

## **ACCELERATED UNDERWRITING CHART**

## **Quick Reference Guide**

| AMERICAN NATIONAL  Xpress   0 - 65   Up to \$249,999   eApp or Paper   Standard and Substandard   Standard and Substandard   Preferred Standard   Preferred Standard   Standard and Standard                                                                                                   | CARRIER      | PRODUCT       | ISSUE AGE    | FACE AMOUNT                         | APPLICATION<br>TYPE                                               | RATING                                                                         | WHAT YOU NEED<br>TO KNOW                                                                                                                                       | QUICK LINK                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|---------------|--------------|-------------------------------------|-------------------------------------------------------------------|--------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| AIG Ool, Valuer Protector II    Better (Tobacco and Non-Tobacco)  CR. Plus felic interview on CRL Plus agent Complex Standard and Better (Tobacco and Non-Tobacco)  CR. Plus felic interview on CRL Plus agent Complex Standard and Better (Tobacco and Non-Tobacco)  CR. Plus felic interview on CRL Plus agent Complex Standard and Better (Tobacco and Non-Tobacco)  CR. Plus felic Part E. Over STM through STM fill and export Paper (Tobacco and Non-Tobacco)  CR. Plus felic Part E. Over STM through STM fill and export Paper (Tobacco and Non-Tobacco)  CR. Plus felic Part E. Over STM through STM fill and export Paper (Tobacco and Non-Tobacco)  CR. Plus felic Part E. Over STM through STM fill and export Paper (Tobacco and Non-Tobacco)  CR. Plus felic Part E. Over STM through STM fill and export Paper (Tobacco and Non-Tobacco)  CR. Plus felic Part E. Over STM through STM fill and export Paper (Tobacco and Non-Tobacco)  CR. Plus felic Part E. Over STM through STM fill and export Paper (Tobacco and Non-Tobacco)  CR. Plus felic Part E. Over STM through STM fill and export Paper (Tobacco and Non-Tobacco)  AMERICAN (April 1949)  AMERICAN (April 1949)  Tyress Plus 18 - 60 (April 1949)  Tyress Plus                                                                                                     | AIG          | QoL Flex Term | 59 and Under | \$1 Million or Less                 |                                                                   | Better<br>(Tobacco and                                                         | CRL Plus tele-                                                                                                                                                 | com/life/connext-                                                                        |
| AMERICAN NATIONAL  GLOBAL ATLANTIC  Fast Lane  ATLANTIC  ACIO LAVaue Protector II  59 and Under  \$2 Million or Less  \$2 Million or Less  \$2 Million or Less  \$3 Million or Less  \$4 Million or Less  \$5 Standard and Better (Tobacco and Non-Tobacco)  \$5 Standard and Better or (Tobacco and Non-Tobacco)  \$5 Million or Less  \$5 Standard and Better or (Tobacco and Non-Tobacco)  \$5 Million or Less  \$5 Standard and Better or (Tobacco and Non-Tobacco)  \$5 Million or Less  \$5 Standard and Better or (Tobacco and Non-Tobacco)  \$5 Million or Less  \$5 Standard and Better or (Tobacco and Non-Tobacco)  \$5 Million or Less  \$5 Standard and Better or Non-Tobacco  \$5 Million or Less  \$5 Million or Million  \$5 Million o                |              |               | 59 and Under | \$1 Million or Less                 | еАрр                                                              | Better<br>(Tobacco and                                                         |                                                                                                                                                                |                                                                                          |
| Sandard and Better continued and season of the properties of the                                                                                                      |              |               | 59 and Under | \$2 Million or Less                 | eApp or Paper                                                     | Better<br>(Tobacco and                                                         | eApp: CRL Plus<br>Tele-interview or<br>agent-completed<br>Part B.<br>Over \$1M through<br>\$2M: Tele-interview                                                 |                                                                                          |
| F&G  Through \$1 Million  P&G Through \$1 Million  Through \$1 Million  F&G Through \$1 Million  Through \$1 Million  Through \$1 Million  AMERICAN NATIONAL  AMERICAN NATIONAL  AMERICAN NATIONAL  Through \$2 Million  Through \$2 Million  Through \$2 Million  Through \$1 Million  Through \$2 Million  Through \$1 Million  Through \$1 Million  Through \$2 Million  Through \$1 Million  Through \$1 Million  Through \$2 Million  Through \$3 Million  Through \$4 Milli |              |               | 59 and Under | \$2 Million or Less                 | eApp or Paper                                                     | Better<br>(Tobacco and                                                         | eApp: CRL Plus<br>Tele-interview or<br>agent-completed<br>Part B.<br>Over \$1M through<br>\$2M: Tele-interview                                                 |                                                                                          |
