



Accelerated Underwriting Guide

Company	Ages	Amounts	Product	Rate Class	Online/Paper
No Exam Required					
	20 - 59	\$50,000 - \$99,999	TERM	STANDARD	ONLINE ONLY
	0 - 65	MAX \$250,000	ALL	STANDARD & SUBSTANDARD	BOTH
	0 - 60 61 - 85	UP TO \$150,000 BELOW \$75,000	WHOLE LIFE	STANDARD	BOTH
	18 - 55 56 +	UP TO \$400,000 UP TO \$150,000	TERM LIFE	STANDARD ONLY	BOTH
	16 - 55 56 - 75	UP TO \$400,000 UP TO \$150,000	WHOLE/UNIVERSAL LIFE	STANDARD ONLY	BOTH
	20 - 60	\$100,000 - \$1,000,000	SMARTPROTECT TERM WITH VITALITY	ALL	BOTH
	18 - 50 51 - 65	\$25,000 - \$300,000 \$25,000 - \$250,000	EXPRESS TERM & EXPRESS UL	STANDARD & SUBSTANDARD	BOTH
	18 - 60	\$100,000 - \$500,000	TERM	ALL	BOTH
	18 - 60	\$25,000 - \$249,999	TRENDSETTER EXPRESS & LB TERM	STANDARD & STANDARD EXPRESS	BOTH
 <small>* The maximum amount of new coverage is dependent on the rolling period from the original policy issue date to the new Trendsetter application date.</small>	18 - 60	(TOP) \$500,000 - \$1,000,000*	15, 20, 25, 30 YEAR TERMS	STANDARD OR BETTER	PAPER ONLY
	18 - 50	(TOP PLUS) \$750,000 - \$1,000,000*	15, 20, 25, 30 YEAR TERMS	PREFERRED PLUS OR STANDARD PLUS OR SIMILAR	PAPER ONLY
Exam May Be Required					
	20 - 40 41 - 45 46 - 50	\$100,000 - \$1,000,000 \$100,000 - \$750,000 \$100,000 - \$500,000	15, 20, 25, 30 YEAR TERMS	STANDARD PLUS OR BETTER	ONLINE ONLY
	20 - 50	\$100,000 - \$500,000	10 YEAR TERM	STANDARD PLUS OR BETTER	ONLINE ONLY
	20 - 50	\$100,000 - \$500,000	TERM	PREFERRED PLUS ONLY	ONLINE ONLY
	18 - 60	\$50,000 - \$1,000,000	ALL	PREFERRED PLUS & PREFERRED ONLY	BOTH

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact Financial Brokerage's Life Sales Team. The information is believed to be accurate as of the date listed. Carriers can make changes without notifying Financial Brokerage, so it is always best to confirm with us that the information contained on this guide is still accurate. The information contained in this document was updated 4-25-17.

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