

Underwriting Programs



In addition to traditional underwriting, Tellus offers several underwriting programs. While numerous accelerated underwriting programs offer an opportunity to waive labs for most clients, not all clients will qualify. Many life insurance carriers also offer non med, simplified issue, executive, and guaranteed issue products for coverage with no exam needed.

Accelerated Underwriting

Clients have the potential of no medical requirements during the underwriting process. Programs may be limited to healthier clients and many programs require ratings of Preferred or better. Applications will kick to traditional underwriting if disqualified for accelerated underwriting.

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Non Med Underwriting

Similar to accelerated underwriting programs, clients have the potential of no medical requirements during the underwriting process. Multiple underwriting classes are typically available; however, issue age and face amount limits are generally somewhat lower. Carriers will request a traditional application or tele-interview, motor vehicle record check (MVR), prescription database check (Rx check), and Medical Information Bureau check (MIB); medical records (APS) may be ordered if necessary.

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Simplified Issue Underwriting

Clients have the potential of no medical requirements during the underwriting process. Requests for exams/labs and/or interviews are less likely. Underwriting decisions are generally based on application questions and e-sourced client information. Simplified Issue is 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.

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Executive Advantage Underwriting

These programs are designed specifically for higher net worth clients with access to regular health care and/or employer-provided annual executive physicals and may involve a minimum annual income. Medical records with recent physicals and labs are required.

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Guaranteed Issue Underwriting

Clients who cannot qualify for life insurance based on underwriting or lifestyle issues can consider guaranteed issue life insurance. There are no medical exams, health or lifestyle questions, and no underwriting. It is the simplest and least invasive type of life insurance and can be the most expensive per \$1,000 of coverage.

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Disability Insurance Underwriting

Disability insurance has a variety of underwriting programs depending on the overall situation, the monthly benefit, and the issue age(s), and includes fully-underwritten, fully-underwritten multi-life, simplified underwriting, simplified multi-life underwriting, non-medical underwriting, and the potential for guaranteed standard issue.

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Long Term Care Simplified Underwriting

Clients have the potential of no medical requirements during the underwriting process. Underwriting generally consists of a phone or online interview, script check, and Medical Information Bureau (MIB) report. Requests for medical records or labs are rare and at the underwriter's discretion. Underwriting decisions are generally based on application questions and e-sourced client information. Carriers usually offer non-tobacco or tobacco underwriting classes only, and the underwriting decision is likely to be accepted or declined.

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Underwriting Programs

Accelerated Underwriting



Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	How to Submit
Allianz	Fast Track AccUW	LifePro+ IUL	No	18	60	Up to \$3 million	eApp-iPipeline or Paper Application
Ameritas	Accelerated Underwriting	Term, Permanent (no VUL)	Yes	18	60	\$100,000 to \$1 million	Paper Application
Assurity	Accelerated Underwriting	Term	No	18	65	Ages 18-50, \$25,000 to \$500,000 Ages 51-65, \$25,000 to \$350,000	Drop Ticket-iPipeline , eApp-iPipeline or Paper Application
		Whole Life	No	15 days	85	Ages 0-17, \$10,000 to \$300,000 Ages 18-45, \$10,000 to \$200,000 Ages 46-60, 10,000 to \$150,000 Ages 61-85, \$10,000 to \$100,000	Drop Ticket-iPipeline , eApp-iPipeline or Paper Application
corebridge financial	Agile Underwriting+	Term, GUL	Yes	20	59	Up to \$1 million	Drop Ticket-iPipeline or eApp-iPipeline
		IUL	Yes	20	59	Up to \$2 million	eApp-iPipeline
Foresters	Accelerated Underwriting	SMART UL, Advantage Plus II	No	18	55	\$100,000 to \$1 million	eApp-iPipeline or Paper Application
John Hancock	Express Track	Term	No	18	60	Up to \$3 million	Drop Ticket-iPipeline , eApp-iPipeline or Paper Application
		Permanent	No	18	60	Up to \$3 million	Drop Ticket-iPipeline , eApp-iPipeline or Paper Application
		Survivorship	No	18	60	Up to \$3 million	Drop Ticket-iPipeline or Paper Application
Legal & General	APPcelerate	Term (Banner Life Insurance Company)	No	20	60	Up to \$2 million	Flex
		Term (William Penn Life Insurance Company)	Yes	20	60	Up to \$2 million	Drop Ticket
Lincoln Financial Group	LincXpress	Permanent, LifeElements	No	18	60	Up to \$2.5 million	Drop Ticket-iPipeline or eApp-iPipeline
	Lincoln TermAccel®	Lincoln TermAccel® 10, 15, 20	No	18	60	\$100,000 - \$2.5 million	Drop Ticket-iPipeline
		Lincoln TermAccel® 30 (non-tobacco)	No	18	55	\$100,000 - \$2.5 million	Drop Ticket-iPipeline
		Lincoln TermAccel® 30 (tobacco)	No	18	50	\$100,000 - \$2.5 million	Drop Ticket-iPipeline
MassMutual Strategic Distributors	Fluidless Eligible Underwriting	Vantage Term, Vantage Term ECP, Whole Life 10 Pay, Whole Life 100, Whole Life 12, Whole Life 15 Pay, Whole Life 20 Pay, Whole Life 65	Yes	17	50	Up to \$1 million	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

