

INSTANT DECISION PROGRAM DETAILS

CARRIER		ANICO	BANNER LIFE	COREBRIDGE	F&G
Program Name		SMART UNDERWRITING	HORIZON	SIMPLINOW CHOICE	INSTAPPROVAL
PRODUCTS & CASE DESIGN	Available Products	Permanent - UL and whole life	OpTerm all durations, LifeStep	Select-a-Term	ExecuDex
	Issue Ages	0 - 85, varies by product	Ages 20 - 50	Ages 0 - 59	Ages 18 - 60
	Face Amount Limits: 18 - 50	up to \$1,000,000	\$2,000,000	\$1,000,000	\$1,000,000
	Face Amount Limits: 51 - 60	up to \$500,000	Females to age 55: \$250K	\$1,000,000	\$1,000,000
	Face Amount Limits: 61 - 65	up to \$250,000	N/A	\$1,000,000	N/A
	Face Amount Limits: 66 - 75	66-70: up to \$25,000	N/A	\$1,000,000	N/A
	Face Amount Limits: 76 & 85	71+: APS likely for all face amounts	N/A	NA	N/A
	Available Riders	Disability waiver of stipulated premium, Disability waiver of premium, Overloan Protection Rider, Accelerated Death Benefit Riders, Children's Term Rider, Guaranteed Increase Option Rider	All Riders	All Riders	ABR: Terminal Illness ABR: Chronic Illness Accidental Death Account Value Enhancement Rider Overloan Protection Funding Bonus
UNDERWRITING PROCESS	Eligible Risk Classes for Instant Decision	All preferred classes Substandard through T6 for specific conditions/scenarios	Preferred Plus NT Preferred NT & Tobacco Standard Plus NT & Tobacco Standard NT & Tobacco	Non-smoker: Standard or Better Tobacco: Standard or Better	Express Non-tobacco Express Tobacco
	Tobacco Users Eligible?	yes	Yes	Yes	Yes
	Prior Applications Allowed?	yes	Yes	Yes: If total line is under program maximums.	No
	"Stacking" Allowed?	the limits above are the maximum non-medical amount allowed, any combination of policies exceeding that would require full underwriting with exam and labs	Yes	Yes: If total line is under program maximums.	Yes, but multiple recent applications may result in a decline
	Database Checks	Prescription, MIB, LexisNexis, MVR, Sherlock Criminal Records	Lexis Nexis MIB Rx MVR	MIB MVR Rx IRIX LabPiQtue	Lexis Nexis MIB Rx MVR
	Underwriting Engine	homegrown	Proprietary	Proprietary	Proprietary
	Hand off to Accelerated Underwriting?		Yes	Yes	Yes
	Hand off to full underwriting?		Yes	Yes	No
	Instant Decision Percentage	20-25%	20%	N/A	70%
	Acceleration Percentage	20-30%	40%	30%	15%
	Total "Throughput"	~50% of total submitted	60%	N/A	85%
	Throughput Calculation Method*		Method 2	Method 2	Method i
	Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	Yes	No	No	No
	Non-English Interview Available?	no	No	No	Yes
	Random Quality Control Holdouts?	no	Yes	No	No
POLICY DELIVERY	Electronic Policy Available?	no	Yes	Yes	No
	Electronic Delivery Available?	yes	Yes	Yes	No
	Electronic Signature Available?	yes	Yes	Yes	No
	Initial Premium Payments	EFT, Paper checks	Credit card available for initial payments only, EFT, direct bill	CC, EFT & Paper Check	EFT, Wire Transfer or Check
	Ongoing Premium Payments	EFT, Direct Pay Coupons (sent to Lockbox vendor e-Remit), Paper checks (applied manually), Credit Card Payments, List Bill payments	EFT, direct bill	EFT & Paper Check Only	EFT, Wire Transfer or Check
		Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms.			
	Comments				InstApproval® is not available to all applicants. Those who qualify as determined by an initial questionnaire are considered low-risk in all critical underwriting categories, and no additional risks can be uncovered in an instant search of online records databases. If risks are found, traditional underwriting may be required, and placement in another Fixed Indexed Universal Life (FIUL) product may be more appropriate. Same-week ExecuDex coverage requires electronic payment (ACH) of initial premium at time of application.
	States Not Available	NY limited to \$250,000	NY		DE, MT, NY, PR

* Carriers generally use one of three methods for reporting the throughput of their platform, defined as percentage of cases that are either approved via Instant Decision or Accelerated Underwriting. Please see the Instant Decision Program Details Glossary for additional information on this topic.

