



(919) 834-7937







Alternative Underwriting Programs

This is a general guideline of our carriers' programs. Carriers can change their criteria at any time so please confirm with GPAgency prior to utilizing this information.

In addition to traditional underwriting, most of our carriers also have alternative underwriting programs, which offer the potential to waive labs and medical exams: 1) **Accelerated** 2) **Non-Med** 3) **Simplified** (categories are color-coded above carrier names). Note: Not all clients will qualify for this type of underwriting and may be re-routed to traditional underwriting. **Guaranteed Issue is listed at the end of this document.** "NY" means available in NY.








For eApp and drop ticket access, visit our website: <http://www.gpagency.com> (Producer Portal > New Business); for paper apps, click on the **Forms** tab on our website and select *New Business* in the drop-down form.





Carrier/ UW Program	Available Plans	Ages	Min/Max Face Amount	How to Submit
ACCELERATED UW  Agile UW+ NY	Term, GUL & IUL III (Max Accum.+ and Value+ Protector)	20-59	\$50K to \$1M (fluidless UW)	eApp or drop ticket
NON-MED UW  Non-Med UW	Max Accum.+ II and Value+ Protector II	0 - 59	\$50K to \$2M	eApp or paper app
ACCELERATED UW  FastTrack AccUW	LifePro + IUL (Preferred or better)	18-60	Up to \$3M	Carrier's website or paper app
NON-MED UW  Xpress Xpress+	All single life products (excludes simplified and worksite)	Xpress: 0-65 Xpress+: 18-50 51-60	Up to \$249,999 (Substandard & Standard) \$250K - \$1M \$250K - \$500K (Preferred Plus, Preferred, Standard Plus, Standard)	eApp or paper app eApp only
ACCELERATED UW  Accelerated UW NY	Term & Perm (no VUL)	18-60	\$100K to \$1M	Paper app
SIMPLIFIED UW  EZ App Simplified	All Life Products, excluding VUL	18-60	Age 18-50: \$0 to \$99,999 Age 51-60: \$0 to \$50K	Paper app

Carrier/ UW Program	Available Plans	Ages	Min/Max Face Amount	How to Submit
ACCELERATED UW  Assurity <small>Life Insurance Company</small> Accel UW	Whole	15 days-85	\$10,000 and up Note: Add'l UW if over: \$300K (0-17) \$200K (18-45) \$150K (46-60) \$100K (61-85)	eApp, drop ticket, or paper app
	Term	18-65	Age 18-50: \$25K to \$500K Age 51-65: \$25K to \$350K	eApp, drop ticket, or paper app
SIMPLIFIED UW  Assurity <small>Life Insurance Company</small> Simplified Issue	Acci-Flex	18-60	\$50-\$350K	eApp
SIMPLIFIED UW  BOSTON MUTUAL <small>LIFE INSURANCE COMPANY - 1891 -</small> Legacy Life Express	Whole (Standard NT/T)	18-75	Age 18 -50: \$2,500 to \$100K Age 51-60: \$2,500 to \$50K Age 61-75: \$2,500 to \$25K	Contact us for a paper app
ACCELERATED UW  THE CINCINNATI <small>INSURANCE COMPANIES</small> Rapid Review Guidelines	Term: 10, 15, 20, 25, 30 ROP Term: 20, 25, 30 (Standard nonsmoker or better*)	18-50 (based on actual age)	\$100K - \$1M (max for all Cincy policies) *NOTE: Includes nonsmoking tobacco users -- refer to Cincy's chart.	eApp or drop ticket
ACCELERATED UW  EQUITABLE <small>Advice • Protection • Retirement</small> EasyUnderwriting	All products (Standard Plus or better)	18-55	Up to \$2 million – <i>BrightLife Grow & IL Optimizer III VUL</i> Up to \$500K – <i>all other products</i>	eApp
SIMPLIFIED UW  Gerber Life Insurance Simplified Issue NY (except College Plan)	College Plan	18-60	\$10K to \$150K	eApp or Paper app
	Grow Up Plan	14 days-17	\$5K to \$50K	
	Simplified Senior	50-70	\$25K to \$100K	
	Whole	18-51	Up to \$300K	
ACCELERATED UW  Global Atlantic <small>FINANCIAL GROUP</small> Fast Lane UW	UL & IUL (Standard or better)	18-60	Age 18-50: up to \$2M Age 51-55: up to \$1M Age 56-60: up to \$500K	Paper app
ACCELERATED UW  ILLINOIS MUTUAL	Whole, term, & ROP term	18 to 65	Up to \$249,999K	Contact us for assistance

