



Accelerated Underwriting Programs

A quicker underwriting process for clients who satisfy the qualifying questions.
 Typically no medical exam, but may require phone interview, APS, full background check, etc.
 If client doesn't qualify or wants larger face amounts, full underwriting is an option.

Submit using  on GPAgency's website, unless indicated otherwise.

Carrier/Program	Available Plans	Ages	Max. Face Amount	UW Classes
 <i>Select A Term</i>	Term (10, 15-30, 35)	20-59	\$50,000 to \$99,999	Standard or better
Allianz <i>FastTrack</i>	Life Pro + Fixed IUL	25-60	Up to \$1M	Preferred or better
 <i>Xpress Plus</i>	All single life products	Up to 65	0-50: \$25K - \$1M 51-65: \$25K-\$500K	Standard or better
 <i>Accel UW</i>	Term life	18-65	18-50: up to \$500K 18-65: up to \$350K	Standard or better
 <i>EasyUnderwriting</i>	All products	18-50	Up to \$2 million – BrightLife Grow & IL Optimizer III VUL Up to \$500K – all other products	Standard Plus or better
 <i>Legacy Life Express</i> <small>(Not available on iGo)</small>	Whole life	18-75	Age 18 -50: \$2,500 to \$100K Age 51-60: \$2,500 to \$50K Age 61-75: \$2,500 to \$25K	Standard: Non-Tobacco & Tobacco
 <small>(Not available on iGo)</small>	Whole life, term, and ROP term	Up to 65	Up to \$250K	
 <i>ExpressTrack</i>	Single Life & Perm Products (including LTC rider)	18-60	Up to \$1M	Standard or better
Global Atlantic <i>Fast Lane UW</i>	Term, UL, IUL	18-60	Age 18-50: up to \$1M Age 51-55: up to \$500K Age 56-60: \$250K	Standard or better

Carrier/Program	Available Plans	Ages	Max. Face Amount	UW Classes
 <i>Appcelerate (Use AppAssist on GPA website)</i>	Term, UL	20-50	Age 20-40: \$100K to \$1M Age 41-45: \$100K to \$750K Age 46-50: \$100K to \$500K (for Opt 10: Ages 20-50 up to \$500K)	Standard Plus or better
 <i>LincXpress</i>	Term & Perm	18-60	Up to \$1M	 Standard or better (Non-smoker) *30 -year term, max age: 55 (NS) / 50 (S)
<i>TermAccel</i>	Term (15, 20, 30*)	18-60*	\$100K - \$1M	
 <i>Term Life Express</i>	Term (10, 15, 20, 30); w/Return on Premium (ROP): 20 & 30 year	18-65	\$25K to \$250K	Standard Tobacco & Non-Tobacco
<i>Guar. UL Express Indexed UL Express</i>	GUL & IUL	18-70	Age 18-50: \$25K to \$300K Age 51-60: \$25K to \$250K Age 61-70*: \$25K to \$150K * age 65 (tobacco)	Standard or better
<i>Living Promise</i>	Final Expense	45 -80		
National Life Group <i>EZ Underwriting</i>	FlexLife II	18-65	Age 18-60: Up to \$1M Age 61-65: \$500K	Standard or better
 <i>Intelligent UW</i>	Term, UL, IUL & WL (includes LTC rider)	18-60	\$100K to \$1M	Preferred or better
 <i>WriteAway</i>	ADDvantage Term, Custom GUL, Builder IUL, Builder Plus IUL, Rapid Builder, Guarantee Builder IUL	18-60	Age 18-50: Up to \$1M Age 51-60: \$500K	Standard or better
 <i>PL Smooth Sailing</i>	PL Promise Term, GUL	50-69	Up to \$1M	
 <i>Express Review</i>	Permanent plans only	20-55	Up to \$249,999	<ul style="list-style-type: none"> ▪ Preferred NT ▪ Preferred Tobacco ▪ Standard NT ▪ Standard Tobacco
 <i>Principal</i>	All products	18-60	\$50K to \$1M	Preferred or better

Carrier/Program	Available Plans	Ages	Max. Face Amount	UW Classes
Accelerated UW				
 Protective PLUS	Classic Choice Term & Custom Choice UL	18-60	Age 18-45: \$100K to \$1M Age 46-60: \$100K to \$500K	Standard or better
 Prudential PruFast Track	All Single Life Products (except PruTerm One & PruLife UL Plus)	18-60	Age 18-49: \$100K to \$1M Age 50-60: up to \$500K	Standard or better (no non-smoker rates)
 securian FINANCIAL MINNESOTA LIFE WriteFit	Single Life Products	18-54	Up to \$1M	18-54 Standard or better 55-60 Preferred Non-Tobacco or better
 TRANSAMERICA Trendsetter LB	Trendsetter LB Term Life	18-60	Up to \$249,999	Standard only

Simplified Issue (Individual Life)

A quicker underwriting process for clients who satisfy a few qualifying questions.

No medical exam required; medical records may be requested.

Assurity	Gerber Life	Nationwide
Boston Mutual	John Hancock (USA)	Transamerica
Columbian	Mutual of Omaha	

Guaranteed Issue (Individual Life)

No medical exam required.

AIG (up to \$25K)	Columbian (up to	Gerber Life (up to \$50K)
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Note: There may be additional qualifications and exclusions, and, in some cases, slightly higher costs associated with these policies. If a client has a specific medical condition(s), the insurer may request an exam or even decline the application.

Carriers modify their products and processes regularly. Please contact one of our internal sales representatives for the most current information.

For agent use only; not for the general public.

2/15/2019