

ACCELERATED UNDERWRITING CHART

Quick Reference Guide

CARRIER	PRODUCT	ISSUE AGE	FACE AMOUNT	APPLICATION TYPE	RATING	WHAT YOU NEED TO KNOW	QUICK LINK
AIG	QoL Flex Term	59 and Under	\$1 Million or Less	eApp	Standard and Better (Tobacco and Non-Tobacco)	CRL Plus tele-interview only	https://live.cloud.api.aig.com/life/connext-portal/public/login
	QoL Guarantee Plus GUL II	59 and Under	\$1 Million or Less	eApp	Standard and Better (Tobacco and Non-Tobacco)	CRL Plus tele-interview only	
	QoL Value+ Protector II	59 and Under	\$2 Million or Less	eApp or Paper	Standard and Better (Tobacco and Non-Tobacco)	Through \$1M and eApp: CRL Plus Tele-interview or agent-completed Part B. Over \$1M through \$2M: Tele-interview only	
	QoL Max Accumulator+ II	59 and Under	\$2 Million or Less	eApp or Paper	Standard and Better (Tobacco and Non-Tobacco)	Through \$1M and eApp: CRL Plus Tele-interview or agent-completed Part B. Over \$1M through \$2M: Tele-interview only	
F&G		0 - 60	Through \$1 Million	eApp required if under \$250k and on all juvenile policies. eApp or Paper above \$250k	Standard or Better (Tobacco and Non-Tobacco)	MVR, MIB. Credit and Public Records Based Insurance Score (CR, MVR and Public Record Info). RX, Lab, InstantID® (IID). Best decision without an exam brief telephone interview, APS	https://saleslink.fglife.com/?returnuri=%2FHome%2FHome
AMERICAN NATIONAL	Xpress	0 - 65	Up to \$249,999	eApp or Paper	Standard and Substandard	Need for exam is determined based on answers to the application, MIB, and Rx	https://img.anicoweb.com/wps/portal/img/home/agent-resources/additional-resources/underwriting/underwriting-resources
	Xpress Plus	18 - 60	\$250,000 - \$1M (Ages 18-50) \$250,000-\$500,000 (Ages 51-60)	eApp	Preferred Plus, Preferred Standard Plus, and Standard	Need for exam is determined based on answers to the application, MIB, Rx, and Risk Classifier	
GLOBAL ATLANTIC	Fast Lane	18 - 50	Through \$2 Million	eApp or Paper	Standard, Preferred, and Premier for Non-Tobacco. Standard and Preferred for Tobacco	Streamlined underwriting process that leverages application, MIB, MVR and prescription data, no tele-med interview	https://www.globalatlantic.com/professionals/search?&f%5B0%5D=tags%3A371
		51 -60	Through \$1 Million	eApp or Paper	Standard, Preferred, and Premier for Non-Tobacco. Standard and Preferred for Tobacco	Streamlined underwriting process that leverages application, MIB, MVR and prescription data, no tele-med interview	
WOMAN'S LIFE							https://agentweb.womanslife.org/

If you have any issues accessing the links provided, please call us at 601-649-2822