Carrier/ UW Program	Available Plans	Ages	Min/Max Face Amount	How to Submit
ACCELERATED UW  <i>ExpressTrack</i>	Term, perm & survivorship products (including LTC rider) (Standard or better)	18-60	Up to \$3M	Drop ticket or paper app
ACCELERATED UW  <i>APPcelerate</i> NY	Term & UL (Standard Plus or better)	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 \$100K to \$500K) Female: 20-50 up to \$1M	Drop ticket
NON-MED UW  <i>LabLift</i>	OPTerm	20-60	Up to \$2M (physician visit/blood work w/i last 18 months)	Drop ticket or paper app
ACCELERATED UW  <i>LincXpress</i> <i>TermAccel</i>	LincXpress: Perm., LifeElements Term Accel: 10, 15, 20, 30* *30-year term, max age: 55 (NT) / 50 (T) (Standard or better non-smoker)	18-60 18-60*	Up to \$2.5M \$100K - \$2.5M	Drop ticket
NON-MED UW  <i>Streamlined</i>	Money Guard III, MoneyGuard Fixed Advantage, MoneyGuard Market Advantage	40-80	\$50K - \$500K	eApp
ACCELERATED UW  <i>Speed eTicket</i>	Term Life Answers: 10, 15, 20, 30, AccumUL Answers, Income Adv. IUL, Life Protection Adv. IUL (Standard or better non-smoker)	18-60	\$100K - \$2M	Drop ticket

Carrier/ UW Program	Available Plans	Ages	Min/Max Face Amount	How to Submit
SIMPLIFIED UW  Mutual of Omaha <i>Simplified Issue</i>	Term Express, IUL Express Living Promise Children Whole Life	18-70 45-80 14 days - 17	Age 18-50: \$25K to \$300K Age 51-60: \$25K to \$250K Age 61-70: \$25K to \$150K \$5K - \$40K (graded \$20K) \$5K - \$50K	eApp Children's Whole Life also paper app
ACCELERATED UW  National Life Group* Experience Life® EZ Underwriting NY	All products	18-65	Ages 18-50, up to \$2M (term) Ages 18-50, up to \$3M (perm) Ages 51-60, up to \$1M Ages 61-65, up to \$250K	eApp or Paper app
SIMPLIFIED UNDERWRITING  National Life Group* Experience Life® Streamlined Express UW	Term & Permanent	18-65	\$0 - \$250K	Paper app
ACCELERATED UW  Nationwide <i>Intelligent UW</i>	Term, UL, IUL, VUL, WL (includes LTC rider) (NT Preferred Plus, NT Preferred, NT Standard Plus, T Preferred)	18-60	Age 18-50: \$100K to \$5M Age 51-60: \$100K to \$1M	eApp, drop ticket, or paper app
ACCELERATED UW  NORTH AMERICAN <i>WriteAway</i>	Term, UL, IUL	18-60	Age 18-50: Up to \$2M* Age 51-60: up to 500K * Placed in force or applied for in the last 2 years	eApp or paper app
ACCELERATED UW  PACIFIC LIFE <i>Pacific Accel Life+ (PAL+)</i>	Promise Term: 10, 15, 20, 25, 30 (all risk classes)	18-70 (nearest bday)	Up to \$3M No med exam 18-60, standard or better risk class; physical with labs within the past 12 months.	Drop Ticket
Business Only ACCELERATED UW  Principal <i>Accelerated UW</i> NY	Term, Flex III UL, IUL Flex II	18-60	Age 18-40: \$3M Age 41-50: \$2M Age 51-60: \$1M (exam/lab in past 24 months)	Term: drop ticket Flex: eApp NY: paper app
ACCELERATED UW Protective  PLUS	Classic Choice Term; Choice UL: Advantage, Custom, Index, and Lifetime Assurance	18-60	Age 18-45: \$100K to \$1M Age 46-60: \$100K to \$500K	Drop ticket Telelife interview will determine if

