

DIBS**DALY INSURANCE BROKERAGE SERVICES, LLC****Accelerated Underwriting Programs**

Carrier	Product/ Program Name	Application Submission Method	Face Amount Limitations	Age Range	Rate Classes	Available Products/ Durations	Phone Interview	Exam/Labs	APS
John Hancock	SmartProtect Term with Vitality	Paper Application #NB5213	100k-1ml	20-60	Pref plus to Std	10,15,20	No	Not during initial review	Yes
Banner / William Penn (NY)	APPcelerate	Electronic	100k-500k	20-50	Pref plus to std plus	10,15,20,25,30	Yes	Not during initial review	No
Lincoln National	TermAccel	Electronic	100k- 500k	18-50	Pref Plus to Table D	15,20,30	Yes	Not during initial review	No
Mutual of Omaha	Term Life Express	Electronic or Paper	...	18-50 51-65	Standard only	10,15,20,30	No	Not during initial review	No
Principal	Term and UL	Electronic or Paper	50k-1ml	18-60	preferred plus and pref only	10,15,20,30, UL	Yes	Not during initial review	No
SBLI	Term	Electronic or Paper	100k - 500k	18-60	All risk classes	All level terms	Yes	No	Yes

The information above is believed to be accurate, but Daly Brokerage is not responsible for any errors, omissions or misrepresentations or consequences thereof. Consult applicable carrier materials for each program for full information.