

# 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
	0 - 60	\$25,000 - \$99,999	ALL	STANDARD	BOTH
	18 - 55	\$100,000 - \$1,000,000	ALL PERMANENT LIFE PRODUCTS	STANDARD OR BETTER MUST HAVE HAD A RECENT ROUTINE PHYSICAL.	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
	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	
	16-54 (10, 15, AND 20 YEAR)	\$50,000 - \$99,999	WRITEFIT EXPRESS ADVANTAGE ELITE SELECT TERM LIFE	STANDARD	AVAILABLE EXCLUSIVELY ON EAPP
	16-45 (30 YEAR)	\$100,000 - \$250,000		STANDARD OR BETTER	
	0 - 15	\$50,000 - \$250,000	WRITEFIT EXPRESS VALUE PROTECTION IUL	PREFERRED	ONLINE ONLY
	16 - 54	\$50,000 - \$99,999		STANDARD	
		\$100,000 - \$250,000		STANDARD OR BETTER	
	0-17	\$50,000 - \$250,000	WRITEFIT EXPRESS Eclipse Accumulator IUL and Eclipse Protector II IUL	PREFERRED	ONLINE ONLY
	18-54	\$100,000 - \$250,000		STANDARD OR BETTER	
	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					
	25-60	MAX FACE AMOUNT \$3,000,000	ALL SINGLE LIFE IULS	PREFERRED PLUS AND PREFERRED NON-TOBACCO ONLY	MUST BE ONLINE OR WORKSHEET
	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
	18 - 60	UP TO \$3,000,000	ALL SINGLE LIFE PRODUCTS	STANDARD OR BETTER	BOTH ONLINE AND PAPER APPS
	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 - \$3,000,000 excludes WriteFit Express products listed under no exam required	WRITEFIT SINGLE-LIFE PRODUCTS	STANDARD OR BETTER	ONLINE ONLY
	51 - 60	\$0 - \$1,000,000 excludes WriteFit Express products listed under no exam required			
	18 - 55	\$100,000 - \$2,000,000	TERM AND UL	STANDARD OR BETTER	ONLINE ONLY
 <small>North American Company for Life and Health Insurance Since 1906</small>	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 CLASSIC CHOICE TERM LIFETIME ASSURANCE UL	FITS PUBLISHED CRITERIA	ONLINE ONLY
	18 - 60	\$100,000 - \$3,000,000	MOST TERM & ULs	PREFERRED OR BETTER	ONLINE ONLY
	18-50	UP TO \$2,000,000	PERMANENT LIFE INSURANCE PRODUCTS	STANDARD THROUGH SUPER PREFERRED  <small>For cases that are submitted through this program that do not receive a Standard or better offer, we will reach out and attempt to fully underwrite the case.</small>	BOTH
	51-60	UP TO \$1,000,000			

\* NOT AVAILABLE IN CALIFORNIA

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.