Credit Reporting Act (FCRA) protected information are used in assessment.	Accelerated Underwriting	All states except NY and Montana
Symetra	NO	<b>TEMPORARY COVID-19 UW CHANGE for PERMANENT PRODUCTS (Accumulation IUL, PIUL &amp; GUL)</b>  Domestic Cases ONLY	18-50 18-60	Max: \$2,000,000 Max: \$1,000,000	Standard, Preferred, Preferred Plus	Complete Normal Permanent Life application and NON-MED Part 2 Section. Symetra Underwriting will do a prescription check, MVR, MIB and review the completed application with Non-Med Section Part 2. Based on that information the underwriter determines if the Prosed Insured qualifies for at least Standard or better.		
United of Omaha	NO	Term Life Answers 10,15, 20 and 30 year	18-55	Min: \$100,00 Max: \$1,000,000	Rate classes to Standard. Build within limits, no major medical conditions	Speed eTicket (drop ticket) with voice signature. Do not schedule the exam-ExamOne will contact the client. You may provide the client with the ExamOne contact number. 1-800-768-2061	Accelerated Underwriting for Term Life Answers	Speed eTicket (Drop Ticket)
		<b>TEMPORARY COVID-19 UW CHANGE:</b> Products added: Income Advantage IUL Life Protection Advantage IUL		Max increased to \$2,000,000	Standard, Standard Plus, Preferred, Preferred Plus			