Accelerated Underwriting











Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	How to Submit
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
Nationwide	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 A Sun Life Financial Company	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	NonPar WL	Yes	18	60	Ages 18-45: \$100,000 - \$1 million Ages 46-60: up to \$500,000	Drop Ticket-iPipeline
		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)
SBLI SINCE 1907	AcceleRate	Level Premium Term	No	18	50	Up to \$1 million	Drop Ticket-iPipeline
		All Whole Life Products	No	18	50	Up to \$1 million	Paper Application
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	Up to \$3 million Ages 18-60: 10-, 15-, 20-year term Ages 18-50: 30-year term	Drop Ticket-iPipeline

Underwriting Programs




Non Med Underwriting



Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	How to Submit
	Express	All Products, Excludes Simplified Issue	No	0	65	Up to \$249,999	Paper Application
	Non Med Underwriting	Max Accumulator+ III, Value+ Protector III	No	0	59	\$50,000 to \$2 million	eApp-iPipeline or 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
	Fluidless Eligible Underwriting	CareChoice One, CareChoice Select	Yes	17	50	Up to \$1 million	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
	WriteFit Express	Single Life Products	Yes	18	60	Up to \$250,000	eApp-iPipeline
	Non Med	Trendsetter Super	No	18	55	Ages 18-45: \$100,000 to \$2 million Ages 46-55: \$100,000 to \$1 million	Drop Ticket , eApp-iPipeline , or Paper Application
		Trendsetter LB	No	18	55	Ages 18-45: \$250,000 to \$2 million Ages 46-55: \$250,000 to \$1 million	Drop Ticket , eApp-iPipeline , or Paper Application
		Financial Choice IUL	No	18	55	Ages 18-45: \$250,000 to \$2 million Ages 46-55: \$250,000 to \$1 million	eApp-iPipeline or Paper Application
		FFIUL	No	18	55	Ages 18-45: \$100,000 to \$2 million Ages 46-55: \$100,000 to \$1 million	Paper Application


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





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





Executive Advantage Underwriting

Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	How to Submit
	Concierge Underwriting Process	All Life Products	Yes	35	70	Up to \$65 million	Drop Ticket , eApp-iPipeline , or Paper Application
	Professional Advantage	IUL, LifeElements	No	20	65	Up to \$20 million	Drop Ticket , eApp-iPipeline , or Paper Application
		VUL (includes Survivorship)	No	20	65	Up to \$20 million	Drop Ticket , eApp-iPipeline , or Paper Application
	Executive Advantage	IUL Accumulator (Long Term Care Rider available for consideration)	No	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
	Business Solutions Enhanced Underwriting	All Life Products	Yes	25	70	Up to \$50 million	Drop Ticket , eApp-iPipeline , or Paper Application

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

Underwriting Programs

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 Strategic Distributors	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

Underwriting Programs


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

Carrier	Underwriting Type	Plans	Min. Age	Max. Age	Maximum Monthly Benefit	Financials	How to Submit	Additional Information
	Guaranteed Issue	Guaranteed Issue on top of max with traditional carriers for Individual DI and BOE placed within the last 180 days	18	60	<ul style="list-style-type: none"> Individual coverage up to \$25,000 of additional monthly benefit; or Individual replacement up to 65% of earned income not to exceed \$25,000 of Monthly benefit 	Financials from traditional carrier underwriting	<ul style="list-style-type: none"> Short form application, which explains the coverage <ul style="list-style-type: none"> An information authorization Policy specification page from recently completed underwriting 	<ul style="list-style-type: none"> Coverage and exclusion riders and/or ratings will be issued similar to recently completed fully underwritten coverage <ul style="list-style-type: none"> Maximum 60-month benefit period Coverage may be issued up to 5 year terms, and policies may be renewed after initial policy period <ul style="list-style-type: none"> For any multi-life case, review by Chief Underwriter must be obtained first

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Carrier	Program Name	Products	New York	Min. Age	Maximum Monthly Benefit	Financials	How to Submit
	GSI Employer Paid (Five or More Lives)	Individual Disability, Key Person, and Buy Out	18	69	Up to \$100,000 of TTD depending on demographics of group and underlying coverage	Census	Corporate attestation—census enroll
	GSI Voluntary (50+ Lives, 30% Participation)	Individual Disability, Key Person, and Buy Out	18	64	Up to \$50,000 of TTD depending on demographics of group and underlying coverage	Census	App PDF or Hanleigh enrollment tool, if applicable

Underwriting Programs

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
		CareMatters Together	No	30	70	\$54,000	8 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