

Underwriting Programs



In addition to traditional underwriting, 3D Advisors 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, and executive 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.

[GO TO PAGE 2](#)

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.

[GO TO PAGE 5](#)

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.

[GO TO PAGE 6](#)

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.

[GO TO PAGE 8](#)

This information reflects the most current data furnished to Tellus by our carriers. Information is subject to change without notice. Any updates received by Tellus will be added on a timely basis. Tellus does not warrant or represent the validity/completeness of this information at all times. This is intended to be a broad view within the industry – please note that all carriers and products shown may not be available through your organization's Tellus relationship. Always check your approved product and carrier listing or contact your Tellus representative before proceeding with any new sale.



For Insurance Professional Use Only. Not intended for use in solicitation of sales to the public. Not intended to recommend the use of any product or strategy for any particular client or class of clients. Variable Products offered to Registered Representatives of Broker Dealers through P.J. Robb Variable Corp., Member FINRA. Tellus operates under the license of Tellus Brokerage Connections, Inc., AR license #100103477. Products and programs offered through Tellus are not approved for use in all states. UNDWW20-8201-A, 0222 **Updated January 4, 2021**

Underwriting Programs

Accelerated Underwriting



Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits
Allianz	Fast Track AccUW	LifePro+ IUL	No	25	60	Up to \$3 million
Ameritas	Accelerated Underwriting	Term, Permanent (no VUL)	Yes	18	60	\$100,000 to \$1 million
Assurity	Accelerated Underwriting	Term	No	18	65	Ages 18-50, \$25,000 to \$500,000 Ages 51-65, \$25,000 to \$350,000
		Whole Life	No	15 days	85	\$10,000 and up
EQUITABLE	Easy Underwriting	Term	Yes	18	55	Up to \$2 million
	Easy Underwriting	Permanent	No	18	55	Up to \$2 million
Global Atlantic FINANCIAL GROUP	Fast Lane Underwriting	UL, IUL	No	18	60	Ages 18-50, up to \$2 million Ages 51-55, up to \$1 million Ages 56-60, up to \$500,000
John Hancock	Express Track	Term	No	18	60	Up to \$3 million
		Permanent	No	18	60	Up to \$3 million
Legal & General	APPcelerate	Term, UL	Yes	20	50	Ages 20-40: \$100,000 to \$1 million Ages 41-45: \$100,000 to \$750,000 Ages 46-50: \$100,000 to \$500,000 (for Opt 10: Ages 20-50 up to \$500,000) Females Only: Ages 20-50: up to \$1 million
Lincoln Financial Group	LincXpress	Permanent, Term	No	18	60	Up to \$1 million
	Lincoln TermAccel®	Lincoln TermAccel® 10, 15, 20	No	18	60	\$100,000 - \$1 million
		Lincoln TermAccel® 30 (non-tobacco)	No	18	55	\$100,000 - \$1 million
		Lincoln TermAccel® 30 (tobacco)	No	18	50	\$100,000 - \$1 million
Mutual of Omaha	Speed eTicket	Term Life Answers	No	18	60	\$100,000 - \$2 million











For Insurance Professional Use Only. Not intended for use in solicitation of sales to the public. Not intended to recommend the use of any product or strategy for any particular client or class of clients. Variable Products offered to Registered Representatives of Broker Dealers through P.J. Robb Variable Corp., Member FINRA. Tellus operates under the license of Tellus Brokerage Connections, Inc., AR license #100103477. Products and programs offered through Tellus are not approved for use in all states. UNDWW20-8201-A, 0222 **Updated January 4, 2021**

Underwriting Programs

Accelerated Underwriting



Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits
	EZ Underwriting Program	FlexLife II	Yes	18	65	18-50 applying for face amounts up to and including \$3 million (FlexLife, PeakLife, Total Secure, Living Life By Design) 18-50 applying for face amounts up to and including \$2 million (Term Series) 51-60 applying for face amounts up to and including \$1 million 61-65 applying for face amounts to \$250,000
	Intelligent UW	Term, UL, IUL, VUL, WL	No	18	60	Ages 50 and younger: \$2 million Others: \$100,000 - \$1 million
	WriteAway SM	Term, UL, IUL	No	18	60	Ages 18-50: Face amount up to and including \$2 million placed in force or applied for in the last two years Ages 51-60: up to \$500,000
	Accelerated Underwriting	Term	No	18	60	\$50,000 - \$1 million (may go up to \$2.5 million if completed exam/meds in past 24 months)
		UL, IUL	No	18	60	\$50,000 - \$1 million (may go up to \$2.5 million if completed exam/meds in past 24 months)
		All Products	Yes	18	60	\$50,000 - \$1 million (may go up to \$2.5 million if completed exam/meds in past 24 months)
	PLUS	Classic Choice Term, Advantage Choice UL, Custom Choice UL, Index Choice UL, Lifetime Assurance UL	No	18	60	\$100,000 - \$1 million to age 45 Up to \$500,000 ages 46-60
	PruFast Track	All Single Life Products (no PruTerm One, PruLife UL Plus, UL, VUL)	Yes	18	60	\$100,000 - \$3 million
		UL	Yes	18	60	\$100,000 - \$3 million
		VUL	Yes	18	60	\$100,000 - \$3 million
	SBLI Accelerated Underwriting	Level Premium Term	No	18	60	Up to \$750,000
		All Whole Life Products	No	18	60	Up to \$750,000
	WriteFit	Single Life	Yes	18	60	Ages 18-50: Up to \$3 million Ages 51-60: Up to \$1 million




