

UPDATED JUNE 2021

Accelerated Underwriting Life Insurance Product Guide

Accelerated Underwriting Term Life Insurance Carriers

Pendella's licensed agents can help customers finish their accelerated life insurance journey. Most will not need a medical exam to complete their application, and usually will have a decision in a few days.

Carrier		SBLI		National Life					Mutual of Omaha			
State Availability		All U.S. states, excluding NY		All 50 U.S. states					All U.S. states, excluding NY			
Issue Age		Ages 18-50	Ages 51-60	Ages 18-55	Ages 56-60	Ages 61-65	Ages 66-70	Ages 71-75	Ages 18-55	Ages 56-68	Ages 69-74	Ages 75-80
Term Length	10yr	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	15yr	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	n/a
	20yr	Yes	Yes	Yes	Yes	Yes	Yes	n/a	Yes	Yes	n/a	
	30yr	Yes	n/a	Yes	n/a	n/a	n/a		Yes	n/a		
Maximum Coverage Amounts for No Medical Exam		\$750K		\$2M Ages 18-55 \$1M Ages 51-60		\$250K	Medical Exam Required		Qualification for no medical exam is determined by underwriting (up to \$2M)			
Minimum Coverage		\$100K		\$100K					\$100K			
Payments Accepted		Bank Account (Checking or Savings)										
Policy Delivery		Electronic (email) Delivery										

Carrier		Assurity					Protective Life							
State Availability		All U.S. states, excluding NY					All U.S. states							
Issue Age		Ages 18-50	Ages 51-55	Ages 56-65	Ages 66-70	Ages 71-75	Ages 18-45	Ages 46-50	Ages 51-58	Ages 59-60	Ages 61-70	Ages 71-75	Ages 76-80	
Term Length	10yr	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
	15yr	Yes	Yes	Yes	Yes	n/a	Yes	Yes	Yes	Yes	Yes	Yes	n/a	
	20yr	Yes	Yes	Yes	n/a		Yes	Yes	Yes	Yes	Yes	n/a		
	25yr	n/a	n/a	n/a			n/a	Yes	Yes	Yes	Yes			n/a
	30yr	Yes						Yes	Yes	Yes	n/a			
	35yr	n/a	n/a	n/a	n/a		Yes	Yes	n/a	n/a		n/a		
	40yr	Yes					Yes	Yes			Yes			
Maximum Coverage Amounts for No Medical Exam		\$500K	\$350K		Medical Exam Required		\$1M	\$500K			Medical Exam Required			
Minimum Coverage		\$50K					\$100K							
Payments Accepted		Bank Account (Checking or Savings), Credit Card, Debit Card					Bank Account (Checking or Savings)							
Policy Delivery		Policy will be mailed to the insured					Electronic (email) Delivery							

Appendix A - Uninsurable Medical Scenarios, Problematic Risks, Unacceptable Medical Conditions, and/or Factors Requiring Additional Underwriting

There are several reasons why a prospective policy holder may be declined for an Accelerated Issue Life Insurance product. Please see below for carrier-specific explanations. *(Please note that the reasons for decline may include, but are not limited to, the following.)*

SBLI

SBLI Underwriting Guide

Examples of Uninsurable Medical Scenarios Clients with the following characteristics are not suited for our accelerated underwriting process and are likely to be declined:

- Clients age 50 and over who do not have routine wellness care
- AIDS/HIV+ status
- ALS (Amyotrophic Lateral Sclerosis)
- Alzheimer's Disease, Dementia or significant Cognitive Impairments related to functionality
- Cancer diagnosis within the last 2 years
- Chronic Pain treatment, severe, receiving disability, narcotic use
- Cirrhosis of the Liver
- Congestive Heart Failure
- COPD/Emphysema or Chronic Bronchitis, severe or with current nicotine use
- Cystic Fibrosis
- Defibrillator use
- Stroke within the last year
- Suicide attempt within the last 5 years
- Depression, severe, recurrent or with multiple in-patient hospitalization history
- Diabetes with co-morbidities, including significant Cardiac disease or impairment of Renal function or mobility
- Heart/Cardiac Disease, multiple vessels diagnosed within the last 2 years or any past history with current nicotine use
- Muscular Dystrophy
- Multiple Sclerosis, if symptoms progressing
- Organ Transplants, in most scenarios
- Quadriplegia
- Pulmonary Hypertension

Problematic Risks:

