



**WIIG-CODR**  
UNDERWRITERS CO.

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**America's Foremost Insurance Brokerage Network**

## Accelerated Underwriting Program Comparison

CARRIER (Underwriting Program)	Product (s)	Issue Ages	Coverage Limits Min/Max	Submission Process Application/Location	Interviews (Phone and / or Paramed)	If Application Fails to Meet Program Requirements	Additional Availability Information	APS/Paramed Ordered	e - Delivery
<p style="text-align: center;"><b>American National</b></p> <p style="text-align: center;"><a href="#"><u>Underwriting Express</u></a></p> <p style="text-align: center;">As of 11/2016</p>	All life insurance products issued by American National Insurance Company.	0 - 65	<p><b>Min. face amount:</b></p> <p>Product minimum</p> <p><b>Max. face amount:</b></p> <p>\$250,000</p>	Requires a fully completed application. American National requests information from 3rd party databases.	Phone interview	Applications that meet our guidelines should be approved in 48-72 hours with no further underwriting. If there are questions, a PHI will be requested. Some cases will require an APS and, in a very few cases, an exam may be requested.	Underwriting Express is <b>available for Standard and Substandard classes only.</b>	<p><b>APS: no</b></p> <p><b>Paramed including fluids: no</b></p>	No

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<p><b>John Hancock</b> (SmartProtect™ Term with Vitality™ )  As of 11/2016</p>	<p>SmartProtect™ Term with Vitality™  10,15 or 20 year</p>	<p>20-60</p>	<p>Min. face amount: \$100,000  Max face amount: \$1,000,000</p>	<ul style="list-style-type: none"> <li>Available with Wiig-Codr's <b>GiddyUp Drop Ticket</b></li> <li>Paper application only. Available at <a href="http://jhsalesnet.com">jhsalesnet.com</a>.</li> <li><b>Note: Always check <a href="#">Pre-Qualification Information</a></b></li> </ul>	<ul style="list-style-type: none"> <li>No phone interview</li> <li>No Paramed, fluids or telephone interview</li> <li>APS reviewed to verify info on application.</li> </ul>	<ul style="list-style-type: none"> <li>Client may be declined – NO APPEALS</li> <li>Client may be declined but invited to apply for another product with full underwriting</li> </ul>	<p style="text-align: center;"><b>See <a href="#">Pre-Qualification Form</a></b></p> <p>Must be in good health.</p> <p>Not all individuals will be eligible for this process because of certain pre-existing medical conditions.</p>	<p><b>APS: Always ordered post issue</b></p> <p><b>No Paramed exam (no fluids)</b></p>	<p>Yes, upon request.</p>

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<p style="text-align: center;"><b>Legal &amp; General America</b></p> <p style="text-align: center;"><b>(APPcelerate)</b></p> <p style="text-align: center;">As of 11/2016</p>	<p style="text-align: center;"><b>OPTerm Level Premium Term</b></p> <p style="text-align: center;"><b>10,15,20,25 and 30 years</b></p>	20-50	<p><b>Min face amount:</b> \$100,000</p> <p><b>Max. face amount:</b> \$500,000</p>	<ul style="list-style-type: none"> <li>• <b>Available with Wiig-Codr's GiddyUp Drop Ticket</b></li> <li>• <b>AppAssist:</b> e-Link</li> <li>• Paper: AppAssist RLI form.</li> </ul>	AppAssist Call Center interview completes Part 1 and Part 2.	Automatically goes through full underwriting	<p>All states except CT, HI and AK</p> <p>Applicants must qualify for Standard Plus rates or better <b>(Must be non-tobacco)</b></p> <p>One inch automatically added to the proposed insured's height when referring to published build charts.</p> <p><b>Nonmedical circumstances that prompt full underwriting:</b> Lapse or replacement in the last two years.</p> <p>DWI conviction in past 5 years.</p> <p>Private Aviation (only available with Exclusion Rider)</p> <p>Bankruptcy in the past 5 years.</p>	<p><b>APS: No</b></p> <p><b>Paramed including fluids:</b> No</p>	Yes, upon request.

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<p><b>Lincoln</b></p> <p><b>Term Accel</b></p> <p>As of 11/2016</p>	<p><b>Term Accel 15, 20, or 30 year</b></p>	18-50	<p><b>Min. face amount:</b> \$100,000</p> <p><b>Max. face amount:</b> \$500,000</p>	<p><a href="#">Digital/electronic only</a> – no paper app</p>	<p>Phone interview</p> <p>Paramed exam ordered if Preferred Plus qualifications not met</p>	<p>If not qualified for a lab-free decision (Preferred Plus) a paramed is ordered.</p>	<p>Available at Preferred Plus to Table D</p> <p>Not available in NY</p>	<p><b>APS:</b> No</p> <p><b>Paramed including fluids:</b> Yes, if not Preferred Plus</p>	Yes
<p><b>Lincoln</b></p> <p><b>LincXpress<sup>SM</sup></b></p> <p>As of 11/2016</p>	<p><b>All products except MoneyGuard and LifeElements One-Year Term</b></p>	18-80	<p><b>Min. face amount:</b> \$250,000</p> <p><b>Max face amount:</b> Subject to underwriting limits</p>	<p><a href="#">Paper or electronic</a> applications</p>	<p>Phone interview</p> <p>Paramed exam ordered if Preferred Plus qualifications not met</p>	<p>If not qualified for a lab-free decision (Preferred Plus) a paramed is ordered.</p>	<p>Available up to a Table H Rating</p> <p>Not available in NY</p>	<p><b>APS:</b> No</p> <p><b>Paramed including fluids:</b> Yes, if not Preferred Plus</p>	Yes

