

No Exam Underwriting Programs

Carrier	Program Name	Ages	Underwriting Classes	Amount	Products
AIG American General	Simplified Non-Med UW	20-59	Standard NT and Standard Tobacco.	\$50,000 - \$99,999 (total inforce with AG cannot exceed \$3M)	Select-A-Term
AIG PG (AGLA)	Non-Med UW on QoL Max Accumulator+	0-59	Standard /SubStandard NT & Standard /SubStandard Tobacco	\$50,000 to \$249,999.99	QoL Max Accumulator+
ANICO	Xpress	0 - 65	standard and substandard rate class only	up to \$250,000	Signature IUL; Affinity 7 WL; Executive UL; Signature Term ART, 10, 15, 20, 30
ANICO	Xpress Plus (no phone interview)	0 - 60	All UW Classes	Ages 0-50, \$250,001 to \$1M Ages 51-60 \$250,001 to \$500K	All products
Banner	APPcelerate	20-50	Preferred Plus NT, Preferred NT and Standard Plus NT	15 Yrs +: Ages 20-40 \$100K to \$1M Ages 41-45 \$100K to \$750K Ages 46-50 \$100K to \$500K	OPTerm 10, 15, 20, 25, 30.
Brighthouse	Simple Underwriting	21 - 65 up to \$2.5M 55 - 75 up to \$1M	Standard NT and Standard Tobacco		PAUL
Global Atlantic Company	Fast Lane Underwriting	18 - 50 \$1M 51 - 55 \$500K 56 - 60 \$250K Not Optional	Premier NT Pref NT Std+ NT (Term only) Std NT Pref & Std Tobacco		Single Life Lifetime Builder, Lifetime Foundation, Lifetime Provider IULs; Lifetime Assure UL & Term
John Hancock	Simplified Life	30-60	Extensive list of risk impairments that would not be eligible. See brochure for details.	MAX non-MEC; Premium requirement of 10-20K paid for at least 5 years	Simplified Life Easy Issue VUL
John Hancock	SmartProtect Term with Vitality	20-60		\$100,000 to \$1,000,000	SmartProtect Term with Vitality
John Hancock	ExpressTrack	18-60	Standard Standard Plus Preferred Super Preferred	to \$1,000,000	Term products and Term with Vitality
Lincoln	TermAccel	18-50	Best Preferred	\$100,000 to \$500,000	TermAccel Level Term

Lincoln	LincXpress	18-60	Preferred or Best Preferred	\$1,000,000 or less	All products, except MoneyGuard, LifeElements One-Year Term and TermAccel Level Term.
Mass Mutual	E-Z Pass; easy approval process if proposed insured has been fully underwritten by an approved carrier in the past three years.	Age 60 or younger	Generally Standard NT or better. See brochure for details.	Up to \$3 million	Whole Life Legacy series
Mass Mutual	Client Medical Interview	17-40		\$1,000,000 or less	
Mass Mutual	E-Z Pass Platinum	18-60	See attachment	Between \$100K to \$3M (up to 2x their existing coverage)	Whole Life Legacy series
Minnesota Life	WriteFit	18-54		\$1M	
Mutual of Omaha	Express Life	Term & GUL: 18-65 Guaranteed Advantage: 18-70 Living Promise Level: 45-85 Living Promise Graded: 45-80	Standard or better; See brochure for details.	Term 15, 20, 30: 25-400K GUL: 50-250K Guaranteed Advantage: 50-500K LP Level: 2-40K LP Graded: 2-20K	Term; GUL: Guaranteed Advantage; Living Promise Level; Living Promise Graded
Mutual of Omaha	Term Life Answers Speed Ticket	18-55	Standard Standard Plus Preferred Preferred Plus	\$100,000 to \$1,000,000	Term Life Answers
National Life Group - LSW	No Fluid Underwriting	Age 65 or younger	Verified Standard NT, Express Standard NT, Standard Tobacco, Substandard.	\$250,000 or less	Foundation UL
National Life Group - LSW	EZ UW Program				Flex Life II
Nationwide	Permanent for Life	18 - 65	Preferred or Standard (tobacco or non-tobacco)	\$100K to \$2 Million	Any WL, UL Or VUL currently being sold.
Nationwide	Intelligent UW via iPipeline e-Appication on Nationwide's Website	18- 60		\$100K to \$1M	Term, GUL, IUL Accum or IUL Protector, Current Assumption UL

North American	Legacy Optimizer Simple Underwriting	50 - 80	Non-Tobacco and Tobacco	Minimum Single Premium of \$25K	Legacy Optimizer
North American	WriteAway Accelerated Underwriting	18-50	Super Preferred, Preferred and Standard Non-Tobacco and Tobacco	to \$1,000,000	ADDvantage Term
Penn Mutual	Express Review	20-55	Pref NT Pref Tobacco Standard NT Standard Tobacco	\$249,999	Any permanent products and all riders
Penn Mutual	Accelerated Client Experience	20			GPUL, GCWL, ABSIUL or Term. Not available in NY. Same owner and insured. No Replacement.
Principal	Accelerated Underwriting	18 - 60	Super PNT or PNT ages 18-60 Standard NT ages 18 & 19 only	\$50K to \$1 million	Term: 10, 20, 30 UL, SUL, IUL, VUL, Benefit VUL (NY only)
Principal	Disability Income with Stream Lined Underwriting (No exam, blood, HOS, APS or Tax Returns (stated income only).			Up to \$6K of individual DI and/or \$10K of Business Overhead	Individual DI and/or Business Overhead
Protective	Premiere III Xpress	30-55	Standard NT or Standard Tobacco; Preferred and substandard not available.	Varies by premium and underwriting class	Premiere III VUL
Protective	PLUS	18 - 45 \$100K to \$1M A46-60 \$100K to \$500K	All UW Classes		Protective Classic Choice Term or Custome choice UL (10-30)
SBLI	Accelerated Underwriting Platform	18-60	All UW Classes	\$100k to \$500K	Level Term Products - 10, 15, 20, 25 and 30.
Transamerica	TOP & TOP Plus	TOP: 18-60 TOP Plus: 18-50	TOP: SNT or better TOP Plus: Preferred Plus or Similar; Standard Plus or similar	Up to \$1 million (see brochure for detail)	Trendsetter Term: 15, 20, 25, 30
VOYA	Orange Pass	<\$500K (16-50) <\$250K (0-15)	PNT 16-50 SNT 0-50 Tobacco 16-50 See carrier for substandard	\$500K or Less (16 - 50) \$250K or less (0-15)	IUL Protector IUL Protector NY
***All carriers reserve the right to do order necessary APS and perform RX and MVR check where applicable.					
****This summary is used a reference materials. Please refer to the Underwriting Guides on the Windsor Website for full disclosures.					