

## FIXED INDEX UNIVERSAL LIFE INSURANCE

# Accelerated Underwriting program

Get your life insurance business on the fast track with Accelerated Underwriting.

This program can help improve the life insurance underwriting process by having fewer requirements, allowing for faster policy approval.

## Eligibility requirements

To qualify for Accelerated Underwriting, your client should meet ALL of the eligibility requirements below.

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**Product availability:** Single life FIUL products

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**Issue ages:** 18-60

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**Death benefit amount:** \$3 million or less  
(includes existing coverage)

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**Risk classes:** Preferred Plus Nontobacco, Preferred Nontobacco, Standard Nontobacco, Preferred Tobacco, and Standard Tobacco

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Your client can still qualify for Preferred Plus Nontobacco (NT), Preferred NT, Standard NT, Preferred Tobacco or Standard Tobacco based on full underwriting, even if they don't meet the requirements for Accelerated Underwriting.

## Step-by-step process

- Step 1:** Submit via electronic applications or the Life Insurance Worksheet (Accelerated Underwriting is not available with long-form application).
- Step 2:** Call to complete the Personal History Interview (PHI).
- Step 3:** Underwriting reviews the PHI and other triage requirements.
- Step 4:** Accelerated Underwriting approval or move to full underwriting.

Product and feature availability may vary by state and broker/dealer.

Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America. [www.allianzlife.com](http://www.allianzlife.com)

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.950.1962

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## Eligible riders

The following riders are available with Accelerated Underwriting, so your clients can continue to customize their coverage to meet their unique needs.

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Chronic Illness Accelerated Death Benefit Rider<sup>1</sup>

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Child Term Rider

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Waiver of Specified Premium Rider<sup>1</sup>

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<sup>1</sup>Rider is available with Accelerated Underwriting but will be underwritten separately.

## How do I help make this the best experience for my client?

- Educate your clients that they may still need to go through full underwriting.
- Use electronic applications to submit complete and accurate forms that are in good order.
- Have your client complete their PHI the day after it has been submitted.
- The home office will schedule your client's exams. Wait until after the PHI is complete to determine if an exam is needed.
  - Any exams received before the Accelerated Underwriting decision has been made will move your client to full underwriting.

## Common conditions requiring full underwriting:

- Alcohol abuse/treatment history
- Atrial fibrillation
- Barrett's esophagus
- Bipolar disease
- Build above standard rates
- Cancer, except basal cell carcinoma
- Cerebrovascular disease, stroke, or transient ischemic attack
- Chronic obstructive pulmonary disease
- Coronary artery disease
- Crohn's disease
- Diabetes/gestational diabetes
- Drug abuse/treatment history
- Emphysema
- Epilepsy
- Gastric bypass
- Hepatitis
- Hypertension recently diagnosed or poorly controlled
- Kidney disease
- Lupus
- Melanoma
- Multiple sclerosis
- Parkinson's
- Peripheral arterial disease
- Peripheral vascular disease
- Rheumatoid arthritis
- Seizure history
- Sleep apnea
- Systemic lupus erythematosus
- Ulcerative colitis
- Valvular disease

# Frequently asked questions

**1. Does an applicant need to request Accelerated Underwriting?**

No, every application that meets the eligibility criteria will be considered for Accelerated Underwriting.

**2. What products are available with Accelerated Underwriting?**

Single life FIUL products

**3. How will the financial professional know the status of the application?**

Status will be communicated throughout the underwriting process.

**4. What happens if an Accelerated Underwriting offer cannot be made?**

Your client will be given the opportunity to continue the underwriting process under our full underwriting process.

**5. Can an applicant who doesn't get an Accelerated Underwriting offer still get a Standard or better rate?**

Yes.

**6. Can an applicant elect to be fully underwritten?**

Yes, an applicant can elect to be fully underwritten from the time of application submission. For example, if they receive a Preferred NT offer through Accelerated Underwriting and wish to try for Preferred Plus NT. The Accelerated Underwriting offer will be forfeited.

**7. What else do I need to know about Accelerated Underwriting?**

Allianz Life Insurance Company of North America (Allianz) will monitor Accelerated Underwriting by randomly routing a percentage of Accelerated Underwriting cases to full underwriting to compare results.

As we currently do with our full underwriting process, we may opt to order post-issue prescription database checks and/or post-issue Attending Physician Statements (APS). Our Authorization for Release of Information allows us to collect this data for up to two years after the authorization is signed.



**GET YOUR LIFE INSURANCE BUSINESS ON THE FAST TRACK** with Allianz Accelerated Underwriting. For questions, call the Life Case Design Team at 800.950.7372.