

Accelerated Underwriting and Non-Medical Underwriting Programs



Updated July 2025

Carrier	Program Name	Age Range	Face Amount Limits	Products	Rate Classes	Underwriting Requirements	Application Submission Method	e-Delivery	Guides
Allianz	Accelerated Underwriting	18 - 60	\$3 million or less (includes existing coverage)	Single Life	Preferred Plus, Preferred & Standard Nontobacco	Phone Interview Electronic PHI	E-Application Life Insurance Worksheet (Accelerated UW is not available with long-form application)	Yes for online applications	Guide
Americo	Non-Medical Simplified Issue	40 - 85 Nonsmoker 40 - 80 Smoker	\$5,000 - \$40,000	Eagle Premier Whole Life	Instant-Decision Process	Instant-Decision Process	eApplication TeleApplication		Guide Not Available
Ameritas	Accelerated Underwriting	18 - 60	Ages 18-50 - up to \$2,500,000 Ages 51-60 - up to \$1,000,000	IUL WL Term (single life)	Standard Risk or Better	MIB, MVR, prescription check and LabPIQture	eApplication Paper Application	Yes	Guide
Assurity	Term Life with Accelerated Underwriting	Ages 18-75 - 10 Year Ages 18-70 - 15 Year Ages 18-65 - 20 Year Ages 18-55 - 30 Year	Ages 18-50 - up to \$1,000,000 Ages 51-65 - up to \$500,000	Term	Table 10 up to Preferred Plus	MVR, MIB and prescription history	E-Application iGO	Yes	Guide Not Available
	Whole Life with Accelerated Underwriting	15 days - 85	Ages 15 days-17 - up to \$300,000 Ages 18-45 - up to \$200,000 Ages 46-60 - up to \$150,000 Ages 61-70 - up to \$100,000	Whole Life	Table 10 up to Preferred Plus	MVR, MIB and prescription history	E-Application iGO		
	Non-Medical Underwriting	15 days - 85	Ages 0-60 - \$10,000 - \$700,000 Ages 61-69 - \$5,000 - \$450,000	Single Premium Whole Life	Standard or better	MVR, MIB and prescription history	E-Application iGO		
Banner	Accelerated Underwriting	20 - 60	Up to \$4 million	OPTerm	Standard or Better	Phone interview Automated checks run during interview: identity verification, MIB, MVR, prescription check, FCRA consumer database check	iGO Dropticket	Yes	Guide
Cincinnati Life	Rapid Review	18 - 50	\$100,000 - \$2 million	Term ROP Term	Standard nonsmoker or better	MVR, MIB, prescription and credit history	Drop ticket or iGO		Guide
Columbus Life	Accelerated Underwriting	18 - 55	\$1 million or less	IUL UL	Standard or Better	Phone interview, MVR, MIB, predictive analytic score scores, prescription history and criminal records	Paper application Dropticket iGO	Yes	Guide
	Rapid Issue	18 - 60	\$25,000 - \$1 million	Indexed Explorer Now	Standard or Better	Online application submitted and part 2 medical questions completed online.	iGO	Yes	Guide
Corebridge Financial	Agile Underwriting+ Non-Medical Underwriting	59 and under	Term - up to \$1 million GUL - up to \$1 million IUL - up to \$2 million	Select-a-Term Secure Lifetime GUL 3 Max Accumulator+ Value+ Protector II	Standard or better	Through \$1 million and submitted via iGO full eApp: tele-interview or agent completed Part B Over \$1 million through \$2 million: Tele-interview only	Dropticket iGO Paper application (IUL only)	Yes	Guide
	SimpliNow Legacy	50 - 80	\$5,000 - \$35,000	Simplified Issue Whole Life	Level Death Benefit Graded Death Benefit	Answer health question on eApp; RX database search	Online application through Connex.com	Yes	
Corebridge Partners	Non-Medical Underwriting	0 - 50	\$1 million or less	QOL Max Accumulator+ II QOL Value+ Protector II	Standard or better	Phone interview if submitting via iGO	Paper application Dropticket	Yes	Guide
F&G	Exam-Free Underwriting	0 - 60	Up to \$1 million	IUL	All Preferred, Standard and substandard risk classes are available	Application information, MVR, MIB, Credit and public records based insurance score, prescription drug, lab history and medical test results database, InstandID. Brief telephone interview	Application Submission Method	No	Guide

