





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 61 - 70	\$25,000 - \$99,999 \$25,000 - \$50,000	TRENDSETTER SUPER	STANDARD	BOTH
	18 - 60	\$25,000 - \$249,9999	TRENDSETTER LB	STANDARD	BOTH
	18 - 65 16 - 65 16 - 65	\$50,000 - \$500,000 \$25,000 - \$400,000 \$25,000 - \$250,000	TERM UL WL	ALL EXCEPT RATED TOBACCO	BOTH

Company	Ages	Amounts	Product	Rate Class	Online/Paper
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
	0 - 50	\$250,001 - \$1,000,000	ALL	ALL RATE CLASSES	ONLINE ONLY
	51-60	\$250,001 - \$500,000	ALL	ALL RATE CLASSES	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

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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 9-14-17.