- Abdominal Aortic Aneurysm, present or surgically corrected within the past six months
- Alcohol treatment within the last two years
- Angioplasty/Bypass or MI/heart attack in the last six months; or in combination with history of diabetes, stroke and/or continued tobacco use
- Alzheimer's disease, Dementia or Cognitive Impairment
- Bankruptcy, Chapter 7, that has not been discharged
- Cancer treatment, current; or certain internal organ cancer diagnosed within the past three to five years – contact underwriter with specific details
- Chronic Opioid/Narcotic use
- Cirrhosis of Liver
- COPD/Emphysema, severe (on oxygen or disabling) or with current tobacco use
- CVA (stroke) within one year; or with history of diabetes or cardiac history
- Diabetes if uncontrolled (glycohemoglobin A1C 10.0 and above) or if complications present (amputation, retinopathy, kidney or vascular disease) or in combination with cardiac, stroke or morbid obesity. Juvenile onset diabetes (diagnosed prior to age 20)
- Disabled for most non-musculoskeletal related impairments (i.e. on SSDI or DI due to depression, PTSD or other medical issues.)
- Driver's license currently suspended or revoked
- Drug use within the last three years or daily marijuana use
- Single DUI in the last year or multiple DUI's with any occurring within the last 5 years
- Low BMI when an infant
- Low BMI when age 60 and over
- Epilepsy/Seizures diagnosed within one year
- History of being charged with a felony. History of being charged with a misdemeanor and not released from probation or parole for one full year
- Gastric Bypass within six months • Heart Surgery within six months or in combination with Diabetes or Stroke history
- Heart Valve Surgery within one year
- HIV positive/AIDS
- IOLI / SOLI – Investor Owned or Stranger Owned Life Insurance
- Kidney Dialysis or Chronic Renal Failure
- Mental Disorder/PTSD requiring hospitalization or disability in last year
- Multiple Sclerosis, if disabling or progressive•
- Organ Transplant, awaiting or recipient
- Parkinson's Disease if disabling
- Parole or Probation (see Felony or Misdemeanor)
- Polycystic Kidney Disease • Pregnancy with current gestational diabetes, toxemia, eclampsia, pre-eclampsia. Would reconsider at six weeks postpartum.
- Surgery (major) pending
- Suicide attempt in last year; or more than one attempt within two year
- Valve replacement within year

Mutual of Omaha

Unacceptable Medical Conditions:

- Alcohol/Drug Abuse and/or treatment
- Atrial Fibrillation
- Barrett's Esophagus
- Bipolar disorder
- Cancer (except basal cell and squamous cell carcinoma)
- COPD
- Crohn's Disease
- Diabetes
- Epilepsy/Seizure
- Gastric Bypass / Lap band
- Heart Disease or Surgery : all types
- Kidney Disease
- Lupus
- Melanoma
- Multiple Sclerosis
- Parkinson's Disease
- Peripheral Arterial Disease
- Peripheral Vascular Disease
- Rheumatoid Arthritis
- Sleep Apnea
- Stroke / TIA
- Ulcerative Colitis

NOTE: Other Medical History may require full traditional underwriting.

Assurity

Assurity Underwriting Guide

Accelerated Underwriting Eligibility Requirements

Common factors that automatically require additional underwriting include the following:

- Height and Weight outside table limits (see appendix)
- History of bankruptcy in last 2 years
- DUI or reckless driving charges in the last 2 years
- Prior felony conviction
- High-risk activities or hobbies like private aviation or skydiving
- Prescription medications taken for, or a history or certain health conditions can trigger additional underwriting, include the following:
 - AIDS / HIV
 - Cancer
 - COPD
 - Kidney disease
 - Bipolar disorders
 - Multiple sclerosis
 - Heart disease
 - Parkinson's disease
 - Stroke

The following conditions can make an applicant ineligible for the accelerated underwriting path in PLUS