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John Hancock	ExpressTrack	18 - 60	Up to and including \$3 million	Single-Life Term Single-Life Permanent Products (including LTC rider)	Standard or Better	MVR, MIB and prescription history	Paper Ticket eTicket	Yes	Guide
Lincoln Financial	Accelerated Underwriting	18 - 60	\$2.5 million	All products except for Life Elements One-Year Term, Term Accel and MoneyGuard	Standard or Better	Phone Interview, MVR, MIB and prescription history	Dropticket iGO	Yes	Guide
	Lab-Free Consideration	18 - 60	\$2.5 million	All permanent products and Life Elements Level Term	Standard or Better	Phone Interview, MVR, MIB and prescription history	Dropticket iGO	Yes	Guide
	Automated Underwriting	20 - 55	\$100,000 - \$1,500,000	TermAccel WeathAccelerate IUL	Preferred and some standard rate classes	Online or phone interview. Real-time offer will be made for clients approved lab-free. No APS requirement.	iGO eTicket	Yes	Guide
Mass Mutual	Express Path Fluidless Underwriting Program	17 - 50	Maximum coverage limit of \$1 million	All Term and individual Whole Life products	All 5 standard or better rate classes				Guide
Mutual of Omaha	Accelerated Underwriting	18 - 60	\$2 million max	Term Life Answers Income Advantage IUL Life Protection Advantage IUL	Preferred Plus Preferred Standard Plus Standard	Phone Interview, MVR, MIB and prescription history	Dropticket	No	Guide
	Fluidless Underwriting Program	30 - 65	\$2,000,001 - \$10,000,000	Term Life Answers Income Advantage IUL Life Protection Advantage IUL AccumUL Answers		Client has had a complete annual physical within the past 18 months. Cover letter, application Part 2 completed.	iGO		Guide
National Life	EZ Underwriting Program	18 - 65	Ages 18-50 - maximum \$3 million (IUL & WL) Ages 18-50 - maximum \$2 million (Term Series) Ages 51-60 - (all available products) maximum \$1 million Ages 61-65 - (all available products) maximum \$250,000	FlexLife IUL PeakLife IUL Term TotalSecure WL Basic Secure	Standard or Better	Complete full application (including medical portion)	E-Application iGO	Yes	Guide
Nationwide	Intelligent Underwriting	18 - 60	Ages 18-50 - \$5 million max Ages 51-60 - \$1 million max	Term IUL UL WL	Standard or Better	Option for Online Interview or Phone Interview, MVR, MIB and prescription history	Paper application Dropticket iGO	Yes	Guide
North American	WriteAway	18 - 60	Ages 18-50 - up to \$2 million Ages 51-60 - up to \$1,000,000	Term IUL	Preferred Plus Preferred Standard Flat extras may be allowed for avocations and aviation only.	Online Part 2 application, MVR, MIB, prescription history and Risk Classifier Score	Paper application iGO	Yes	Guide
Pacific Life	PAL+ Accelerated	18 - 60	Up to \$3 million	Term	Standard or better risk class	Choice of online or phone interview	Drop ticket only		Guide Not Available
	PAL+ Modified	18 - 70	up to \$3 million of term coverage; up to \$2 million of GUL coverage	Term GUL	All risk classes including substandard	Choice of online or phone health history with drop ticket	Drop ticket Paper applicatoin		

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Principal	Accelerated Underwriting (AU) Expanded Fluidless UW (FL)	18 - 60	Ages 18-40/AU - \$3 million max Ages 18-40/FL - \$3 million max Age 41-50/AU - \$2 million max Ages 41-50/FL - \$2.5 million max Ages 51-60/AU - \$1 million max Ages 51-60/FL - \$2.5 million max (face amounts above \$1 mill used DHD records that include exam/lab within the prior 12 months)	Term UL IUL SUL VUL	Standard or Better	Principal online or telephone Part B, MVR, MIB and prescription history	Dropticket iGO Paper part A & C (with online/telephone Part B)	Yes	Guide
Protective	PLUS	18 - 60	Ages 18-45 - \$100,000-\$2 million Ages 45-60 - \$100,000-\$1 million		Preferred and Select Preferred Only	Phone Interview, MVR, MIB and prescription history	Dropticket iGO	Yes	Guide
Prudential	PruFast Track	18 - 60	\$5 million max	Term Permanent Products	Standard or Better	Phone Interview, MVR, MIB and prescription history	Short form paper application only Dropticket iGO	Yes Term Only	Guide
Sagicor	Accelewriting	18 - 65	Ages 18 - 50 - \$100,000 - \$1 million Ages 51 - 65 - \$100,000 - \$500,000	Sage Index Universal Life		No bodily fluids No phone interview	eApplication	Yes	Guide
		15 days-15 years \$25,000 - \$99,999 16 years - 65 years \$25,000 - \$250,000	\$25,000 - \$250,000	Sage Whole Life	Standard or better		eApplication	Yes	
		18 - 85		WealthCare Indexed Single Premium Universal Life	Preferred up to Table 6		eApplication	Yes	
SBLI	Accelerated Underwriting	18 - 60	Ages 18-50 - up to \$1,000,000 Ages 51-60 - up to \$500,000	Term WL	All Classes up to Table 2	Phone Interview, MVR, MIB, prescription history and FCRA public information.	iGO Applicant	Yes	Guide
Securian	WriteFit	18 - 60	Ages 18-50 - \$3 million max Ages 51-60 - \$1 million max	All single-life products	Standard or Better	Phone Interview, MVR	iGO Dropticket (term) eApp		Guide Not Available
Symetra	Accelerated Underwriting	18 - 60	Ages 18-50 - \$3 million max Ages 51-60 - \$2 million max	Permanent Products	Standard or Better	Part 2, MIB, MVR and prescription history	Paper application iGO	Yes	Guide
	Swift Term	20 - 60	\$100,000 - \$5 million Clients 50 and older with face amounts over \$3 million will be subject to full underwriting	20 - 60 - 10-year term 20 - 60 - 15-year term 20 - 60 - 20-year term 20 - 50 - 30-year term	Standard or Better	MIB, MVR and prescription history	iGO	Yes	Guide Pre-Qualifying Checklist
Transamerica	Non-Medical Underwriting	0 - 55	FFIUL & Trendsetter Super Ages 18-45 - up to \$2 million, all risk classes available; Ages 46-55 - up to \$1million, all risk classes available. Trendsetter LB Ages 18-45 - \$250,000 - \$2 million, all risk classes available; Ages 46-55 - \$250,000 - \$1million, all risk classes available.	Trendsetter Super Term Trendsetter LB Term Foundation IUL	See Face Amount Limits Column	Part 2, MIB, MVR and prescription history	Paper application iGO	Yes	Guide

3 Mark Financial has made every reasonable effort to assure the accuracy of this information. All agents are responsible for verifying this information by contacting the carrier.