



(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.

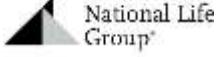


For eApp and drop ticket access, visit our website: <http://www.gpagency.com> (Producer Portal > New Business); for paper apps, click on the **Forms** tab on our website and select *New Business* in the drop-down form.

Carrier/ UW Program	Available Plans	Ages	Min/Max Face Amount	How to Submit
<b>NON-MED UW</b>  Non-Med UW	Max Accumulator+II Value+ Protector II	0 - 59	\$50K to \$2M	Paper app: all
<b>ACCELERATED UW</b>  Agile UW+	Term & GUL	20-59	\$50K to \$1M	eApp or paper app
<b>ACCELERATED UW*</b>  FastTrack AccUW	LifePro + IUL (Preferred or better)	25-60	Up to \$3M	Carrier's website or paper app
<b>NON-MED UW*</b>  Xpress	All single life products, excludes simplified & 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)	Paper or electronic app  eApp only
<b>ACCELERATED UW*</b>  Accelerated UW	Term & Perm (no VUL)	18-60	\$100K to \$1M	Paper app
<b>SIMPLIFIED UW*</b>  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
<b>ACCELERATED UW</b>  <i>Accel UW</i>	Whole life	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)	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
<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 life (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>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	Paper app
	Grow Up Plan	14 days-17	\$5K to \$50K	
	Simplified Senior	50 -70	\$25K to \$100K	
	Whole Life	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>   <i>Whole life, term, &amp; ROP term</i>	18 to 65	Up to \$249,999K	Contact us for assistance	
<b>ACCELERATED UW</b>   <i>ExpressTrack</i>	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
<b>ACCELERATED UW</b>   <i>APPcelerate</i>	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>   <i>LabLift</i>	OPTerm	20-60	Up to \$2M (physician visit/blook work w/i last 18 months)	
<b>ACCELERATED UW</b>   <i>TermAccel</i>	Term Accel: 10, 15, 20, 30* *30-year term, max age: 55 (NT) / 50 (T) (Standard or better non-smoker)	18-60*	\$100K - \$1M	
<b>NON-MED UW</b>   <i>Streamlined</i>	Money Guard III, MoneyGuard Market Advantage	40-80	\$50K - \$500K	
<b>ACCELERATED UW</b>   <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
<b>SIMPLIFIED UW</b>   <i>Simplified Issue</i>	Term Express, UL Express, IUL Express  Living Promise  Children's WL	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
<b>ACCELERATED UW</b>   <i>EZ Underwriting</i>	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 \$250,000	Paper app

Carrier/ UW Program	Available Plans	Ages	Min/Max Face Amount	How to Submit
<b>SIMPLIFIED UNDERWRITING</b>  <i>Streamlined Express UW</i>	Term & Permanent	18-65	\$0 - \$250K	eApp or paper app
<b>ACCELERATED UW</b>  <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	Drop ticket or paper app
<b>ACCELERATED UW</b>  <i>WriteAway</i>	Term, UL, IUL	18-60	Age 18-50: Up to \$2M* Age 51-60: 500K to \$1M  * Placed in force or applied for in the last 2 years	eApp or paper app
<b>ACCELERATED UW</b>  <i>PL Swift Sailing</i>	Promise Term (10, 15, 20, 25, 30) (standard or better)	18-60 (nearest bday)	Up to \$2M (routine physical medical care in past 3 years)	eTicket
<b>NON-MED UW</b>  <i>PL Smooth Sailing</i>	Promise Term (10, 15, 20, 25, 30) & No-Lapse Promise GUL (all rate classes up to Table 4)	50-69 (nearest bday)	\$50K to \$1M (total in force coverage)  (routine physical medical care in past 3 years)	eTicket or paper app
<b>Business Only ACCELERATED UW</b>  <i>Accelerated UW</i>	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)	Drop ticket
<b>ACCELERATED UW</b>  <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  Telelife interview will determine if Accel UW or Trad UW
<b>ACCELERATED UW</b>  <i>PruFast Track</i>	All single life products (except PruTerm One or Survivorship), VUL (Standard or	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										
	better; no non-smoker rates)													
<b>ACCELERATED UW</b>   <i>Accelewriting</i>  <i>1/3 of cases decided within minutes; thereafter, 5 to 7 days.</i>	<p>Sage Term Life: 10 (ages 18-75), 15 (ages 18-70) &amp; 20 (ages 18-65) (NT/T: Rated* to Preferred Plus.) *Rated referred to UW)</p> <p>Sage Whole Life Sage No Lapse UL (NT Rated, NT/T: Standard &amp; Preferred)</p> <p>WealthCare Indexed Single Premium UL (NT/T: Preferred for ages 18-85 up to Table 4; Standard for ages 18-80 Tables 5-8)</p> <p>Sage IUL (NT/T: Rated* to Preferred Plus.) *Rated referred to UW</p>	<p>18-65</p> <p>16-65</p> <p>18-85 (80 for Standard)</p> <p>18-65</p>	<p>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</p> <p>\$25K to \$250K (WL) \$25K to \$400K (UL)</p> <p>Preferred Rate Class NARs</p> <table border="1"> <thead> <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> <p>Age 18-50: \$100K to \$1M Age 51-65: \$100K to \$500K</p>	Age	Net Amt at Risk	18-49	\$500K	50-65	\$350K	66-75	\$300K	76+	\$100K	eApp
Age	Net Amt at Risk													
18-49	\$500K													
50-65	\$350K													
66-75	\$300K													
76+	\$100K													
<b>NON-MED UW</b>   <i>Accelerated UW</i>	All whole life & level premium term products	18-60	Up to \$750K											
<b>ACCELERATED UW</b>   <i>WriteFit</i>	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	Drop ticket or eApp										
<b>NON-MED UW</b>   <i>WriteFit Express</i>	All single life products	18-60	Up to \$250K	eApp										
<b>ACCELERATED UW</b>  	All permanent products	18-60	Age 18-50: up to \$3M 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	
<b>NON-MED UW</b>  <b>TRANSAMERICA</b> <i>Non-Med</i>	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,</b> <b>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	Drop ticket, eApp or paper app
<b>SIMPLIFIED UNDERWRITING</b>  <b>TRANSAMERICA</b> <i>Simplified Issue</i>	Immediate Solutions Final Expense  Trendsetter Living Benefit  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 18-50: \$25K to \$99,999 Ages 51-60: \$25K to \$75K	Paper app  eApp  

## Guaranteed Issue (Individual Life)

*No medical exam required.*

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

Gerber Life (Age 50-80, \$5K to \$25K)

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](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.

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