
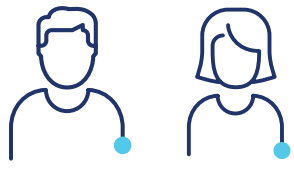


# Accelerated Underwriting Program

- Available in all 50 states and Puerto Rico.
- Maximum coverage limit of \$1 million.
- All five standard or better rate classes are available for coverage to a maximum of \$1 million.
- Clients between the ages of 17 and 50 are eligible for the program.
- Available for all Term and individual Whole Life products.
- Available Riders include Waiver of Premium (WP), Renewable Term Rider (RTR), Guaranteed Insured Rider (GIR), Life Insurance Supplement Rider (LISR), and Additional Life Insurance Rider (ALIR).

## AVAILABILITY OF THE ACCELERATED UNDERWRITING PROGRAM

	 <b>COVERAGE AMOUNT</b>
<b>AGE</b>	Maximum of \$1,000,000
<b>17-50</b> 	<b>All eligible applications</b> Ultra Preferred Select Preferred Standard Non-Tobacco Select Preferred Tobacco Standard Tobacco

**FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.**

**Please note:** For the maximum benefit from this program, please avoid ordering labs unless or until advised to do so. We will let you know if labs may be necessary either due to case-specific details or the random holdout process where a small, random sample of applications experience traditional underwriting.

For applicants receiving a fluidless offer at less than best class, submitting labs will not result in a more favorable offer.