

Underwriting Programs

Accelerated Underwriting



Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	How to Submit
MassMutual Strategic Distributors	Fluidless Eligible Underwriting	Vantage Term, UL Guard Lifetime, Whole Life 10 Pay, Whole Life 100, Whole Life 12, Whole Life 15 Pay, Whole Life 20 Pay, Whole Life 65	Yes	17	50	\$1 million and below	eApp-iPipeline
Mutual of Omaha	Speed eTicket	Term Life Answers, AccumUL Answers, Income Advantage and Life Protection Advantage	No	18	60	\$100,000 - \$2 million	Drop Ticket-iPipeline
National Life Group	EZ Underwriting Program	All Products	Yes	18	65	Ages 18-50, up to \$3 million Ages 51-60, up to \$1 million Ages 61-65, up to \$250,000	eApp-iPipeline or Paper Application
Intelligent UW	Intelligent UW	Term, UL, IUL, VUL, WL	No	18	60	Ages 18-50: up to \$5 million Ages 51-60: up to \$1 million	Drop Ticket-iPipeline , eApp-iPipeline or Paper Application
NORTH AMERICAN	WriteAway SM	Term, UL, IUL	No	18	60	Ages 18-50: \$100,000 to \$2 million Ages 51-60: up to \$1 million	eApp-iPipeline or Paper Application
PACIFIC LIFE	PAL+	Promise Term	No	18	60	Up to \$3 million	Drop Ticket-iPipeline
Principal [™]	Accelerated Underwriting	Term	No	18	60	Ages 18-40: up to \$3 million Ages 41-60: up to \$2.5 million	Drop Ticket-iPipeline
		Flex III UL, IUL Flex II	No	18	60	Ages 18-40: up to \$3 million Ages 41-60: up to \$2.5 million	eApp-iPipeline
		All Products—New York Only	Yes	18	60	Ages 18-40: up to \$3 million Ages 41-60: up to \$2.5 million	Paper Application
Protective	PLUS	Classic Choice Term, Advantage Choice UL, Custom Choice UL, Index Choice UL, Lifetime Assurance UL, Strategic Objectives II VUL	No	18	60	Ages 18-45: \$100,000 - \$1 million Ages 46-60: up to \$500,000	Drop Ticket-iPipeline
Prudential	PruFast Track	All Single Life Products (no PruTerm One or Survivorship) (PruLife Founders Plus UL not available in NY via Drop Ticket)	Yes	18	60	\$100,000 - \$3 million	Drop Ticket-iPipeline or Paper Application (Xpress Worksheet)
		VUL	Yes	18	60	\$100,000 - \$3 million	Paper Application (Xpress Worksheet)
securian FINANCIAL	WriteFit	Single Life	No	18	60	Ages 18-50: Up to \$3 million Ages 51-60: Up to \$1 million	Drop Ticket-iPipeline or eApp-iPipeline
		Term	Yes	18	60	Ages 18-50: Up to \$3 million Ages 51-60: Up to \$1 million	eApp-iPipeline
SYMETRA RETIREMENT BENEFITS LIFE	Accelerated Underwriting	SwiftTerm	No	18	60	Ages 18-50: Up to \$3 million Ages 51-60: Up to \$1 million	Drop Ticket-iPipeline



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Non Med Underwriting






Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	How to Submit
	Non Med Underwriting	Max Accumulator+ III, Value+ Protector III	No	0	59	\$50,000 to \$2 million	eApp-iPipeline or Paper Application
	Express	All Products, Excludes Simplified Issue	No	0	65	Up to \$249,999	Paper Application
	Lab Lift	OPTerm	No	20	60	Up to \$2 million	Drop Ticket or Paper Application
	Streamlined	MoneyGuard Fixed Advantage, MoneyGuard Market Advantage, MoneyGuard Market Advantage 2022	No	40	80	\$50,000 to \$500,000	eApp-iPipeline
	PAL+	PL Promise GUL	No	18	70	Up to \$2 million	Drop Ticket-iPipeline or Paper Application
		PL Promise Term	No	61	70	Up to \$3 million	Drop Ticket-iPipeline or Paper Application
	SBLI Accelerated Underwriting	Level Premium Term	No	18	60	Up to \$750,000	Drop Ticket-iPipeline
		All Whole Life Products	No	18	60	Up to \$750,000	Paper Application
	WriteFit Express	Single Life Products	Yes	18	60	Up to \$250,000	eApp-iPipeline
	Non Med	Trendsetter Super	No	18	70	Ages 18-70: \$25,000 to \$50,000 Ages 18-60: \$50,001 to \$99,999 Ages 18-55: \$100,000 to \$1 million Ages 18-45: \$1,000,001 to \$2 million	Drop Ticket , eApp-iPipeline , or Paper Application
		Trendsetter LB	No	18	60	Standard: Ages 23-60: \$25,000 to \$99,999 Ages 18-60: \$100,000 to \$249,999 Preferred Nonsmoker: Ages 18-55: \$100,000 to \$249,999 Preferred Plus, Preferred (Smoker and Nonsmoker), Standard Plus and Standard (Smoker and Nonsmoker): Ages 18-55: \$250,000 to \$1 million Ages 18-45: \$1,000,001 to \$2 million	Drop Ticket , eApp-iPipeline , or Paper Application
		Financial Choice IUL	No	18	70	Ages 18-70: \$25,000 to \$50,000 Ages 18-60: \$50,001 to \$99,999 Ages 18-55: \$100,000 to \$1 million Ages 18-45: \$1,000,001 to \$2 million	eApp-iPipeline or Paper Application