Carrier/ UW Program	Available Plans	Ages	Min/Max Face Amount	How to Submit											
	(Standard or better)			Accel UW or Trad UW is needed.											
<div>ACCELERATED UW</div> <div></div> <div>PruFast Track NY</div>	All single life products (except PruTerm One, Survivorship or NY: Founders Plus UL) (Standard or better; no non-smoker rates)	18-60	Age 18-49: \$100K to \$3M Age 50-60: up to \$500K	Drop ticket or paper app											
<div>ACCELERATED UW</div> <div></div> <div>Sagicor Accelewriting</div>	Sage Term Life: 10 (ages 18-75), 15 (ages 18-70) & 20 (ages 18-65) (NT/T: Rated* to Preferred Plus.) *Rated referred to UW)	18-65	Age 18-45: \$50K to \$1M Age 46-55: \$50K to \$750K Age 56-65: \$50K to \$500K* *Not available w/ 20-year term tobacco	eApp											
	Sage Whole Life Sage No Lapse UL (NT Rated, NT/T: Standard & Preferred)	16-65	\$25K to \$250K (WL) \$25K to \$400K (UL)												
	WealthCare Indexed Single Premium UL (NT/T: Preferred for ages 18-85 up to Table 4; Standard for ages 18-80 Tables 5-8)	18-85 (80 for Standard)	<table><tr><th colspan="2">Preferred Rate Class NARs</th></tr><tr><th>Age</th><th>Net Amt at Risk</th></tr><tr><td>18-49</td><td>\$500K</td></tr><tr><td>50-65</td><td>\$350K</td></tr><tr><td>66-75</td><td>\$300K</td></tr><tr><td>76+</td><td>\$100K</td></tr></table>		Preferred Rate Class NARs		Age	Net Amt at Risk	18-49	\$500K	50-65	\$350K	66-75	\$300K	76+
	Preferred Rate Class NARs														
Age	Net Amt at Risk														
18-49	\$500K														
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76+	\$100K														
Sage IUL (NT/T: Rated* to Preferred Plus.) *Rated referred to UW	18-65	Age 18-50: \$100K to \$1M Age 51-65: \$100K to \$500K	eApp												
<div>NON-MED UW</div> <div></div> <div>SBLI Insuring Lives. Protecting Families. Accelerated UW</div>	All whole life & level premium term products	18-60	Up to \$750K	Whole Life: paper app Term: drop ticket											
<div>ACCELERATED UW</div> <div></div> <div>securian FINANCIAL MINNESOTA LIFE WriteFit NY (Term)</div>	Single Life & Term (18-54 Standard or better; 55-60 Preferred NT or better)	18-60	Age 18-50: up to \$3M Age 51-60: up to \$1M	Single Life: eApp or drop ticket Term: eApp											

Carrier/ UW Program	Available Plans	Ages	Min/Max Face Amount	How to Submit
NON-MED UW  <i>WriteFit Express</i> NY	All single life products	18-60	Up to \$250K	eApp
ACCELERATED UW  <i>Accelerated UW</i>	All permanent products	18-60	Age 18-50: up to \$2M Age 51-60: up to \$1M	eApp or paper app
	Swift Term	20-60	\$100K-\$2M	Drop ticket
NON-MED UW  <i>Non-Med</i>	Trendsetter Super	18-70	Ages 18-70: \$25K to \$50K Ages 18-60: \$50,001 to \$99,999 Ages 18-55: \$100K to \$1M Ages 18-45: \$1,000,001 to \$2M	eApp, drop ticket, or paper app
	Trensetter LB (all rate classes)	18-60	Standard: Ages 23-60: \$25K to \$99,999 Ages 18-60: \$100K to \$249,999 Preferred NS: Ages 18-55: \$100K to \$249,999 Preferred Plus NS/S, Preferred NS/S, Standard Plus NS/S, Standard NS/S: Ages 18-55: \$250K to \$1M Ages 18-45: \$1,000,001 to \$2M	eApp, drop ticket, or paper app
	FFIUL	18-55	Ages 18-45: \$100K to \$2M Ages 46-55: \$100K to \$1M	Paper app only
SIMPLIFIED UNDERWRITING  <i>Simplified Issue</i>	Immediate Solutions Final Expense NY	0-85	Age 0-55: \$1K -\$50K Age 56-65: \$1K -\$40K Age 66-75: \$1K -\$30K Age 76-85: \$1K -\$25K	Paper app
	Trendsetter Living Benefit NY	18-60	Age 18-50: \$25K -\$99,999 Age 51-60: \$25K -\$75K	eApp
	Trendsetter Super	18-70	Ages 18-60: \$25K to \$99,999 Ages 61-70: \$25K to \$50K	eApp, drop ticket, or paper app
	FFIUL	0-60	Ages 0-50: \$25K to \$99,999 Ages 51-60: \$25K to \$75K	Paper app

Guaranteed Issue (Individual Life)

No medical exam required.

AIG's *Simply Now** (Age 50-80, \$5K to \$25K) paper app; **also available in NY**
Gerber Life (Age 50-80, \$5K to \$25K) eApp or paper app; **also available in NY**
Sons of Norway** (Age 0-85, \$5K to \$25K)

*Not available through iGo; For GI through AIG, submit via <http://aig.com/GIWL>. Please note **you will need to be pre-contracted** to utilize this option. Contact Brooklyn in Contracting for assistance: licensing@gpagency.com or call (919) 834-7937.

**Illustrations/applications are submitted through GPAgency.

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.

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