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CARRIER		JOHN HANCOCK	LINCOLN FINANCIAL	LINCOLN FINANCIAL	Prudential
	Program Name	EXPRESS TRACK ¹	LINCXPRESS	TERMACCEL	PRU FAST TRACK
PRODUCTS & CASE DESIGN	Available Products	All Single Life Term and Permanent products	All Single Life Products, except TermAccel., MoneyGuard	TermAccel 10, 15, 20, 30	Most Term and Perm (excludes Pru Term One and SUL)
	Issue Ages	Ages 18 - 60	18 - 60	18 - 60	18-60
	Face Amount Limits: 18 - 50	\$3,000,000	\$2,500,000	\$2,500,000	\$1,000,000
	Face Amount Limits: 51 - 60	\$3,000,000	\$2,500,000	\$2,500,000	\$1,000,000
	Face Amount Limits: 61 - 65	NA	\$2,500,000	\$2,500,000	NA
	Face Amount Limits: 66 - 75	NA	NA	NA	NA
	Face Amount Limits: 76 & 85	NA	NA	NA	NA
	Available Riders	All Riders	Acceleration available to Standard or better underwriting classes. LincXpress application process available Preferred Plus - Table H.	Available Riders Include: •Children's Term Rider •Waiver of Premium •Terminal Illness ABR	All available Riders
UNDERWRITING PROCESS	Eligible Risk Classes for Instant Decision	Non-smoker: Standard or Better Tobacco: Standard or Better	Yes	Acceleration available to Standard or better underwriting classes. TermAccel available Preferred Plus - Table D.	PFD Best/PFD NT/NS Plus
	Tobacco Users Eligible?	Yes	Not within prior 12 months	Yes	No
	Prior Applications Allowed?	Not within prior 12 months	No	Not within prior 12 months	Not within the last 12 months
	"Stacking" Allowed?	Yes: Up to \$3MM in total coverage with JH, \$5MM all carriers	MIB MVR Rx	Yes, up to \$1M total coverage	No
	Database Checks	MIB MVR Rx	Proprietary	MIB MVR Rx	Yes
	Underwriting Engine	Proprietary	Proprietary	Proprietary	Proprietary
	Hand off to Accelerated Underwriting?	Yes	Yes	Yes	Yes
	Hand off to full underwriting?	Yes	Yes	No	Yes
	Instant Decision Percentage	Awaiting Feedback from JH	TBD	TBD	11%
	Acceleration Percentage	Awaiting Feedback from JH	TBD	TBD	TBD
	Total "Throughput"	45%	40%	61%	TBD
	Throughput Calculation Method*	Method 1	Method 2	Method 1	Method 1
	Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	No	No	No	No
	Non-English Interview Available?	No	No	No	No
	Random Quality Control Holdouts?	No	Yes	Yes	Yes
POLICY DELIVERY	Electronic Policy Available?	Yes	Yes	Yes	Yes
	Electronic Delivery Available?	Yes	Yes	Yes	Yes
	Electronic Signature Available?	Yes	Yes	Yes	Yes
	Initial Premium Payments	EFT & Paper Check Only	Term: CC, EFT & Paper Check Perm: EFT & Paper Check	EFT & Paper Check Only	EFT & Paper Check Only
	Ongoing Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only	EFT & Paper Check Only
	Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms.				
	Comments	¹ Underwriting decision delivered to agency via email within minutes of submission of the completed application. Preferred Submission Methods include IPipeline Flex app and JH eApp			
	States Not Available	NY	NY	NY	NY

