



Accelerated Underwriting Programs Compared

Carrier Underwriting Program	Product (s)	Issue Ages	Coverage Limits	Submission Process	Interviews (Phone and / or Paramed)	If Applicant Fails to Meet Program Requirements	Additional Availability Information	APS/Paramed ordered
Legal & General America/Banner Life								
APPcelerate	OPTerm Level Premium Term 10*, 15, 20, 25, 30, 35 & 40	20 - 50	Coverage/ Age OPTerm 15,20,25 and 30 eligibility Ages 20-40: \$100,000- \$1,000,000 Ages 41-45 \$100,000- \$750,000 Ages 46-50 \$100,000- \$500,000 *OPTerm 10 Eligibility Ages 20-50 \$100,000- \$500,000	BBA EZ Drop Ticket	AppAssist Call Center interviewer completes Part 1 and Part 2. Determination made if client is Standard Plus or better for the program	Automatically goes through full underwriting	Applicants must qualify for Standard Plus rates or better (Must be non-tobacco).	No APS under Accelerated program

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Mutual of Omaha								
Accelerated Underwriting Program	Term Life Answers 10, 15, 20, 30	18 - 55	Up to \$1,000,000	BBA EZ Drop Ticket	ExamOne for Part 1 & 2	Applicant goes through full underwriting	Standard, Standard Plus or Better	No APS under Accelerated program
Pacific Life								
Smooth Sailing	Promise Term Life 10, 15, 20, 25, and 30 Promise GUL	50 - 69	Up to \$1,000,000	BBA EZ Drop Ticket	Phone Interview with Voice Signature	Requirement of a comprehensive physical and blood work available from primary physician within last 18 months. Paramed will be required if above is not met.	Program available for all rate classes	APS: Yes
Protective								
Plus	Classic Choice Term 10, 15, 25, and 30 Custom Choice UL (10 - 30)	18 - 60	Ages 18-45 \$100,000 - \$1,000,000 Ages 46-60 \$100,000 - \$500,000	BBA EZ Drop Ticket	Phone Interview with Esignature	Automatically goes through full underwriting	Underwriting classes: Ages 18 - 45 Select Preferred Preferred Std. Non-Tobacco Ages 46 - 60 Select Preferred Preferred	No APS under Accelerated program

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Prudential								
PruFast Track	All term durations (except PruTerm One), PruLife Custom Premier II, PruLife Founders Plus UL, PruLife Index Advantage UL, PruLife Protector, PruLife Essential UL	18 - 60	\$100,000 to \$1,000,000	BBA EZ Drop Ticket	Phone interview with voice Signature on HIPPA form. Application signed on delivery	Automatically goes through full underwriting	Nonsmoker or better	No APS under Accelerated program
SBLI								
Accelerated Underwriting Program	Guaranteed Level Term 10, 15, 20, 25, and 30	18 - 60 Ages 50+ must have a wellness exam within past 24 months	\$100,000 to \$500,000	BBA EZ Drop Ticket	Phone Interview Part 1 and 2	No applications sent to traditional underwriting If Accelerated Underwriting parameters (ages 18-60 \$100k-\$500k) are met, the app will stay on the Accelerated Underwriting program going through to a decision from SBLI	No knock out questions. Tobacco use allowed. All health classes are considered - to Table 8	APS: Call center will order if required

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This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, please give us a call.

This information is believe to be accurate as of the date listed. Carriers can make changes without notifying BBA Life Brokerage

These program were designed not to require parameds. The carrier reserves the right to order parameds.