- Alcohol abuse and/or treatment
- Drug abuse and/or treatment
- AIDS (Acquired Immune Deficiency Syndrome)
- Disorder of the immune system
- Rheumatoid Arthritis (RA)
- SLE/Lupus
- Epilepsy, seizures, paralysis, or mental or nervous disorder or depression
- Disorder of the muscles including muscular dystrophy, ALS (amyotrophic lateral sclerosis), multiple sclerosis, motor neuron disease
- Parkinson's Disease
- Bipolar Disorder
- Suicidal thoughts
- ADD/ADHD
- Anorexia/Bulimia
- Weight Loss Surgery such as Gastric Bypass,
- Sleeve or Lap Band Surgery
- Coronary artery disease, carotid disease, heart attack, stroke, heart or other circulatory system surgery
- Atrial Fibrillation
- Peripheral Artery Disease (PAD/Peripheral Vascular Disease (PVD))
- Stroke/Transient Ischemic Attack (TIA)
- Hypertension (diagnosed within the past year)
- Melanoma
- Cancer or malignant tumor including lymphoma or leukemia (exceptions: Basal Cell and Squamous Cell Carcinomas)
- Chronic Obstructive Pulmonary Disease (COPD/Emphysema)
- Asthma
- Sarcoidosis
- Sleep Apnea
- Barrett's Esophagus, Hepatitis, Crohn's Disease, intestinal bleeding, chronic diarrhea, Ulcerative Colitis (UC) or other disorder of the liver
- Diabetes/Gestational Diabetes or hyper-thyroid or other endocrine disorder
- Kidney disease or disorder of the kidney

Appendix B - Build Charts

Please see below for carrier-specific BMI build charts.

SBLI

Non-Nicotine and Nicotine Build Chart

HEIGHT	PREFERRED + NON-NICOTINE UP TO	PREFERRED NON-NICOTINE	SELECT NON-NICOTINE	STANDARD NON-NICOTINE	PREFERRED NICOTINE UP TO	STANDARD NICOTINE
4' 8"	126	127 - 135	136 - 147	148 - 164	131	132 - 164
4' 9"	131	132 - 140	141 - 152	153 - 170	136	137 - 170
4' 10"	135	136 - 145	146 - 157	158 - 176	141	142 - 176
4' 11"	140	141 - 150	151 - 162	163 - 182	146	147 - 182
5' 0	145	146 - 155	156 - 168	169 - 188	151	152 - 188
5' 1"	149	150 - 160	161 - 173	174 - 194	156	157 - 194
5' 2"	154	155 - 168	166 - 179	180 - 200	161	162 - 200
5' 3"	159	160 - 170	171 - 185	186 - 207	166	167 - 207
5' 4"	164	165 - 176	177 - 190	191 - 213	172	173 - 213
5' 5"	169	170 - 181	182 - 196	197 - 220	177	178 - 220
5' 6"	174	175 - 187	188 - 202	203 - 226	183	184 - 226
5' 7"	179	180 - 192	193 - 208	209 - 234	188	189 - 234
5' 8"	185	186 - 198	199 - 214	215 - 241	194	195 - 241
5' 9"	190	191 - 204	205 - 221	222 - 248	200	201 - 248
5' 10"	196	197 - 209	210 - 227	228 - 255	205	206 - 255
5' 11"	201	202 - 215	216 - 233	234 - 263	211	212 - 263
6' 0	207	208 - 221	222 - 240	241 - 271	217	218 - 271
6' 1"	212	213 - 227	228 - 247	248 - 279	223	224 - 279
6' 2"	218	219 - 234	235 - 253	254 - 286	230	231 - 286
6' 3"	224	225 - 240	241 - 260	261 - 294	236	237 - 294
6' 4"	230	231 - 246	247 - 267	268 - 302	242	243 - 302
6' 5"	236	237 - 253	254 - 274	275 - 309	249	250 - 309
6' 6"	242	243 - 259	260 - 281	282 - 318	255	256 - 318
6' 7"	248	249 - 266	267 - 288	289 - 326	262	263 - 326
6' 8"	254	255 - 273	274 - 295	296 - 334	269	270 - 334
6' 9"	260	261 - 279	280 - 303	304 - 343	275	276 - 343
6' 10"	267	268 - 286	287 - 310	311 - 351	282	283 - 351
6' 11"	273	274 - 293	294 - 318	319 - 360	289	290 - 360

This chart is used as a guideline to identify the weights that are usually acceptable within the rate classes shown, and to show the acceptable weight to qualify for the disability income rider. Other factors, including age or disproportion in body measurements (girth of chest and abdomen), may impact the final decision.