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Simplified Issue Underwriting




Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	How to Submit
Ameritas	EZ App Simplified	All Life Products, Excluding VUL	No	18	60	Ages 18-50: \$0 to \$99,999 Ages 51-60: \$0 to \$50,000	Paper Application
Assurity	Simplified Issue	Acci-Flex	No	18	60	\$50,000 to \$350,000	eApp-iPipeline
Foresters	Simplified Underwriting	BrightFuture Juvenile	No	15 Days	17	\$5,000 to \$75,000	eApp-iPipeline or Paper Application
	Simplified Issue	Prepared II Accidental Death Term	No	18	70	\$50,000 to \$500,000	eApp-iPipeline
	PlanRight Simplified	PlanRight Whole Life	No	18	85	Max benefit to age 80 Level: \$35,000 Graded: \$20,000 Modified: \$15,000 Max benefit 81-85: \$10,000	Paper Application
	Non Med Underwriting	Advantage Plus II	Yes	0	75	Ages 0-15: \$25,000 to \$150,000 Ages 16-55: \$25,000 to \$400,000 Ages 56-75: \$25,000 to \$150,000	eApp-iPipeline
		Strong Foundation Non-Medical	No	18	80	Ages 18-55: \$50,000 to \$400,000 Ages 56-80: \$50,000 to \$150,000	eApp-iPipeline
 Gerber Life Insurance Company	Simplified Issue	College Plan	No	18	60	\$10,000 to \$150,000	eApp or Paper Application
		Grow-Up Plan	Yes	14 Days	17	\$5,000 to \$50,000	eApp or Paper Application
		Simplified Senior Life Insurance	Yes	50	70	\$25,000 to \$100,000	eApp or Paper Application
		Gerber Whole Life	Yes	18	51	Up to \$300,000	eApp or Paper Application
 Mutual of Omaha	Simplified Issue	Term Express and IUL Express	No	18	70	Ages 18-50: \$25,000 to \$300,000 Ages 51-60: \$25,000 to \$250,000 Ages 61+: \$25,000 to \$150,000	eApp-iPipeline
		Living Promise	No	45	80	\$2,000 to \$40,000 (graded benefit \$20,000)	eApp-iPipeline
		Children's Whole Life	No	14 Days	17	\$5,000 to \$50,000	eApp-iPipeline or Paper Application
 National Life Group*	Streamlined Express Underwriting	Term and Permanent	No	18	65	\$0 to \$250,000	Paper Application



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Simplified Issue Underwriting





Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	How to Submit
	Simplified Issue	Immediate Solutions Final Expense	Yes	0	85	Minimum: \$1,000 Ages 0-55: Up to \$50,000 Ages 56-65: Up to \$40,000 Ages 66-75: Up to \$30,000 Ages 76-85: Up to \$25,000	Paper Application
		Trendsetter Living Benefit	Yes	18	60	\$25,000 to \$249,999	eApp-iPipeline
		Trendsetter Super	No	18	70	Ages 18-60: \$25,000 to \$99,999 Ages 61-70: \$25,000 to \$50,000	Drop Ticket , eApp-iPipeline , or Paper Application
		FFIUL	No	0	60	Ages 0-50: \$25,000 to \$99,999 Ages 51-60: \$25,000 to \$75,000	Paper Application



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Executive Advantage Underwriting



Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	How to Submit
	Professional Advantage	IUL, LifeElements	No	25	65	Up to \$20 million	eApp-iPipeline or Paper Application
		VUL (includes Survivorship)	No	25	65	Up to \$20 million	Paper Application
	Executive Advantage	IUL Accumulator (Long Term Care Rider available for consideration)	Yes	30	60	Up to \$20 million	Paper Application
		VUL Accumulator (Long Term Care Rider available for consideration)	No	30	60	Up to \$20 million	Paper Application



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Guaranteed Issue Underwriting

Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	How to Submit
	Guaranteed Issue	Accidental Death Protection (AD&D)	Yes	18	69	Ages 18-54: Up to \$250,000 Ages 55-59: Up to \$100,000 Ages 60-69: Up to \$50,000 New York—Ages 18-54: \$200,000 to \$250,000 Florida—Ages 19-69: \$20,000 to \$100,000	eApp or Paper Application
	Guaranteed Issue	Guaranteed Life	Yes	50	80	\$5,000 to \$25,000	eApp or Paper Application
	Guaranteed Issue	Advantage Accidental Death	No	18	70	\$50,000 to \$500,000	eApp-iPipeline or Paper Application



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Disability Insurance Underwriting

Simplified Issue Underwriting

Clients have the potential of no medical requirements or financials being needed upfront for the underwriting process depending on the issue age and monthly benefit amount, and this is available to most occupation classes. Carriers can request exams, labs, and/or financials if necessary. Underwriting decisions are generally based on application questions, a tele-app interview, motor vehicle record check (MVR), prescription database check (Rx check), and a Medical Information Bureau check (MIB). Simplified Issue does not have a difference in premium than full underwriting. It is the same product, and the process is automatic for the issue age and monthly benefit requirements.

