




Accelerated Underwriting Programs







A quicker underwriting process for clients who satisfy the qualifying questions.

Typically no medical exam for qualified clients, but may require phone interview, APS, full background check, etc.







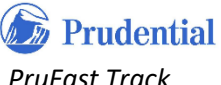
If client doesn't qualify or wants larger face amounts, full underwriting is an option.





Most programs are not available in New York, but there are exceptions, so contact us for more information.

Submit using  on GPAgency's website (Producer Portal > New Business), unless indicated otherwise.

Carrier/Program	Available Plans	Ages	Max. Face Amount	How to Submit /Notes
 Select A Term	Term: 10, 15-30, 35 (Standard or better)	20-59	\$50K to \$99,999	eApp / eDelivery
 FastTrack AccUW	Life Pro + Fixed IUL (Preferred or better)	25-60	Up to \$3M	
 Xpress	All single life products – excludes simplified and worksite (Substandard & Standard)	0-65	Up to \$249,999	Not on iGO , contact us re: carrier-based process.
Xpress Plus	(Standard through Preferred Plus)	18-60	18-50: \$250K - \$1M 51-60: \$250K - \$500K	eApp
As of Apr 1, 2020: Temporarily expanding acceleration criteria to exclude medical exams and APS for these cases: Ages 50 and below, face amounts \$100K - \$1M, and electronic and paper apps, many will have automatic table ratings but if a medical exam can be obtained at a later date, they will re-underwrite to see if a better class is warranted (excludes NY). Regular rules for Xpress and Xpress Plus programs still apply.				
 Accelerated UW	Term & Perm (no VUL)	18-60	\$100K to \$1M	
 Accel UW	Whole life	15 days-85	\$10,000 and up	eApp or paper app
	Term life	18-65	Age 18-50: \$25K to \$500K Age 51-65: \$25K to \$350K	eApp, TeleApp, or paper app
 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	Paper app (Not on iGO, but you can quote through our website)

Carrier/Program	Available Plans	Ages	Max. Face Amount	How to Submit /Notes
 EQUITABLE <small>Advice • Protection • Retirement</small> <i>EasyUnderwriting</i>	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
 Global Atlantic <small>FINANCIAL GROUP</small> <i>Fast Lane UW</i>	UL & IUL (Standard or better)	18-60	Age 18-50: up to \$1M Age 51-55: up to \$500K Age 56-60: \$250K	eApp or paper application
 ILLINOIS MUTUAL*	Whole life, term, & ROP term	18 to 65	Up to \$249,999K	Not on iGO , contact us re: carrier-based process.
 <i>ExpressTrack</i>	Term & Perm Products (including LTC rider) (Standard or better)	18-60	Up to \$3M	eApp or drop ticket (telephone interview) Paper app (no telephone interview if complete Part 2, a separate form)
 Legal & General <small>AMERICA</small> <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)	eApp or drop ticket
 Lincoln <small>Financial Group®</small> <i>LincXpress</i>	Term & Perm (Standard or better non-smoker)	18-60	Up to \$1M	eApp or drop ticket eDelivery
<i>TermAccel</i>	Term: 10, 15, 20, 30* (Standard or better non-smoker) *30-year term, max age: 55 (NS) / 50 (S)	18-60*	\$100K - \$1M	
 Mutual of Omaha <i>Accelerated UW</i>	Term Life Answers: 10, 15, 20, 30 Income Adv. IUL Life Protection Adv. IUL (Standard or better non-smoker)	18-60	\$100K - \$2M	Speed eTicket (drop ticket) ExamOne contacts No paramed exam UW decision in 48-72 hours
 National Life Group* <small>Experience Life®</small> <i>EZ Underwriting</i>	FlexLife II (Standard or better)	18-65	18-50: Up to \$3M (FlexLife, PeakLife, Total Secure, Living Life By Design) 18-50: Up to \$2M (Term Series)	eApp or paper app

Carrier/Program	Available Plans	Ages	Max. Face Amount	How to Submit /Notes
			51-60: Up to \$1M 61-65: Up to \$250K	
 Nationwide <small>is on your side</small> <i>Intelligent UW</i>	Term, UL, IUL, VUL & WL (includes LTC rider) (Preferred or better)	18-60	Age 18-50 up to \$2M Age 18-60: \$100K to \$1M	eApp or paper app eDelivery
<i>Executive Advantage Program</i>	IUL & VUL Accumulator	30-60	Up to \$3M	
 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 two years	eApp / eDelivery
 PACIFIC LIFE <i>PL Smooth Sailing</i>	PL Promise Term (10, 20, 25, 30) & No-Lapse GUL (Substandard or better)	50-69	Up to \$1M (total in force coverage)	eApp or paper app Uses physical & bloodwork from primary care physician in last 18 months.
<i>Executive Class Underwriting</i>	KeyExec VUL	25-60	Up to \$3M	eApp or paper app
 PennMutual <i>Express Review</i>	Permanent plans only (Standard or better)	20-55	Up to \$249,999	Not on iGO , contact us re: carrier-based process.
 Principal <i>Accelerated UW</i>	All products (Standard or better)	18-60	\$50K to \$1M (may go up to \$2.5M if completed exam/meds in past 24 months)	eApp or drop ticket eDelivery
 Protective. PLUS	Classic Choice Term, Choice UL (Adv, Cust, Index) & Lifetime Assistance UL (Standard or better)	18-60	Age 18-45: \$100K to \$1M Age 46-60: \$100K to \$500K	eApp or drop ticket eDelivery
 Prudential <i>PruFast Track</i>	All single life products (except PruTerm One, PruLife UL Plus,) Standard or better (no non-smoker rates)	18-60	Age 18-49: \$100K to \$3M Age 50-60: up to \$500K	eApp, drop ticket & paper app (Fast Track) eDelivery

Carrier/Program	Available Plans	Ages	Max. Face Amount	How to Submit /Notes												
 Accelewriting <i>1/3 of cases decided within minutes; thereafter, 5 to 7 days.</i>	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/eDelivery No bodily fluids, APS, paramed, telephone interviews or senior supplements												
	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+	\$100K
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18-49	\$500K															
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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														
 securian FINANCIAL MINNESOTA LIFE <i>WriteFit</i>	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	eApp (drop ticket for term) Eligibility is determined by answers to a tele-interview												
 SYMETRA RETIREMENT BENEFITS LIFE <i>Accelerated UW</i>	Permanent life (Standard or better)	18-60	Age 18-50: up to \$2M Age 51-60: up to \$1M	eDelivery												
 TRANSAMERICA <i>Trendsetter LB</i>	Trendsetter LB Term Life (Standard only)	18-60	Up to \$249,999	eApp / eDelivery												

Simplified Issue (Individual Life)

A quicker underwriting process for clients who satisfy a few qualifying questions.

No medical exam required; medical records may be requested.

Boston Mutual

Mutual of Omaha

Sagicor

Transamerica

Guaranteed Issue (Individual Life)

No medical exam required.

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

Columbian (Age 25-44: \$5K to \$10K; Age 45-80: \$2.5K to \$5K)

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

* Not on iGO; 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.

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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8/25/2020