| AMERICAN NATIONAL  Xpress Plus  18 - 60  Xpress Plus  Xpress Plus  18 - 60  Xpress Plus  Xpress Plu                                                                                                    | F&G          |               | 0 - 60       | Through \$1 Million                 | under \$250k and<br>on all juvenile<br>policies.<br>eApp or Paper | Better<br>(Tobacco and                                                         | and Public Records Based Insurance Score (CR, MVR and Public Record Info). RX, Lab, InstantID® (IID). Best decision without an exam brief telephone interview, | https://saleslink.fglife.com/?<br>returnurl=%2FHome%2FHome                               |
| NATIONAL  Xpress Plus  18 - 60  \$250,000 - \$1M (Ages 18-50) \$250,000 - \$500,000 (Ages 51-60)\$  18 - 50  Through \$2 Million  Fast Lane  Fast Lane  Fast Lane  Through \$1 Million  Through \$1 Million  Through \$1 Million  Fast Lane  Through \$1 Million  Through \$1 Million  Through \$1 Million  Through \$1 Million  Through \$2 Million  Fast Lane  Through \$1 Million  Through \$1 Million  Through \$1 Million  Through \$2 Million  Through |              | Xpress        | 0 - 65       | Up to \$249,999                     | eApp or Paper                                                     |                                                                                | determined based on<br>answers to the<br>application, MIB, and                                                                                                 | com/wps/portal/img/home/agen<br>t-resources/additional-<br>resources/underwriting/underw |
| GLOBAL ATLANTIC  Fast Lane  Fast Lane  Fast Lane  Fast Lane  Through \$2 Million  EApp or Paper  Through \$2 Million  EApp or Paper  Fast Lane  Through \$1 Million  Fast Lane  Standard, Preferred, and Premier for Non-Tobacco. Standard and Premier for Non-Tobacco. Standard and Preferred for Tobacco  Standard and Premier for Non-Tobacco. Standard and Preferred for Tobacco  Standard, Preferred, and Premier for Non-Tobacco. Standard and Preferred for Tobacco  Standard, Preferred, and Premier for Non-Tobacco. Standard and Preferred for Tobacco  Standard, Preferred, and Premier for Non-Tobacco. Standard and Preferred for Tobacco  Standard, Preferred, and Premier for Non-Tobacco. Standard and Preferred for Tobacco  Standard, Preferred, and Premier for Non-Tobacco. Standard and Preferred for Tobacco  Standard and Preferred for Tobacco  Standard and Preferred for Tobacco  Standard, Preferred, and Premier for Non-Tobacco. Standard and Preferred for Tobacco  Standard, Preferred, and Preferred,                                                                                             |              | Xpress Plus   | 18 - 60      | (Ages 18-50)<br>\$250,000-\$500,000 | еАрр                                                              | Plus,<br>Preferred<br>Standard<br>Plus, and                                    | determined based on<br>answers to the<br>application, MIB, Rx,                                                                                                 |                                                                                          |
| ATLANTIC  Fast Lane  51 -60  Through \$1 Million  Fast Lane  Standard, Preferred, and Premier for Non-Tobacco. Standard and Preferred for Tobacco  WOMAN'S LIFE  Standard, Preferred, and Premier for Non-Tobacco  Standard, Preferred, And Preferred,                                                                                                    | CLODAL       | Fast Lane     | 18 - 50      | Through \$2 Million                 | eApp or Paper                                                     | Preferred, and<br>Premier for<br>Non-Tobacco.<br>Standard and<br>Preferred for | underwriting process<br>that leverages<br>application, MIB,<br>MVR and<br>prescription data, no                                                                | https://www.globalatlantic.<br>com/professionals/search?&f%<br>5B0%5D=tags%3A371         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |              |               | 51 -60       | Through \$1 Million                 | eApp or Paper                                                     | Preferred, and<br>Premier for<br>Non-Tobacco.<br>Standard and<br>Preferred for | underwriting process<br>that leverages<br>application, MIB,<br>MVR and<br>prescription data, no                                                                |                                                                                          |
| ora/                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | WOMAN'S LIFE |               |              |                                     |                                                                   |                                                                                |                                                                                                                                                                | https://agentweb.womanslife.                                                             |