



A Full-Service Insurance Brokerage Firm

We proudly represent...



These Top-Rated Insurers

Life

Disability

Annuity

Long-Term Care



For more information, contact:
GPAgency (919) 834-7937
www.gpagency.com



Alternative Life Underwriting

— Often No Exams / No 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.

- AIG
- 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
- Pacific Life
- Principal (bus. Only)
- Protective Life
- Prudential Financial
- Sagicor
- Securian (Minnesota Life)
- Symetra

Ask us about
BESTOW
— easy, quick,
100% online,
instant quote if
approved, instant
coverage.

Non-Med Underwriting

Similar to accelerated underwriting programs; 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
- Legal & General
- Lincoln Life
- Pacific Life (50-69);
physical/bloodwork in last 18 months
- SBLI
- Securian
- Transamerica

Simplified Issue

A greater 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

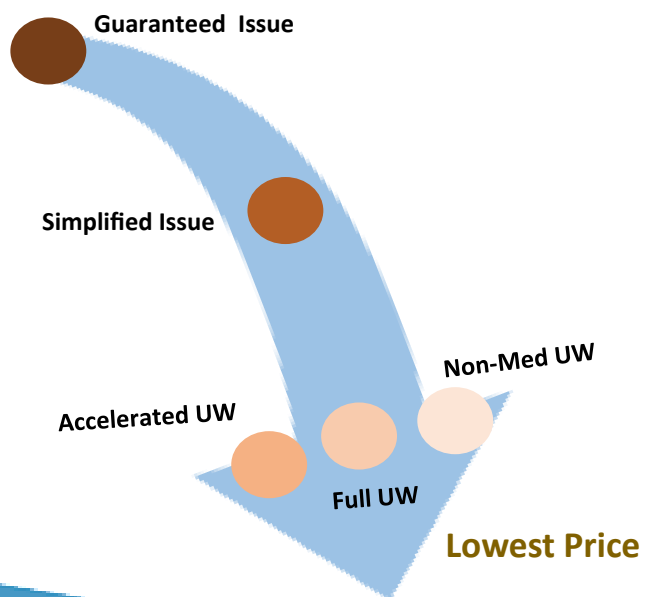
Guaranteed Issue (Individual Life)

No medical exam, labs or health/lifestyle questions; no UW

- 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 Relative to Cost }

Highest Price



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