



## Electronic Underwriting Platforms with No Exam, Labs or Medical Records for Permanent Business

Based Upon Favorable Answers during Client Telephone Interview <sup>1</sup>

All electronic applications can be accessed on the Dempsey website: [www.dempseyserves.com](http://www.dempseyserves.com)  
 Click on Sales Tools > eApp Systems > Launch iGo > Start New Case > Input Client Info > Choose Carrier eTicket

Accelerated Underwriting Criteria					
Carrier	Product	Age	Face Amounts	Risk Classes	How it Works
Principal	UL, IUL, VUL, SUL or Benefit VUL II (NY only)	18-60	Min: \$50,000 Max: \$2,500,000 (ages 18-40) \$2,000,000 (ages 41-60)	Super Preferred, Preferred, Super Standard, Standard	<b>*Do not schedule the paramed.</b> **Call to complete or schedule phone interview and advise teleapp call center accelerated underwriting (888-835-3277). *Check of Motor Vehicle Records, Prescriptions & MIB.
Protective	UL	18-60	Ages 18-45 \$100k-\$1 mil Ages 46-60 \$100k-\$500k	Ages 18-45 Standard or better Ages 46-60 Preferred or better	* TeleLife interview conducted (within 24 - 48 hours of drop ticket). *Check of Motor Vehicle Records, Prescriptions & MIB.
Prudential	Custom PremierII, VUL Protector, PruLife Founders Plus, PruLife Index Advantage UL, PruLife UL Protector, PruLife Essential UL	18-60	Min: \$100,000 Max: \$3,000,000	Nonsmoker or better	*Tele-interview conducted (within 24 - 48 hours of drop ticket). *Check of Motor Vehicle Records, Prescriptions & MIB.
Lincoln Financial	All products EXCEPT MoneyGuard	18-60	Max: \$1,000,000	Preferred Plus Preferred NT	*Telephone interview conducted (within 24 - 48 hours of drop ticket). *Check of Motor Vehicle Records, Prescriptions, MIB & ID.
John Hancock	Single Life - Permanent (including the LTC rider)	18-60	Up to and including \$3,000,000	Generally considered Standard or better risk class	*Telephone interview conducted (within 24 - 48 hours of drop ticket). *Underwriter reviews application.
PacLife (Smooth Sailing Program, NOT Accelerated Underwriting)	GUL	50-69	Up to and including \$2,500,000	All, including substandard	*Answer "YES" to prescreen question on the Producer's report. *Telephone interview conducted and the appropriate APS(s) will be ordered with the lab and exam information from the past 18 months. *Continue with underwriting review.

Footnote: (1) Based on telephone interview applicants will be approved or additional underwriting requirements required.

Information contained here is a summary of information obtained from the carriers listed as of January 2020. No guarantee either expressed or implied is given regarding the accuracy of the information provided. Call your Dempsey Brokerage Manager for additional discussions. For Agent / Producer Use Only