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<b>MetLife</b>  <b>Enhanced Rate Plus</b>  <small>As of 12/2016</small>	<b>Premier Accumulator UL</b>  <b>&amp;</b>  <b>Promise WL - Select 10</b>	20-60	<b>Min. face amount:</b> \$100,000  <b>Max. face amount:</b> \$1,000,000	<b>Life Express Order Ticket (EOT)</b>  The Tele-Application Package - ordered the same way you currently order forms and materials. Through <a href="#">eForms</a> . Be sure to select "Tele-Application" as the application type before clicking "Search."  Ensure that supplemental forms are provided.	Tele-interviewer from the MetLife New Business Call.  No paramed.	If the client does not qualify, the case will proceed through traditional underwriting and an APS and/or paramed exam (includes fluids) may be ordered.	U.S. residents with a minimum residency period of 2 years.  Non-smokers = no nicotine use within the last 24 months.  Potential to move from Standard to Elite rating class.	<b>APS: No</b>  <b>Paramed including fluids: No</b>	No

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<p><b>SBLI</b></p> <p><b>Accelerated Underwriting Program</b></p> <p><i>As of 11/2016</i></p>	<p><b>Guaranteed Level Premium Term 10,15,20,25 and 30 years</b></p>	18-60	<p><b>Min. face amount:</b> \$100,000</p> <p><b>Max. face amount:</b> \$500,000</p>	<ul style="list-style-type: none"> <li>Available with <b>Wiig-Codr's GiddyUp Drop Ticket</b></li> <li>Drop Ticket utilizing <b>SBLI ZipApp</b> process</li> <li>SBLIagent.com or iPipeline</li> <li>Paper Application: Part 1 is completed by agent while part 2 is completed by fulfillment centers.</li> </ul>	<p>Phone Interview –</p> <ul style="list-style-type: none"> <li>Part 1 and 2 (Drop Ticket/ZipApp)</li> <li>Part 2 only (Paper applications)</li> </ul> <p>No paramed</p>	<p>No applications sent to traditional underwriting.</p> <p>If Accelerated Underwriting parameters (ages 18-60 \$100k-\$500k) are met, the app will stay on the Accelerated Underwriting program going through a decision from SBLI.</p>	<p>No knock out questions.</p> <p>Tobacco use allowed.</p> <p>All health classes are considered - from Preferred Plus to Table 8.</p> <p>Not available in Montana or New York.</p>	<p><b>APS:</b> Call center will order if required.</p> <p><b>Paramed including fluids:</b> No</p>	Yes

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<b>United of Omaha</b>  <b>Express Products Only</b>  As of 11/2016	<b>Term Life Express (TLE)</b>  <b>10,15,20 and 30 years</b>	18-65	<b>Issue ages 18-50</b>  <b>Min. face amount: \$25,000</b>  <b>Max. face amount: \$300,000</b>	TLE –  Paper or electronic applications	<b>Issue ages 18-50</b>  Random Phone Interview  Mandatory Phone Interview for \$250,001+	Medical questionnaires and/or an occasional APS may be requested at the underwriter's discretion to clarify information developed from other sources	Simplified Underwriting available for <b>Standard Tobacco and Substandard Nontobacco classes only</b>	<b>APS: No</b>  <b>Paramed including fluids: No</b>	No
	<b>GUL Express (GULE)</b>	18-65	<b>Issue ages 51-65</b>  <b>Min. face amount: \$25,000</b>  <b>Max. face amount: \$250,000</b>	GLE –  Paper application	<b>Issue ages 51-65</b>  Random Phone Interview  Mandatory Phone Interview for Ages 61-65				

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<p style="text-align: center;"><b>Continued</b> <b>United of Omaha</b></p> <p style="text-align: center;"><b>Express Products Only</b></p> <p style="text-align: center;"><small>As of 11/2016</small></p>	Living Promise Level Benefit Plan	45-85	<p><b>Issue ages 45-85</b></p> <p><b>Min. face amount: \$2,000</b></p> <p><b>Max. face amount: \$40,000</b></p>	Paper or electronic applications	Phone interview	Medical questionnaires and/or an occasional APS may be requested at the underwriter's discretion to clarify information developed from other sources	Simplified Underwriting available for <b>Standard Tobacco and Substand Nontobacco classes only</b>	<p><b>APS: No</b></p> <p><b>Paramed including fluids: No</b></p>	No
	Living Promise Graded Benefit Plan	45-80	<p><b>Issue ages 45-80</b></p> <p><b>Min. face amount: \$2,000</b></p> <p><b>Max. face amount: \$20,000</b></p>						

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