

THE FUTURE of Accelerated Underwriting *IS HERE.*



Vive's approach to AU turbocharges the process like never before.

We've negotiated direct access to the systems of all Vive carriers so that Vive can collect and transmit data based on each carrier's individual AU requirements. Thanks to this innovation, the AU process can begin right away and underwriting decisions can be made in days instead of weeks.

The AU symbol indicates your client's AU eligibility for that carrier.

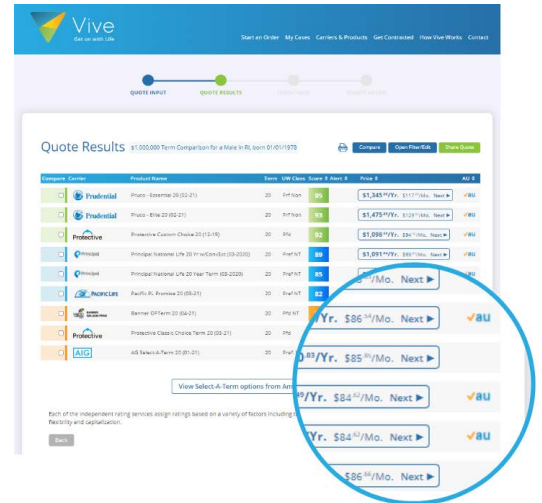
Vive is the only system that determines AU eligibility at this early stage. On the quote screen, Vive displays a list of options available to your client. The AU symbol identifies every policy for which your client meets the carrier's AU criteria.

The AU approval process begins within 24-48 hours.

AU approval happens with no exam, blood work or medical records. Policies are issued in time frames measured in days instead of weeks or months.






Even if the client doesn't qualify for AU...

...the approval process can be substantially faster than traditional underwriting because Vive and the carriers have agreed to seamlessly continue the underwriting process.



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).

	Ages & Face Amounts	Rate Classifications Offered	Products
 BANNER WILLIAM PENN	BANNER APPCELERATE • 20-50: \$100,000-\$1,000,000 ^A • 51-55: \$100,000-\$250,000 ^B	<ul style="list-style-type: none"> Preferred Plus Preferred Standard Plus Preferred Tobacco 	<ul style="list-style-type: none"> All OPTerm
 PACIFIC LIFE	PACIFIC LIFE SWIFT SAILING • 18-60: \$50,000-\$2,000,000	<ul style="list-style-type: none"> Preferred Best Preferred Select Standard Preferred Tobacco Standard Tobacco 	<ul style="list-style-type: none"> All Promise Term
 Principal	PRINCIPAL ACCELERATED • 18-40: \$200,000-\$3,000,000 • 41-60: \$200,000-\$2,500,000	<ul style="list-style-type: none"> Super Preferred Preferred Super Standard Standard 	<ul style="list-style-type: none"> All Term
 Protective	PROTECTIVE PLUS • 18-45: \$100,000-\$1,000,000 • 46-60: \$100,000-\$500,000	<ul style="list-style-type: none"> 18-45: Select Preferred, Preferred, Standard 46-60: Select Preferred, Preferred 	<ul style="list-style-type: none"> Classic Choice Term Custom Choice UL
 Prudential	PRUDENTIAL ACCELERATED • 18-60: \$100,000-\$3,000,000	<ul style="list-style-type: none"> Nonsmoker or better 	<ul style="list-style-type: none"> All Term* *No Pru Term One

^A Male & Female ^B Female Only

