Carrier Requirements for ACCELERATED UNDERWRITING

View each Vive carrier's AU requirements, underwriting evaluation process, rate classifications and products available. For additional medical and lifestyle criteria, please see the carrier website or contact your BGA (Brokerage General Agency).





BANNER WILLIAM PENN

BANNER - APP CELERATE

Ages & Face Amounts

- 20-40: \$100,000-\$1,000,000
- 41-45: \$100,00-\$750,000
- 46-50: \$100,000-\$500,000
- *OPTERM 10 20-50: 100,000-500,000

Rate Classifications Offered

- Preferred Plus
- Preferred
- Standard Plus

Products

• All OPTerm



PRINCIPAL - ACCELERATED

Ages & Face Amounts

• 18-60: \$50,000-\$1,000,000

Rate Classifications Offered

- Super Preferred
- Preferred
- Super Standard
- Standard

Products

• All Term



PROTECTIVE - PLUS

Ages & Face Amounts

- 18-45: \$100,000-\$1,000,000
- 46-60: \$100,000-\$500,000

Rate Classifications Offered

- 18-45: Select Preferred, Preferred, Standard
- 46-60: Select Preferred, Preferred

Products

- Classic Choice Term
- Custom Choice UL



PRUDENTIAL - ACCELERATED

Ages & Face Amounts

• 18-60: \$100,000-\$3,000,000

Rate Classifications Offered

Nonsmoker or better

Products

- All Term*
- *No Pru Term One