

Non- Med Guidelines and Conditions

American General- **Submit application on line with AG quick Ticket** (website: <http://estation.americangeneral.com/display/router.aspx>) agent login required.

Non-medical underwriting criteria

- Ages 0-50
- Face amounts: –Max Accumulator+: \$50,000 - \$499,999.99
- No lab tests, physical exam or APS required for proposed insured
- Up to Best underwriting class available¹
- If amount applied for on any new application, plus any coverage issued within the last 12 months, is equal to or greater than \$500,000, this new coverage applied for will be subject to age and face requirements for full underwriting²

American National- Accelerated U/W-Xpress and Xpress Plus Products

***Xpress**

Can submit with eApp or paper app

Age: 0-65/Amts.: up to 250K

The need for an exam is determined based on answers to the application, MIB, Rx, and Risk Classifier.

***Xpress Plus**

Submit with E-App only (website: <https://img.anicoweb.com/wps/portal/img/home>) your login required.

Ages 17-60/ Amt.: Ages 17-50: \$250,001 - \$1,000,000; Ages 51-60: \$250,001 - \$500,000

The need for an exam is determined based on answers to the application, MIB, Rx, and Risk Classifier.

Lincoln- **LincXpress submit with Tele-App** (website:

https://hub2.lfg.com/hub/app/welcome/pre-login?cid=prvn_vanity_lfd1_20160402) your login required.

Product: Lincoln TermAccel Level Term

General lab-free qualification guidelines

- Clients ages 18–60
- Face amount: \$1 million or less
- No major medical conditions
- Within height/weight limits
- Applicant is a U.S. citizen or permanent resident

Minnesota Life- WriteFit Underwriting- ***Applying via eApp*** (website: <https://www.securian.com/sites/securian/about-us/affiliates/minnesota-life>) go to the bottom of the page to ***advisor login***- your login required.

Up to age 54 Std. or better, and ages 55-60 Pref. and Pref. Plus classes available

Applying for a single-life policy

Applying for a face amount up to \$1 million

Using the tele-interview process

*Excludes: WriteFit Express, Careshield, SecureCare, and ***must meet product specific guidelines.***

Mutual of Omaha- *paper app* ok (application and forms can be found on our website, www.theproducersfirm.com, under application /forms).

***Term Life Express**

Issue Ages 18-50

TLE – \$25,000-\$300,000

GULE – \$25,000-\$300,000

Simplified Underwriting

Build Chart

MIB

Pharmaceutical Check

MVR (Mandatory Ages 18-35)

MVR (As Needed Ages 36-50)

Random Phone Interview

Mandatory Phone Interview

for \$250,001+

***GUL Express**

Issue Ages 51-65

TLE – \$25,000-\$250,000

GULE – \$25,000-\$250,000

Simplified Underwriting

Build Chart

MIB

Pharmaceutical Check

MVR (As Needed)

Random Phone Interview

Mandatory Phone Interview

for Ages 61-65

***Living Promise Level Benefit Plan and Living Promise Graded Benefit**

Issue Ages 45-85*

\$2,000-\$40,000*

Simplified Underwriting

Build Chart

MIB

Pharmaceutical Check

Random Phone Interview

Issue Ages 45-80*

\$2,000-\$20,000*

North American- WriteAway/through **SimpleSubmit app** on line only
Addvatage Term 10, 15, 20 and 30 yr. term
Ages 18-50/Face amt. Up to and including \$1mm
Preferred to Std. risk class

Principal-Accelerated U/W

Submit application through TeleApp Process (website: <https://advisors.principal.com/wps/portal/advisor/new-business/guidelines-underwriting/life-insurance-underwriting/teleapp>) your login required.

Ages: 18 - 60

Face amount: \$50,000 - \$1 million

Products available: Term (10-, 15-, 20-, and 30-year), UL, IUL, VUL, SL,

Protective- Accelerated U/W Plus works – **On line application submission,**

Enhanced: <https://ezapp.protective.com/entry/e2953b52-f2e8-41e6-a52a-c2c84b2b1fb2>

Classic: <https://www.lad3.protective.com/MLS/e2953b52-f2e8-41e6-a52a-c2c84b2b1fb2/entry>

Ages/Face Amts: 18-45, \$100K-\$1mm;

ages 46-60, \$100K-\$500K

Product: Protective Classic Choice Term and Protective Custom Choice UL

- No major medical conditions
- Within height/weight limits
- Applicant is a U.S. citizen or permanent resident

Transamerica- on **Trendsetter Term Products only**

IGo on line Application only (website: <https://transactrls.transamerica.com/default.aspx>) your login required.

• **Trendsetter® SUPER**

- Policy face values from \$25,000-\$99,999
- Ages 18-60 = \$25,000-\$99,999
- Ages 61-70 = \$25,000-\$50,000

• **Trendsetter® LB**

- Policy face values from \$25,000-\$249,999
- Ages 18-60
- Non-medical requirements (Standard, Standard Smoker)
- Applicants must be U.S. citizens