



Accelerated Underwriting for Core Carriers

Updated April 2020

Carrier	Program Name	Age Range	Face Amounts	Products	Rate Classes	Application Method	Processing	More Info	Notes
John Hancock	ExpressTrack	18-60	\$3 million max	All single-life Term (any app), or Permanent (paper app only), includes LTC and CI Riders	Standard thru Super Preferred	JH Life eTicket, JH Life Paper Ticket, iPipeline's Drop Ticket, or ApplicInt's Express Complete Multi-Carrier Ticket	Phone Interview, MVR, MIB, RX	Guide	JH Announced new collaboration for AU
Lincoln Financial	LincXpress Tele-App or Lincoln TermAccel with lab-free consideration	18-60	\$1 million max	All permanent products, LifeElements and TermAccel level term products except One Year Term	Preferred Plus NT, Preferred NT and Standard NT	LincXpress: eTicket or paper ticket; TermAccel: eTicket only	Phone Interview, MVR, MIB, RX	Guide	LFG App Submission Options
Principal	Accelerated Underwriting	18-60	Age 18-40: \$2.5 million max Age 41-60: \$2 million max	Term, UL, IUL, VUL, SUL, Benefit VUL II (NY only)	Standard, Super Standard, Preferred, Super Preferred	Term only: Principal Drop Ticket, iGO All products: Paper app.	Phone Interview, MVR, MIB, RX	Guide	NEW: AU COVID-19 Update
Protective Life	PLUS	18-60	Age 18-45: \$1 million max Age 45-60: \$500,000 max	Classic Choice Term Custom Choice UL (10 - 30)	Preferred, Select Preferred	EZ App, iGO Dropticket TeleLife EZ Worksheet	Phone interview, MVR, MIB, RX, predictive analytic score	Guide	
Prudential	PruFast Track	18-60	\$3 million max	Most Term & Permanent (excl. PruTerm One & Survivorship)	Preferred Best, Preferred Non-Tobacco, and Non-Smoker Plus	FastApp Drop Ticket or Xpress Worksheet	Phone Interview, MVR, MIB, RX	Guide	
Securian/MN Life	WriteFit	18-60	Age 18-50: \$3 million max Age 51-60: \$1 million max	All single-life products	Standard or better	iGO Dropticket	Phone Interview, MVR, MIB, RX, FCRA consumer report	Website	WriteFit Impairments List



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