



(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, GPAgency offers several alternative underwriting programs. While **Accelerated Underwriting** programs offer an opportunity to waive labs, not all clients will qualify. Many life insurance carriers also offer **Non-med** and **Simplified** underwriting with no exam.

For this guide, the carriers are in alphabetical order and the offered alternative underwriting program(s) for each is color coded: 1) **Accelerated** 2) **Non-Med** 3) **Simplified**. Most programs are not available in New York, but there are exceptions, so contact us for more information.







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
NON-MED UW 	Max Accumulator+ Value+ Protector II	0 - 50	\$50K to \$1M	Paper app: all
SIMPLIFIED UW  <i>Term Low-Band Simplified UW</i>	<i>Select A Term:</i> 10, 15-30, 35 (Standard or better)	20-59	\$50K to \$99,999	eApp or paper app
ACCELERATED UW*  <i>FastTrack AccUW</i>	Life Pro + Fixed IUL (Preferred or better)	25-60	Up to \$3M	Carrier's website or paper app
NON-MED UW* 	All single life products – excludes simplified and worksite (Substandard & Standard)	0-65	Up to \$249,999	Paper app
ACCELERATED UW*  <i>Accelerated UW</i>	Term & Perm (no VUL)	18-60	\$100K to \$1M	Paper app
SIMPLIFIED UW*  <i>EZ App Simplified</i>	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 life	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)	Drop ticket, eApp or paper app
	Term life	18-65	Age 18-50: \$25K to \$500K Age 51-65: \$25K to \$350K	Drop ticket, eApp or paper app
SIMPLIFIED UW  Assurity <small>Life Insurance Company</small> Simplified Issue	Acci-Flex	18-60	\$50-\$350K	eApp
SIMPLIFIED UW  BOSTON MUTUAL LIFE INSURANCE COMPANY <small>ESTABLISHED 1891</small> Legacy Life Express	Whole life (Standard: Non-Tobacco & Tobacco)	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  EQUITABLE <small>Life Insurance Company</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	College Plan	18-60	\$10K to \$150K	Paper app
	Grow Up Plan	14 days-17	\$5K to \$50K	
	Simplified Senior WL	50 -70	\$25K to \$100K	
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: \$500K	Paper app
ACCELERATED UW  ILLINOIS MUTUAL®	Whole life, term, & ROP term	18 to 65	Up to \$249,999K	Contact us for assistance
ACCELERATED UW  John Hancock ExpressTrack	Term, perm & survivorship products (including LTC rider) (Standard or better)	18-60	Up to \$3M	All: paper app + Term: drop ticket

Carrier/ UW Program	Available Plans	Ages	Min/Max Face Amount	How to Submit
ACCELERATED UW  APPcelerate	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  LabLift	OPTerm	20-60	Up to \$2M (physician visit/blood work w/i last 18 months)	
ACCELERATED UW  TermAccel	Term Accel: 10, 15, 20, 30* *30-year term, max age: 55 (NS) / 50 (S) (Standard or better non-smoker)	18-60*	\$100K - \$1M	
NON-MED UW  Streamlined	Money Guard III, MoneyGuard Advantage	40-80	\$50K - \$500K	
ACCELERATED UW  Speed eTicket	Term Life Answers: 10, 15, 20, 30 Income Adv. IUL Life Protection Adv. IUL (Standard or better non-smoker)	18-60	\$100K - \$2M	Drop ticket
SIMPLIFIED UW  Simplified Issue	Term Express, UL Express, IUL Express Living Promise Children's 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	All: eApp + Children's Whole Life: paper app
ACCELERATED UW  EZ Underwriting	All products	18-65	Ages 18-50, up to \$2 million (term) / Ages 18-50, up to \$3 million (perm) Ages 51-60, up to \$1 million Ages 61-65, up to \$250,000	Paper app

