



A Full-Service Insurance Brokerage Firm

We proudly represent...

# These Top-Rated Insurance Carriers

Products from birth to 90!

## Life

## Disability

### Group Disability

## Annuity

## Long-Term Care

### LTC Hybrid (Linked Life/LTC)



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For more information, contact:

**GPAGENCY**  
 (919) 834-7937  
[www.gpagency.com](http://www.gpagency.com)



# Alternative Life Underwriting — Often No Exams/Labs!

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

## Accelerated Underwriting

The potential of no medical requirements. Programs may be limited to healthier clients and require ratings of Preferred or better. Applications will kick to traditional underwriting if disqualified for accelerated underwriting.

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

## Non-Med Underwriting

The potential of no medical requirements. Multiple underwriting classes are typically available; however, issue age and face amount limits are generally lower.

- AIG
- American National
- Pacific Life
- Securian
- Transamerica

## Simplified Issue

The potential of no medical requirements. Somewhat more expensive than accelerated underwriting or non-med underwriting. Carriers usually offer non-tobacco or tobacco underwriting classes only, and the underwriting decision is likely to be accept or decline.

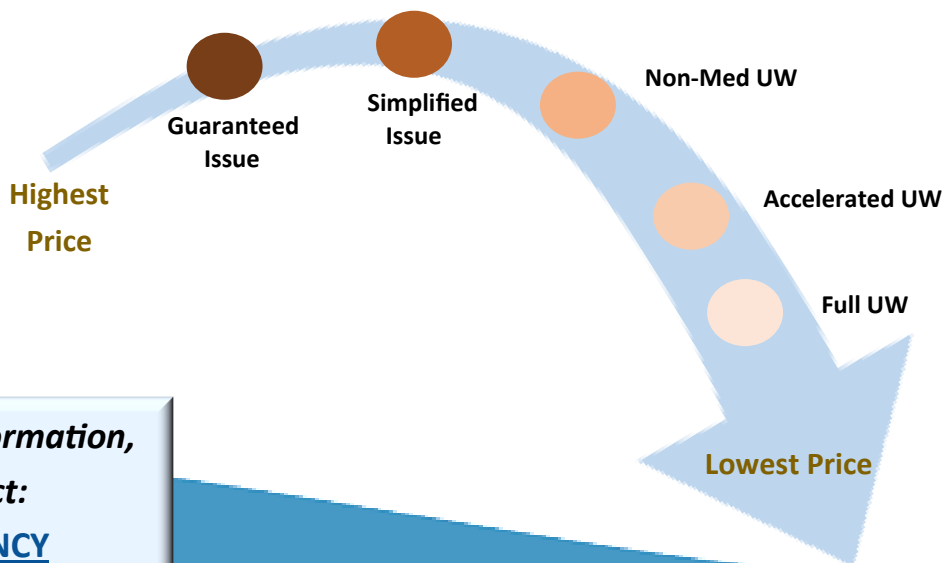
- AIG
- Ameritas
- Assurity
- Boston Mutual
- Gerber
- Mutual of Omaha
- National Life
- Transamerica

## Guaranteed Issue (Individual Life)

**No medical exam, labs or health questions.**

- AIG (precontracting required): \$5-\$25K (ages 50-80)
- Gerber Life : \$5K-\$25K (ages 50-80)
- Sons of Norway: \$5K - \$25K (birth to 85)

## Level of Underwriting Complexity



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