




Accelerated Underwriting Guide

Company	Ages	Amounts	Product	Rate Class	Online/Paper
No Exam Required					
	20 - 59 0 - 50	\$50,000 - \$99,999 \$50,000 - \$499,999	TERM MAX ACCUMULATOR+IUL	STANDARD THROUGH TABLE "E"	ONLINE ONLY BOTH
	0 - 60	\$50,000 - \$300,000	TERM LIFE IUL	PREFERRED THROUGH TABLE 4	BOTH
	0 - 65	MAX \$249,999	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
	16 - 54 (10, 15, & 20-year durations)	\$50,000 - \$99,999	ADVANTAGE ELITE SELECT TERM 10, 15, 20	STANDARD	ONLINE ONLY
	16 - 54 (10, 15, & 20-year durations)	\$100,000 - \$250,000		STANDARD STANDARD OR BETTER	
	16 - 45 (30-year duration)	\$50,000 - \$99,999	ADVANTAGE ELITE SELECT TERM 30	STANDARD	ONLINE ONLY
	16 - 45 (30-year duration)	\$100,000 - \$250,000		STANDARD STANDARD OR BETTER	
	16 - 55	\$25,000 - \$249,999	SECURE PROTECTOR WHOLE LIFE	STANDARD	ONLINE ONLY
	16 - 55	\$25,000 - \$99,999	SECURE ACCUMULATOR WHOLE LIFE	STANDARD	ONLINE ONLY
	16 - 54	\$50,000 - \$99,999	ORION INDEXED UNIVERSAL LIFE	STANDARD	ONLINE ONLY
	16 - 54	\$100,000 - \$250,000		STANDARD OR BETTER	
	18 - 50 51 - 65	UP TO \$500,000	EXPRESS TERM & EXPRESS UL	STANDARD & SUBSTANDARD	BOTH
	50 - 69*	UP TO \$1,000,000	TERM UL	ALL	BOTH
	16 - 65	\$25,000 - \$400,000	NLUL	ALL EXCEPT RATED TOBACCO	ONLINE ONLY
	18-50	\$100,000 - \$1,000,000	IUL	PREFERRED THROUGH TABLE 8	
	51-65	\$100,000 - \$500,000	IUL	PREFERRED THROUGH TABLE 8	
	18-45	\$50,000 - \$1,000,000	TERM	PREFERRED PLUS THROUGH TABLE 2	
	46-55	\$50,000 - \$750,000	TERM	PREFERRED PLUS THROUGH TABLE 2	
	56-65	\$50,000 - \$500,000	TERM	PREFERRED PLUS THROUGH TABLE 2	
	16-65	\$25,000 - \$250,000	WL	ALL EXCEPT RATED TOBACCO	
	18 - 60	\$100,000 - \$500,000	ALL	ALL	BOTH
	18 - 60 61 - 70	\$25,000 - \$99,999 \$25,000 - \$50,000	TRENDSETTER SUPER	STANDARD	BOTH
	18 - 60	\$25,000 - \$249,999	TRENDSETTER LB	STANDARD	BOTH

Company	Ages	Amounts	Product	Rate Class	Online/Paper
Exam May Be Required					
	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
	18 - 50 51 - 65	UP TO \$500,000 UP TO \$350,000	TERM	STANDARD OR BETTER	ONLINE ONLY
	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
	18 - 60	\$100,000 - \$500,000	TermAccel	PREFERRED PLUS ONLY	ONLINE ONLY
	18 - 60	\$1,000,000 & BELOW	ALL PERMANENT AND LifeElements TERM	PREFERRED PLUS AND PREFERRED	PAPER TICKET OR eTicket
 <small>For ages 55-60: Preferred and Preferred Select classes are available.</small>	18 - 50	\$0 - \$2,000,000 (excludes WriteFit Express products listed under no exam required)	SINGLE-LIFE PRODUCTS	STANDARD OR BETTER	ONLINE ONLY
	51 - 60	\$0 - \$1,000,000 (excludes WriteFit Express products listed under no exam required)	SINGLE-LIFE PRODUCTS	STANDARD OR BETTER	ONLINE ONLY
	18 - 55	\$100,000 - \$1,000,000	TERM LIFE ANSWERS	STANDARD OR BETTER	ONLINE ONLY
	0 - 50*	UP TO \$1,000,000	ALL SINGLE LIFE	STANDARD OR BETTER	ONLINE ONLY
	18 - 60	\$50,000 - \$1,000,000	ALL	PREFERRED PLUS & PREFERRED ONLY	BOTH
	18 - 45 46 - 60	\$100,000 - \$1,000,000 \$100,000 - \$500,000	CUSTOM CHOICE UL AND CLASSIC CHOICE TERM	FITS PUBLISHED CRITERIA	ONLINE ONLY

* NOT AVAILABLE IN CALIFORNIA

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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.

No Medical Exam for Qualified Applicants. Requirements subject to change at individual Carrier's and Underwriter's discretion. Review of additional information and/or a medical exam may be required to determine eligibility.