



We proudly represent...

These Top-Rated Insurance Carriers

Life

Disability

Annuity

Long-Term Care



For more information, contact:

GPAGENCY
(919) 834-7937
www.gpagency.com

Quicker Underwriting — *Often No Exams/ Labs!*

Alternatives to Full Underwriting for Life Insurance

Note: Full underwriting is recommended for healthy / younger clients.

Accelerated Underwriting

A quicker underwriting process for clients who satisfy the qualifying questions. **Usually no medical exam/labs**, but typically a background check and, maybe, a phone interview are conducted.

Allianz
American General (AIG)
American National
Assurity
Ameritas
Boston Mutual
Equitable
Global Atlantic
Illinois Mutual
John Hancock
Legal & General (Banner/William Penn)
Lincoln Life
Mutual of Omaha
National Life
Nationwide
North American Company
Pacific Life
Penn Mutual
Principal
Protective Life
Prudential Financial
Sagicor
Securian (Minnesota Life)
Symetra
Transamerica

Simplified Issue (Individual Life)

A quicker underwriting process for clients who satisfy a few qualifying questions. **No medical exam/labs required**; medical records may be requested.

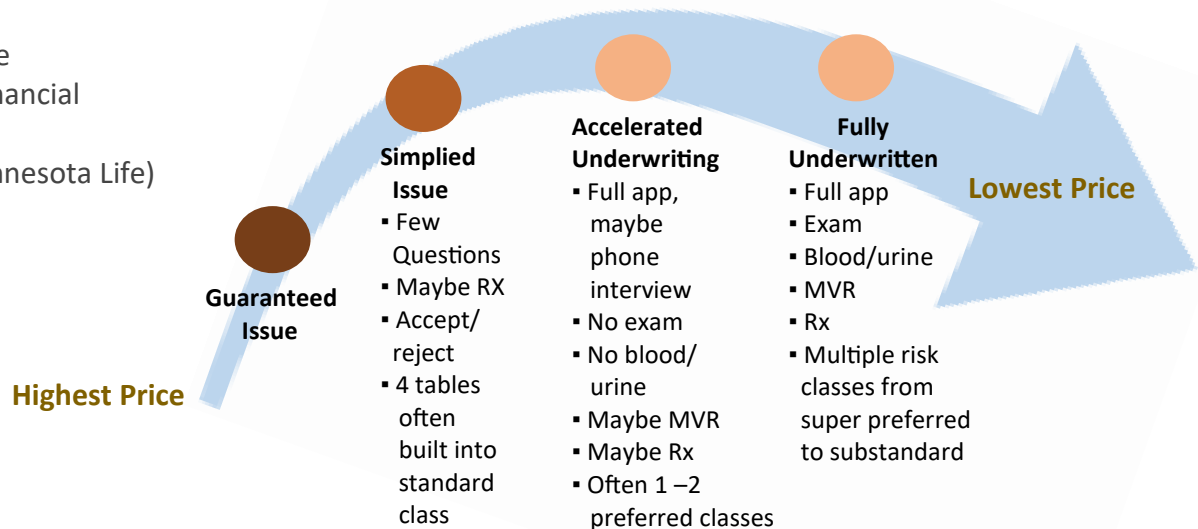
Boston Mutual
Mutual of Omaha
Sagicor
Transamerica

Guaranteed Issue (Individual Life)

No medical exam required

AIG (precontracting required): \$5-\$25K (ages 50-80)
Columbian : \$5K-\$10K (ages 25-44)
 \$2.5K-\$5K (ages 45-80)
Gerber Life : \$5K-\$25K (ages 50-80)

Level of Underwriting Complexity



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