

INDEXED UNIVERSAL LIFE INSURANCE

Expedited underwriting programs

Accelerated Underwriting and Boosted Underwriting can help improve the life insurance underwriting process by having fewer requirements, allowing for faster policy approval.

ACCELERATED UNDERWRITING PROGRAM

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

Eligibility requirements

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

Product availability: Single life IUL products

Issue ages: 18-60

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

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

Step-by-step process

Step 1: Submit via electronic applications or the Life Insurance Worksheet (Accelerated Underwriting is not available if completing a paramed).

Step 2: Complete the Personal History Interview online (ePHI).¹

Step 3: Underwriting reviews the PHI and other triage requirements.

Step 4: Accelerated Underwriting approval or move to full underwriting.

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.

¹ Tele-PHI is available.

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

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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BOOSTED UNDERWRITING PROGRAM

Expand your underwriting options to include up to \$5M fluidless (no lab work at submission) with Boosted Underwriting.

Eligibility requirements

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

Product availability: Single life IUL products

Issue ages: 18-60

Death benefit amount: \$3,000,001 to \$5 million (includes existing internal coverage)

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

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 Boosted Underwriting.

Step-by-step process

Step 1: Submit via electronic applications or the Life Insurance Worksheet (Boosted Underwriting is not available if completing a paramed).

Step 2: Complete the Personal History Interview online (ePHI).¹

Step 3: Underwriting reviews the PHI and other triage requirements.

Step 4: Boosted Underwriting approval or move to full underwriting.

¹Tele-PHI is available.

Eligible riders

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

Chronic Illness Accelerated Death Benefit Rider¹

Waiver of Specified Premium Rider¹

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

- Inform 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 Personal Health Interview online (ePHI).²
- 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 or Boosted Underwriting decision has been made will move your client to full underwriting.

Important information regarding our underwriting process

At Allianz, we are committed to providing a streamlined and efficient underwriting experience through our Accelerated Underwriting (AUW) program, which allows eligible applicants to qualify for policies without the need for medical exams. However, to ensure the ongoing accuracy and reliability of our automated system, a small percentage of applications may be randomly selected for a comprehensive review through our traditional underwriting process.

What is a Random Hold?

A Random Hold is a quality assurance measure where approximately 5%-10% of applicants, who would typically qualify for the expedited AUW process, are chosen at random to undergo the full underwriting procedure. This may include medical exams and the collection of additional health information. This process helps us verify the effectiveness of our AUW program, ensuring that we continue to offer it safely and responsibly.

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

We appreciate your understanding and cooperation as we strive to maintain the highest standards of service and accuracy in our underwriting practices.

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, call the Life Case Design Team  800.950.7372

¹ Rider is available with Accelerated Underwriting but will be underwritten separately.

² Tele-PHI is available.