



Life insurance that keeps up with your closing timeline.

For SBA 7(a) and commercial lenders



When a loan calls for life insurance on a key person, the policy is often the last piece to land. We work directly with your borrower and move at your pace, on whichever of three underwriting paths fits the timeline.

Instant Term

Decision in minutes

- No labs, no medical exam
- Fully digital application
- Up to \$2 million of coverage
- Policy in force in as little as 24 hours

Best for: closings on a tight clock

Accelerated Underwriting

Decision often within days

- No exam for eligible borrowers
- Uses existing data, not labs
- Up to \$2.5 million of coverage
- Same digital application

Best for: larger amounts, no rush

Traditional Underwriting

Full underwriting

- Complete medical underwriting
- Fits complex health histories
- Available above fast-track limits
- Always there as a fallback

Best for: complex cases, larger policies

Why it matters for your closing

Key-person coverage is often the last piece to fall into place on a commercial loan, and it is usually the piece that stalls the file. Bring us in early and the insurance keeps pace with everything else.

1

Send an introduction

Loop us in on the borrower and the coverage the loan requires.

2

We handle the application

Digital, direct with the borrower, on whichever path fits.

3

Policy assigned to the loan

Collateral assignment paperwork comes back to you for your file.

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Life insurance issued by Ameritas Life Insurance Corp. Coverage amounts, underwriting path and approval depend on eligibility and underwriting. Fast-track limits vary by age. Instant Term is not available in New York. General information only.