Rate Class	Elite	Preferred	Select	Standard	Express	Express
BMI	≥18.5 to <27.1	≥27.1 to <29.9	≥29.9 to <32.7	≥32.7 to <37.5	≥37.5 to <42.5	≥42.5 to <46.5
Height	Weight (lbs.)					
4' 8"	83 - 120	121 - 133	134 - 145	146 - 167	168 - 189	190 - 207
4' 9"	86 - 125	126 - 138	139 - 151	152 - 173	174 - 196	197 - 214
4' 10"	89 - 129	130 - 143	144 - 156	157 - 179	180 - 203	204 - 222
4' 11"	92 - 134	135 - 148	149 - 161	162 - 185	186 - 210	211 - 230
5' 0"	95 - 138	139 - 153	154 - 167	168 - 191	192 - 217	218 - 238
5' 1"	98 - 143	144 - 158	157 - 173	174 - 198	199 - 224	225 - 246
5' 2"	102 - 148	149 - 163	164 - 178	179 - 205	206 - 232	233 - 254
5' 3"	105 - 152	153 - 168	169 - 184	185 - 211	212 - 239	240 - 262
5' 4"	108 - 157	158 - 174	175 - 190	191 - 218	219 - 247	248 - 270
5' 5"	112 - 162	163 - 179	180 - 196	197 - 225	226 - 255	256 - 279
5' 6"	115 - 167	168 - 185	186 - 202	203 - 232	233 - 263	264 - 288
5' 7"	119 - 172	173 - 190	191 - 208	209 - 239	240 - 271	272 - 296
5' 8"	122 - 177	178 - 196	197 - 215	216 - 246	247 - 279	280 - 305
5' 9"	126 - 183	184 - 202	203 - 221	222 - 253	254 - 287	288 - 314
5' 10"	129 - 188	189 - 208	209 - 227	228 - 261	262 - 296	297 - 324
5' 11"	133 - 194	195 - 214	215 - 234	235 - 268	269 - 304	305 - 333
6' 0"	137 - 199	200 - 220	221 - 241	242 - 276	277 - 313	314 - 342
6' 1"	141 - 205	206 - 226	227 - 247	248 - 284	285 - 322	323 - 352
6' 2"	145 - 211	212 - 232	233 - 254	255 - 292	293 - 330	331 - 362
6' 3"	148 - 216	217 - 239	240 - 261	262 - 299	300 - 339	340 - 371
6' 4"	152 - 222	223 - 245	246 - 268	269 - 308	309 - 349	350 - 381
6' 5"	156 - 228	229 - 252	253 - 275	276 - 316	317 - 358	359 - 392
6' 6"	161 - 234	235 - 258	259 - 282	283 - 324	325 - 367	368 - 402
6' 7"	165 - 240	241 - 265	266 - 290	291 - 332	333 - 377	378 - 412
6' 8"	169 - 246	247 - 272	273 - 297	298 - 341	342 - 386	387 - 423

Underwriting Build Chart

Height	Maximum	Height	Maximum
4' 8"	205	5' 9"	311
4' 9"	212	5' 10"	320
4' 10"	220	5' 11"	330
4' 11"	228	6' 0"	339
5' 0"	235	6' 1"	349
5' 1"	243	6' 2"	358
5' 2"	251	6' 3"	368
5' 3"	259	6' 4"	378
5' 4"	268	6' 5"	388
5' 5"	276	6' 6"	398
5' 6"	285	6' 7"	408
5' 7"	294	6' 8"	419
5' 8"	302	6' 9"	429

Uninsurable Height/Weight Build Chart

Applicants with weight exceeding the maximum are uninsurable.

Height	Weight	Height	Weight
4' 8"	47 - 158	5' 8"	109 - 235
4' 9"	77 - 165	5' 9"	112 - 242
4' 10"	79 - 170	5' 10"	115 - 250
4' 11"	82 - 176	5' 11"	119 - 258
5' 0"	85 - 184	6' 0"	122 - 265
5' 1"	88 - 191	6' 1"	126 - 271
5' 2"	91 - 197	6' 2"	129 - 279
5' 3"	94 - 203	6' 3"	133 - 285
5' 4"	97 - 209	6' 4"	136 - 292
5' 5"	100 - 215	6' 5"	140 - 298
5' 6"	103 - 222	6' 6"	143 - 307
5' 7"	106 - 228	6' 7"	147 - 313

Eligible applicants must fall within the following height/weight limits.

Height	Weight	Height	Weight
4'7"	129	5'10"	209
4'8"	134	5'11"	215
4'9"	139	6'0"	221
4'10"	144	6'1"	227
4'11"	149	6'2"	234
5'0"	154	6'3"	240
5'1"	159	6'4"	246
5'2"	164	6'5"	253
5'3"	169	6'6"	260
5'4"	175	6'7"	266
5'5"	180	6'8"	273
5'6"	186	6'9"	280
5'7"	192	6'10"	287
5'8"	197	6'11"	294
5'9"	203		