



Electronic Underwriting with No Exam, Labs or Medical Records for Term Business

Based Upon Favorable Answers during Client Telephone Interview ¹
 All electronic applications can be accessed on the Dempsey website: www.dempseyserves.com

Access VIVE by Clicking the VIVE Tab on the Dempsey Home Page > Launch VIVE

Accelerated Underwriting Criteria					
Carrier	Product	Age	Face Amounts	Risk Classes	How it Works
Principal (VIVE)	Term	18-60	Min: \$50,000 Max: \$2,500,000 (ages 18-40) \$2,000,000 (ages 41-60)	Super Preferred, Preferred, Super Standard, Standard	*Call to complete or schedule phone interview and advise teleapp call center accelerated underwriting (888-835-3277). * Check of Motor Vehicle Report, Prescriptions & MIB
Protective (VIVE)	Classic Choice Term; Custom Choice 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 Report, Prescriptions & MIB.
Prudential (VIVE)	Essential and Elite Term, Not PruTerm One	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 Report, Prescriptions & MIB
Banner(VIVE)	All OPTerm	20-50 20-40 41-45 46-50	\$100,000-\$500,000 \$100,000 - \$1 million \$100,000 - \$750,000 \$100,000 - \$500,000	Standard Plus NT Preferred NT Preferred Plus NT	*Telephone interview conducted (within 24 - 48 hours of drop ticket). * Check of Motor Vehicle Report, Prescriptions & MIB

Additional Carrier Platforms for Express Underwriting. Go to www.dempseyserves.com and Click on Sales Tools > eApp Systems > Launch iGo > Start New Case > Input Client Info > Choose Carrier eTicket

Lincoln Financial (iGO)	Lincoln LifeElements Term (Except One-Year)	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 (iGO)	Vitality Term and Protection Term	18-60	Up to and including \$3 million	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)	PL Promise Term	50-69	Up to and including \$1 million	All, including substandard	*Answer "YES" to prescreen question on the Producer's report. *Telephone interview conducted and the appropriate APS(s) to include the lab and exam information from the past 18 months.

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