



(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
<b>ACCELERATED UW</b>  <b>Agile UW+</b>	Term, GUL & IUL III (Max Accum.+ and Value+ Protector)	20-59	\$50K to \$1M (fluidless UW)	eApp or drop ticket
<b>NON-MED UW</b>  <b>Non-Med UW</b>	Max Accum.+ II and Value+ Protector II	0 - 59	\$50K to \$2M	eApp or paper app
<b>ACCELERATED UW</b>  <b>FastTrack AccUW</b>	LifePro + IUL (Preferred or better)	18-60	Up to \$3M	Carrier's website or paper app
<b>NON-MED UW</b>  <b>Xpress</b> <b>Xpress+</b>	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
<b>ACCELERATED UW</b>  <b>Ameritas</b> <b>Accelerated UW</b>	Term & Perm (no VUL)	18-60	\$100K to \$1M	Paper app
<b>SIMPLIFIED UW</b>  <b>Ameritas</b> <b>EZ App Simplified</b>	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
<b>ACCELERATED UW</b>  <i>Accel UW</i>	Whole	15 days-85	\$10,000 and up <b>Note:</b> 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
<b>SIMPLIFIED UW</b>   <i>Simplified Issue</i>	Acci-Flex	18-60	\$50-\$350K	eApp
<b>SIMPLIFIED UW</b>   <i>Legacy Life Express</i>	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
<b>ACCELERATED UW</b>   <i>Rapid Review Guidelines</i>	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)  <b>*NOTE:</b> Includes nonsmoking tobacco users -- refer to Cincy's chart.	eApp or drop ticket
<b>ACCELERATED UW</b>   <i>EasyUnderwriting</i>	All products (Standard Plus or better)	18-55	Up to \$2 million – <i>BrightLife Grow &amp; IL Optimizer III VUL</i> Up to \$500K – <i>all other products</i>	eApp
<b>SIMPLIFIED UW</b>   <i>Simplified Issue</i>	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	
<b>ACCELERATED UW</b>   <i>Fast Lane UW</i>	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
<b>ACCELERATED UW</b>  	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
<b>ACCELERATED UW</b>  ExpressTrack	Term, perm & survivorship products (including LTC rider) (Standard or better)	18-60	Up to \$3M	Drop ticket or paper app
<b>ACCELERATED UW</b>  APPcelerate <span style="color: red;">NY</span>	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
<b>NON-MED UW</b>  LabLift	OPTerm	20-60	Up to \$2M (physician visit/blood work w/i last 18 months)	Drop ticket or paper app
<b>ACCELERATED UW</b>  LincXpress TermAccel	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
<b>NON-MED UW</b>  Streamlined	Money Guard III, MoneyGuard Fixed Advantage, MoneyGuard Market Advantage	40-80	\$50K - \$500K	eApp
<b>ACCELERATED UW</b>  Speed eTicket	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
<b>SIMPLIFIED UW</b>  Mutual of Omaha Simplified Issue	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
<b>ACCELERATED UW</b>   National Life Group® Experience Life® EZ Underwriting <b>NY</b>	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
<b>SIMPLIFIED UNDERWRITING</b>   National Life Group® Experience Life® Streamlined Express UW	Term & Permanent	18-65	\$0 - \$250K	Paper app
<b>ACCELERATED UW</b>   Intelligent UW	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
<b>ACCELERATED UW</b>   NORTH AMERICAN. WriteAway	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
<b>ACCELERATED UW</b>   PACIFIC LIFE Pacific Accel Life+ (PAL+)	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
<b>Business Only</b> <b>ACCELERATED UW</b>   Principal Accelerated UW <b>NY</b>	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
<b>ACCELERATED UW</b>   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.										
<b>ACCELERATED UW</b>  <b>Prudential</b> <b>PruFast Track</b> <span style="color: red;">NY</span>	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										
<b>ACCELERATED UW</b>  <b>Sagicor</b> <b>Accelewriting</b>	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 border="1"> <thead> <tr> <th colspan="2">Preferred Rate Class NARs</th> </tr> <tr> <th>Age</th> <th>Net Amt at Risk</th> </tr> </thead> <tbody> <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> </tbody> </table>		Preferred Rate Class NARs		Age	Net Amt at Risk	18-49	\$500K	50-65	\$350K	66-75	\$300K
Preferred Rate Class NARs														
Age	Net Amt at Risk													
18-49	\$500K													
50-65	\$350K													
66-75	\$300K													
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												
<b>NON-MED UW</b> <b>SBLI</b> Insuring Lives. Protecting Families. <i>Accelerated UW</i>	All whole life & level premium term products	18-60	Up to \$750K	Whole Life: paper app Term: drop ticket										
<b>ACCELERATED UW</b>  <b>Securian</b> FINANCIAL <b>MINNESOTA LIFE</b> <b>WriteFit</b> <span style="color: red;">NY (Term)</span>	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
<b>NON-MED UW</b>  WriteFit Express <b>NY</b>	All single life products	18-60	Up to \$250K	eApp
<b>ACCELERATED UW</b>  Accelerated UW	All permanent products  Swift Term	18-60  20-60	Age 18-50: up to \$2M Age 51-60: up to \$1M  \$100K-\$2M	eApp or paper app  Drop ticket
<b>NON-MED UW</b>  Non-Med	Trendsetter Super  Trensetter LB (all rate classes)  FFIUL	18-70  18-60  18-55	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  <b>Standard:</b> Ages 23-60: \$25K to \$99,999 Ages 18-60: \$100K to \$249,999 <b>Preferred NS:</b> Ages 18-55: \$100K to \$249,999 <b>Preferred Plus NS/S, Preferred NS/S, Standard Plus NS/S, Standard NS/S:</b> Ages 18-55: \$250K to \$1M Ages 18-45: \$1,000,001 to \$2M  Ages 18-45: \$100K to \$2M Ages 46-55: \$100K to \$1M	eApp, drop ticket, or paper app  eApp, drop ticket, or paper app  Paper app only
<b>SIMPLIFIED UNDERWRITING</b>  Simplified Issue	Immediate Solutions Final Expense <b>NY</b>  Trendsetter Living Benefit <b>NY</b>  Trendsetter Super  FFIUL	0-85  18-60  18-70  0-60	Age 0-55: \$1K - \$50K Age 56-65: \$1K - \$40K Age 66-75: \$1K - \$30K Age 76-85: \$1K - \$25K  Age 18-50: \$25K - \$99,999 Age 51-60: \$25K - \$75K  Ages 18-60: \$25K to \$99,999 Ages 61-70: \$25K to \$50K  Ages 0-50: \$25K to \$99,999 Ages 51-60: \$25K to \$75K	Paper app  eApp  eApp, drop ticket, or paper app  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](mailto: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.

**For agent use only; not for the general public.**