Carrier/ UW Program	Available Plans	Ages	Min/Max Face Amount	How to Submit
SIMPLIFIED UNDERWRITING  National Life Group <i>Streamlined Express UW</i>	Term & Permanent	18-65	\$0 - \$250K	eApp or paper app
ACCELERATED UW  Nationwide <i>Intelligent UW</i>	Term, UL, IUL, VUL & WL (includes LTC rider) (Standard or better T/NT)	18-60	Age 18-50: \$100K to \$2M Age 51-60: \$100K to \$1M	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	Promise Term (10, 15, 20, 25, 30) (standard or better)	18-60 (nearest bday)	\$2M or less (routine physical medical care in past 3 years)	eTicket
NON-MED UW  PACIFIC LIFE <i>PL Smooth Sailing</i>	Promise Term (10, 15, 20, 25, 30) & No-Lapse Promise GUL (all rate classes up to Table 4; physical & bloodwork in last 18 months)	50-69 (nearest bday)	\$50K to \$1M (total in force coverage)	eTicket or paper app
Business Only ACCELERATED UW  Principal <i>Accelerated UW</i>	Term, UL Provider Edge II, UL Flex III, IUL Flex II, IUL Accum II, VUL Income IV	18-60	Age 18-40: \$3M Age 41-50: \$2M Age 51-60: \$1M (exam/lab in past 24 months)	Drop ticket
ACCELERATED UW  Protective <i>PLUS</i>	Classic Choice Term, Choice UL (Advantage, Custom, Index) & Lifetime Assistance UL (Standard or better)	18-60	Age 18-45: \$100K to \$1M Age 46-60: \$100K to \$500K	Drop ticket Telereview interview will determine if Accel UW or Trad UW
ACCELERATED UW  Prudential <i>PruFast Track</i>	All single life products (except PruTerm One, PruLife UL Plus,) Standard or better	18-60	Age 18-49: \$100K to \$3M Age 50-60: up to \$500K	All: paper app + Single Life: drop ticket + UL: eApp

Carrier/ UW Program	Available Plans	Ages	Min/Max Face Amount	How to Submit											
	(no non-smoker rates)														
ACCELERATED UW  Accelewriting 1/3 of cases decided within minutes; thereafter, 5 to 7 days.	Sage Term Life: 10 (ages 18-75), 15 (ages 18-70) & 20 (ages 18-65) (NT/T: Rated* to Preferred Plus. *Rated will be 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	76+
	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 will be referred to UW)	18-65	Age 18-50: \$100K to \$1M Age 51-65: \$100K to \$500K	eApp												
NON-MED UW  Insuring Lives. Protecting Families. Accelerated UW	All whole life & level premium term products	18-60	Up to \$750K												
ACCELERATED UW  MINNESOTA LIFE WriteFit	All single life products (18-54 Standard or better; 55-60 Preferred Non-Tobacco or better)	18-60	Age 18-50: up to \$3M Age 51-60: up to \$1M	Drop ticket or eApp											
NON-MED UW  MINNESOTA LIFE WriteFit Express	All single life products	18-60	Up to \$250K	eApp											
ACCELERATED UW	All permanent products	18-60	Age 18-50: up to \$2M Age 51-60: up to \$1M	eApp or paper app											

Carrier/ UW Program	Available Plans	Ages	Min/Max Face Amount	How to Submit
 Accelerated UW	Swift Term	20-60	\$100K-\$2M	
NON-MED UW  Non-Med	Trendsetter Super	18-60	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	Drop ticket, eApp or paper app
	Trendsetter LB (all rate classes)	18-60	Standard: Ages 23-60: \$25K to \$99,999 Ages 18-60: \$100K to \$249,999 Preferred Nonsmoker: Ages 18-55: \$100K to \$249,999 Preferred Plus, Preferred (Smoker and Nonsmoker), Standard Plus and Standard (Smoker and Nonsmoker): Ages 18-55: \$250K to \$1M Ages 18-45: \$1,000,001 to \$2M	
	FFIUL	18-55	Ages 18-45: \$100K to \$2M Ages 46-55: \$100K to \$1M	
SIMPLIFIED UNDERWRITING  Simplified Issue	Immediate Solutions Final Expense	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	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	
	FFIUL	0-60	Ages 18-50: \$25K to \$99,999 Ages 51-60: \$25K to \$75K	

Guaranteed Issue (Individual Life)

No medical exam required.

AIG* (Age 50-80, \$5K to \$25K)

Gerber Life (Age 45-85, \$5K to \$50K)

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 Christine 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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