INSTANT DECISION PROGRAM DETAILS

CARRIER		SAGICOR		SAGICOR		SAGICOR		SYMETRA	
	Program Name	ACCELEWRITING	ACCELEWRITING	ACCELEWRITING	ACCELEWRITING	ACCELEWRITING	ACCELEWRITING	SWIFTERM	SWIFTERM
PRODUCTS & CASE DESIGN	Available Products	Sage IUL	Sage Whole Life	WealthCare Single Premium IUL	10, 15, 20 or 30 years Term				
	Issue Ages	Ages 18 - 65	Ages 16 - 65	Ages 18-85	Ages 20 - 60				
	Face Amount Limits: 18 - 50	\$1,000,000	\$250,000	\$500,000 ^{2,3}	\$3,000,000				
	Face Amount Limits: 51 - 60	\$500,000	\$250,000	\$350,000 ²	\$2,000,000				
	Face Amount Limits: 61 - 65	\$500,000	\$250,000	\$350,000 ²	N/A				
	Face Amount Limits: 66 - 75	NA	NA	\$200,000 ²	N/A				
	Face Amount Limits: 76 & 85	NA	NA	\$100,000 ²	N/A				
UNDERWRITING PROCESS	Available Riders	All Riders Available	All Riders Available	All Riders Available	Accelerated DB for Terminal Illness Accidental DB, Child Rider, Waiver of Premium				
	Eligible Risk Classes for Instant Decision	Non-Tobacco and Tobacco: Preferred Plus through Table 8. Insureds with ratings less than standard will automatically be referred to underwriter	Non-smoker and Tobacco: Preferred Plus to Rated 2	Preferred NT and T (Preferred through Table D blended class)	Super Preferred NT, Preferred NT, Standard NT, Preferred Tobacco, Standard Tobacco				
	Tobacco Users Eligible?	Yes	Yes	Yes	Yes				
	Prior Applications Allowed?	Yes	Yes	Yes	Individual Consideration				
	"Stacking" Allowed?	Yes	Yes	Yes	Individual Consideration				
	Database Checks	MIB MVR RX ID verification Consumer Report	MIB MVR RX ID verification Consumer Report	MIB MVR RX ID verification Consumer Report	MIB MVR RX Identity Verification Credit -based insurance score				
	Underwriting Engine	CRL	CRL	CRL	MRAZ				
	Hand off to Accelerated Underwriting?	Yes	Yes	Yes	Yes				
	Hand off to full underwriting?	No	No	No	Yes				
	Instant Decision Percentage	35%	35.00%	20.00%	26.00%				
	Acceleration Percentage	47%	47.00%	47.00%	79.00%				
	Total "Throughput"	82%	82.00%	67.00%	105.00%				
	Throughput Calculation Method*	Method 1	Method 1	Method 1	Method 2				
	Foreign Nationals, Non-U.S. Citizens or Visa Holders Eligible?	Permanent Residents acceptable	Permanent Residents acceptable	Permanent Residents acceptable	No				
POLICY DELIVERY	Non-English Interview Available?	N/A	N/A	N/A	No				
	Random Quality Control Holdouts?	Yes	Yes	Yes	Yes				
	Electronic Policy Available?	Yes	Yes	Yes	Yes				
	Electronic Delivery Available?	Yes	Yes	Yes	Yes				
	Electronic Signature Available?	Yes	Yes	Yes	Yes				
	Initial Premium Payments	EFT, Paper Check and Credit Card	EFT, Paper Check and Credit Card	EFT, Paper Check and Credit Card	All Face Amounts: EFT Credit Card only available for face amounts of \$500,000 or less.				
	Ongoing Premium Payments	EFT & Paper Check Only	EFT & Paper Check Only	N/A	All Face Amounts: EFT Credit Card only available for face amounts of \$500,000 or less.				
	Please see the ePolicy and eDelivery Platform Details Summary for additional details and nuances of these platforms.								
	Comments			² Net Amount at Risk ³ \$500,000 through age 49					
	States Not Available	AK, CT, ME, NY, VT	AK, CT, ME, NY, VT	AK, CT, ME, NY, VT	NY, SC, No riders in CA				

INSTANT DECISION PROGRAMS GLOSSARY

TERM	DEFINITION
AU "Stacking" Allowed?	Does the carrier consider prior applications acquired via an accelerated underwriting process either internally or at other carriers in determining eligibility for acceleration on a new application.
Database Checks	Standard databases that carriers use such as Medical Information Bureau (MIB), Motor Vehicle Records (MVR) and Prescription Check to obtain information about the client.
Electronic Delivery	An option to have delivery requirements sent via a link to a consumer.
Electronic Policy	Carrier provides the option of sending an electronic policy, usually as a PDF, to a client in place of or in addition to a traditional bound paper policy.
Electronic Signature	Option for consumers to sign via electronic affirmation that they have received and agree to delivery requirements and conditions for the policy to be put in force.
Prior Applications Allowed	Some carriers will not accelerate clients that have been traditionally underwritten within a certain amount of time prior to the current accelerated underwriting application.
Products Available	Some carriers have designed a specific product for their Automated Underwriting platforms, some use traditional "off the shelf" products.
Random Quality Control Holdouts	Does the carrier select random clients for traditional underwriting as a quality control measure.
Risk Class Determination	Does the carrier use their underwriting engine or published underwriting criteria found in their Field Underwriting Guide when determining underwriting class.
Throughput Reporting Methodology	1. Number of Instant Decision or Accelerated Underwriting approved cases divided by all cases = Throughput % 2. Number of Instant Decision or Accelerated Underwriting approved cases divided by all cases that meet age and amount guidelines = Throughput % 3. Number of Instant Decision or Accelerated Underwriting approved cases divided by all cases that meet age and amount guidelines less cases with medical conditions that are ineligible for Instant Decision or Accelerated Underwriting = Throughput %
Two Stage Acceleration	Refers to the ability to refer a case for additional scrutiny within an Accelerated Underwriting program if the initial result from the Part B and automated database checks is inconclusive. The second stage can involve underwriter review, possible clarifying questions for the client to address, the sourcing of additional digital health data or a combination of all of the above.
Underwriting Engine	The platform used to determine if a client is eligible for acceleration. Carriers will either source this from a third party, develop it in house (proprietary) or a combination of the two.