
















Carrier	Program Name	Products	Age Ranges	Face Amounts	Risk Classes
	Accelerated Underwriting	Single Life IUL Products	25-60	up to \$3M	Standard, Preferred & Preferred Plus NT
	Fast Lane Program	Single-life policies in term, IUL and UL. Lifetime Builder ELITE, Lifetime Foundation ELITE, Global Accumulator	18-60	Ages 18-50: up to \$1 million Ages 51-55: up to \$500,000 Ages 56-60: up to \$250,000	Premier Non Tobacco, Preferred Non Tobacco, Standard Non Tobacco, Preferred Tobacco and Standard Tobacco
	Express Track	Single Life Term and Perm (Including LTC Rider)	18-60	Up to and including \$3,000,000	Standard or better. US permanent residents.
	Appcelerate Automated Underwriting Program (only through AppAssist)	Banner OPTerm 10	20-50	\$100,000-\$500,000	Standard Plus NT, Preferred NT and Preferred Plus NT
		Banner OPTerm 15, 20, 25, 30, 35, and 40	20-40	\$100,000-\$1,000,000	Standard Plus NT, Preferred NT and Preferred Plus NT
		Banner OPTerm 15, 20, 25, 30, 35, and 40	41-45	\$100,000-\$750,000	Standard Plus NT, Preferred NT and Preferred Plus NT
		Banner OPTerm 15, 20, 25, 30, 35, and 40	46-50	\$100,000-\$500,000	Standard Plus NT, Preferred NT and Preferred Plus NT
	Lincoln TermAccel	Term 10, 15, 20 & 30	18-50	Min: \$100,000 Max: \$500,000	Preferred Plus NT, Preferred NT, Standard NT, Preferred Tobacco, Standard Tobacco
	LincXpress	Ability to move a traditional paper application to LincXpress. Lincoln LifeElements Level Term and al UL, SUL, IUL, SIUL, VUL, SVUL products	18-60	Max: \$1,000,000	Preferred Plus NT, Preferred NT, Standard NT, Preferred Tobacco, Standard Tobacco
	LincXpress	All products EXCEPT MoneyGuard, TermAccel or Lincoln LifeElements One-Year Term	18-60	Max: \$1,000,000	Preferred Plus NT, Preferred NT

 UNITED OF OMAHA LIFE INSURANCE COMPANY <small>A MUTUAL of OMAHA COMPANY</small>	Accelerated Underwriting for Term Life Answers	Term Life Answers 10, 15, 20 and 30 Year and Index UL	18-55	Min: \$100,000 Max: \$2,000,000	Rate Classes to Standard, Built within limits - no major medical conditions
 Nationwide <small>is on your side</small>	Intelligent Underwriting	Level Term 10, 15, 20, 30 NLG UL IUL Accumulator or Protector Current Assumption UL NLG UL II VUL Accumulator VUL Protector YourLife WL 100 YourLife 20-pay WL	51-60	\$100,000 - \$1,000,000	NT Pref Plus NT, Preferred NT, Standard Plus and Preferred Tobacco, expanded to include Standard effective 4/9
			18-50	\$100,000 - \$2,000,000	NT Pref Plus NT, Preferred NT, Standard Plus and Preferred Tobacco, expanded to include Standard effective 4/9
 PACIFIC LIFE	PL Smooth Sailing	PL Promise products	Age Nearest Birthday 50-60	Applied for and Inforce coverage with PL must be less than or equal to \$1 million	All rate classes including substandard
 Principal	Accelerated Underwriting	Term, UL, IUL, VUL, SUL or EVUL	18-60	Min: \$50,000 or product min MAX \$1M per life	Super Preferred, Preferred, Super Standard, Standard, Standard Tobacco, Preferred Tobacco
	Temporary Expanded Guidelines		18-40	Min: \$50,000 Max: > \$2,500,000 >1M-2.5M add'l reqs	Super Preferred, Preferred, Super Standard, Standard, Standard Tobacco, Preferred Tobacco
	Temporary Expanded Guidelines		41-60	Min: \$50,000 Max: \$2,000,000 >1m-2M add'l reqs	Super Preferred, Preferred, Super Standard, Standard, Standard Tobacco, Preferred Tobacco
 Protective	PLUS: Protective Life UW Solution	Classic Choice Term and Custom Choice UL (10-30)	18-60	18-45 Max \$1M 46-60 Max \$500k Minimum \$100,000	Ages 18-60 Sel Pref, Preferred
 Prudential	PruFast Track Underwriting	All term products (except PruTerm One) Custom Premier II VUL Protector Founders Plus Index Advantage UL UL Protector PruLife Essential UL	18-60	Min: \$100,000 Max: \$3,000,000	Non-smoker or better

	SMLXpress	Whole Life Series, Universal Life, Term Portfolio, Survivorship and Unisex Product	18-60	UP to \$1 million	Preferred Plus Nonsmoker Preferred Nonsmoker Preferred Smoker, Standard Plus Nonsmoker, Standard Nonsmoker, Standard Smoker
	Write Fit Express	All Single Life Products	16-54	\$250,000 and under	Standard or better
	Write Fit		18-60	Ages 18- 50 \$0- \$3M Ages 51-60 \$0 - \$1M (Preferred or Preferred Select Only 55-60) (excludes WriteFit Express face amounts)	Standard or better
	Accelerated Underwriting	All permanent life insurance products	18-50	\$2 million	Standard through super preferred
			51-60	\$1 million	
	Accelerated Underwriting	Transamerica Financial Foundation IUL®: Preferred/TobaccoTrendsetter® Super & Trendsetter® LB : Standard Plus/Standard SmokerTransamerica LifetimeSM: Preferred/Tobacco	Up to and including 55	\$2 million with Paramed and labs from Primary Care Dr or another carrier within past 12 months	Rate classes available for consideration vary; please see your DBS associate.

Updated 5/4/2020. Please note that not all carriers may be available depending on specific account agreements. Carrier options are changing frequently in light of the COVID-19 outbreak. Please reach out to a DBS team member to get the most updated information.
