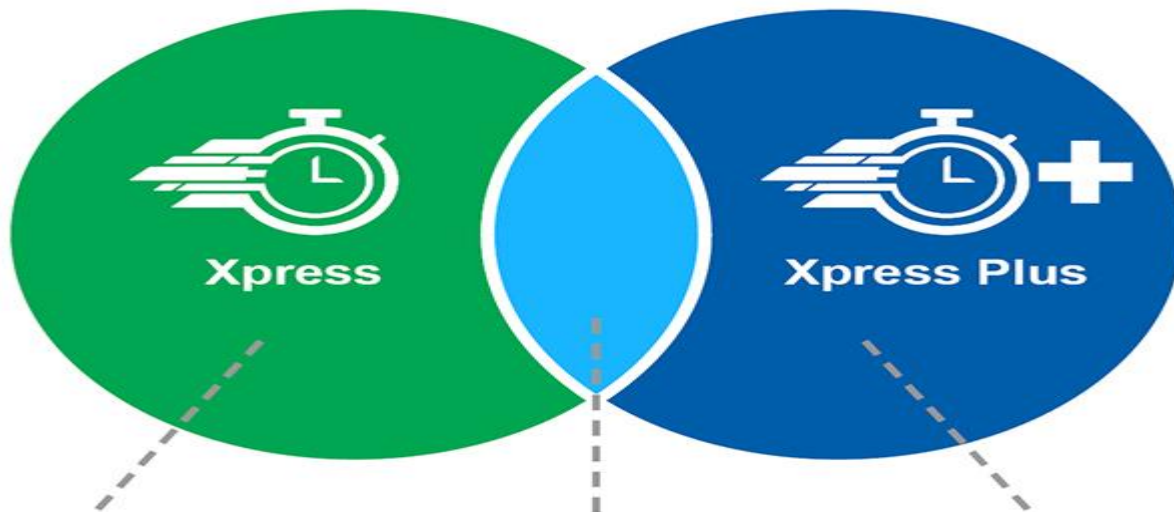




Independent
Marketing
Group

Xpress & Xpress Plus:

Accelerated underwriting programs for individual life insurance with no automatic exams required!



Unique to Xpress (formerly Underwriting Express)	Program Similarities	Unique to Xpress Plus
<ul style="list-style-type: none">• Paper & Electronic Apps• Issue Ages: 0-65• Face Amounts: Up to \$249,999• Underwriting Classes:<ul style="list-style-type: none">- Standard- Substandard	<ul style="list-style-type: none">• Individual Applications• Available for all life insurance products (excluding Worksite SI)• No Automatic Exam Required: Need for an exam is determined based on answers to the application, MIB, RX, and Risk Classifier.¹	<ul style="list-style-type: none">• Electronic Apps Only• Issue Ages: 18-60• Face Amounts: \$250,000 - \$1,000,000 (ages 18-50) or \$250,000 - \$500,000 (ages 51-60)• Underwriting Classes:<ul style="list-style-type: none">- Preferred Plus- Preferred- Standard Plus- Standard²

Xpress and Xpress Plus are designed to provide a quick underwriting process without requiring an automatic exam. Find out more about these accelerated underwriting programs and requirements.

[Learn More](#)

- 1) The Risk Classifier utilizes characteristics derived from public records, driving history, and credit history.
- 2) Cases rated substandard will be disqualified from the Xpress Plus program but are still eligible for issue with full underwriting.

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