Non Med Underwriting

Similar to simplified underwriting programs where clients have the potential of no medical requirements during the underwriting process depending on the issue age and monthly benefits, this is available to all occupation classes. Carriers will request a traditional application with a phone interview and/or tele-app; financials may be required depending on benefit amount, motor vehicle record check, prescription database check, and Medical Information Bureau check. Medical records (APS) may be ordered if necessary.

Guaranteed Issue Underwriting

Guaranteed issue is available, typically on a mandatory basis, for a select class(es) of employees to supplement the group coverage limitations. The opportunity would need to be agreed upon by the carrier and the company before an offer letter goes out to the company detailing the maximum monthly benefit participation and cap, which would then provide a census back to the carrier. Applications can be pre-filled by the carrier or have an electronic enrollment. The applications are approved as standard medically (the best available for disability insurance) or declined based on a few knock-out questions.


Carrier	Underwriting Type	Plans	Min. Age	Max. Age	Maximum Monthly Benefit	Financials	How to Submit
Assurity	Simplified	Critical Illness	18	70	\$5,000 to \$75,000 payable in one lump sum	Not Required	eApp or Paper Application
	Non-Medical	Individual Disability and Business Overhead Expense	18	60	W2 Employee, Ages 18-50: \$5,000 W2 Employee, Ages 51-55: \$2,000 W2 Employee, Ages 56-60: \$1,500 Business Owner: \$2,500	Not Required	eApp or Paper Application
Guardian	Enhanced Quick	Individual Disability and Business Overhead Expense	18	50	IDI, Ages 18-40: \$5,000 IDI, Ages 41-50: \$3,000 BOE: \$10,000	Not Required	Paper Application
ILLINOIS MUTUAL	Non-Medical	Individual Disability and Business Overhead Expense	18	60	IDI, W2 Employee, Ages 18-50: \$5,000 IDI, W2 Employee, Ages 51-60: \$3,000 IDI, Business Owner: \$3,000	Not Required	eApp or Paper Application
MassMutual <small>Strategic Distributors</small>	Express Underwriting	Individual Disability and Business Overhead Expense	18	50	IDI: \$6,000 BOE: \$10,000	Not Required	eApp (MMSD only) or Paper Application
Mutual of Omaha	Simplified Underwriting	Individual Disability	18	45	\$6,000	Not Required	eApp
Principal	Simplified Underwriting	Individual Disability, Business Overhead Expense and Disability Buy-Out	18	50	IDI, W2 Employee: \$10,000 IDI, Business Owner: \$6,000 BOE: \$10,000 DBO: \$360,000	Not Required	eApp or Paper Application
	Non-Medical	Individual Disability, Business Overhead Expense and Disability Buy-Out	18	50	IDI, Business Owner Only: \$10,000 BOE: \$25,000 DBO: \$750,000	Required	eApp or Paper Application



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Disability Insurance Underwriting






Carrier	Underwriting Type	Plans	Min. Age	Max. Age	Maximum Monthly Benefit	Financials	How to Submit
	Simplified Underwriting	Individual Disability and Business Overhead Expense	18	50	IDI, Up to Age 45: \$6,000 IDI, Ages 46-50: \$3,000 BOE, Ages 18-50: \$10,000	Not Required	eApp or Paper Application
	Non-Medical	Individual Disability, Business Overhead Expense and Disability Buy-Out	18	50	IDI, Business Owner Only: \$10,000 BOE: \$25,000 DBO: \$750,000	Required	eApp or Paper Application



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Long Term Care Underwriting

Carrier	Underwriting Type	Products	New York	Min. Age	Max. Age	Minimum Face Amount	Maximum Benefit Period	How to Submit
 Global Atlantic FINANCIAL GROUP	LTC Simplified Underwriting Process	ForeCare	No	50	80	\$35,000	6 Years	eApp or Paper Application
 Lincoln Financial Group	LTC Simplified Underwriting Process	Lincoln Moneyguard II, III, and MMA	No	30	70	\$50,000	7 Years	eApp or Paper Application
 Nationwide is on your side	LTC Simplified Underwriting Process	CareMatters II	Yes	30	70	\$60,000	7 Years	eApp or Paper Application
 ONEAMERICA	LTC Simplified Underwriting Process or Full Underwriting Available	AssetCare	No	35	80	\$36,000	Unlimited	eApp
 Securian FINANCIAL	LTC Simplified Underwriting Process	SecureCare and SecureCare III	No	40	75	\$50,000	8 Years	eApp or Paper Application



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