For Insurance Professional Use Only. Not intended for use in solicitation of sales to the public. Not intended to recommend the use of any product or strategy for any particular client or class of clients. Variable Products offered to Registered Representatives of Broker Dealers through P.J. Robb Variable Corp., Member FINRA. Tellus operates under the license of Tellus Brokerage Connections, Inc., AR license #100103477. Products and programs offered through Tellus are not approved for use in all states. UNDWW20-8201-A, 0222 **Updated January 4, 2021**

Underwriting Programs

Accelerated Underwriting



Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits
	Accelerated Underwriting	Accumulator IUL, Protector IUL	No	18	60	Ages 18-50: Up to \$2 million Ages 51-60: Up to \$1 million



For Insurance Professional Use Only. Not intended for use in solicitation of sales to the public. Not intended to recommend the use of any product or strategy for any particular client or class of clients. Variable Products offered to Registered Representatives of Broker Dealers through P.J. Robb Variable Corp., Member FINRA. Tellus operates under the license of Tellus Brokerage Connections, Inc., AR license #100103477. Products and programs offered through Tellus are not approved for use in all states. UNDWW20-8201-A, 0222 **Updated January 4, 2021**

Underwriting Programs

Non Med Underwriting



Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits
	Non Med Underwriting	Max Accumulator+	No	0	50	\$50,000 to \$1 million
		AG Platinum Choice VUL 2	No	0	50	\$100,000 to \$1 million
	Express	All Products, Excludes Simplified Issue	No	0	65	Up to \$249,999
	PL SmoothSailing	PL Promise Term, PL Promise GUL	No	50	69	\$50,000 to \$1 million
	WriteFit Express	Single Life Products	Yes	18	60	Up to \$250,000
	Non Med	Trendsetter Super	No	18	70	Ages 18-60: \$25,000 to \$99,999 Ages 61-70: \$25,000 to \$50,000
		FFIUL	No	0	60	Ages 0-50: \$25,000 to \$99,999 Ages 51-60: \$25,000 to \$75,000




For Insurance Professional Use Only. Not intended for use in solicitation of sales to the public. Not intended to recommend the use of any product or strategy for any particular client or class of clients. Variable Products offered to Registered Representatives of Broker Dealers through P.J. Robb Variable Corp., Member FINRA. Tellus operates under the license of Tellus Brokerage Connections, Inc., AR license #100103477. Products and programs offered through Tellus are not approved for use in all states. UND20-8201-A, 0222 **Updated January 4, 2021**

Underwriting Programs

Simplified Issue Underwriting



Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	
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	
Assurity	Simplified Issue	Acci-Flex	No	18	60	\$50,000 to \$350,000	
Foresters	Simplified Underwriting	BrightFuture Juvenile	No	15 Days	17	\$5,000 to \$75,000	
	Simplified Issue	Prepared II Accidental Death Term	No	18	70	\$50,000 to \$500,000	
	PlanRight Simplified	PlanRight Whole Life	No	50	85	Max benefits ages 81-85: Preferred - \$15,000 Standard - \$10,000 Max benefits to age 80: Preferred - \$35,000 Standard - \$20,000 Basic - \$15,000 <i>Eligibility for Basic/Standard/Preferred Determined by Application Knockout Questions</i>	
	Non Med Underwriting	Your Term Non-Medical		Yes	18	80	Ages 18-55: \$50,000 to \$400,000 Ages 56-80: \$50,000 to \$150,000
		SMART UL Non-Medical		Yes	0	75	Ages 0-15: \$10,000 to \$150,000 Ages 16-55: \$25,000 to \$400,000 Ages 56-75: \$25,000 to \$150,000
	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	
	Simplified Issue	College Plan	No	18	60	\$10,000 to \$150,000	
		Grow-Up Plan	No	14 Days	17	\$5,000 to \$50,000	
		Simplified Senior WL	No	50	70	\$25,000 to \$100,000	






For Insurance Professional Use Only. Not intended for use in solicitation of sales to the public. Not intended to recommend the use of any product or strategy for any particular client or class of clients. Variable Products offered to Registered Representatives of Broker Dealers through P.J. Robb Variable Corp., Member FINRA. Tellus operates under the license of Tellus Brokerage Connections, Inc., AR license #100103477. Products and programs offered through Tellus are not approved for use in all states. UNDWW20-8201-A, 0222 **Updated January 4, 2021**

Underwriting Programs

Simplified Issue Underwriting



Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits
	Simplified Issue	Term Express, UL Express, 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
		Living Promise	No	45	80	\$5,000 to \$40,000 (graded benefit \$20,000)
		Children's Whole Life	No	14 Days	17	\$5,000 to \$50,000
	Streamlined Express Underwriting	Term and Permanent	No	18	65	\$0 to \$250,000
	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
		Trendsetter Living Benefit	Yes	18	60	Ages 18-50: \$25,000 to \$99,999 Ages 51-60: \$25,000 to \$75,000





For Insurance Professional Use Only. Not intended for use in solicitation of sales to the public. Not intended to recommend the use of any product or strategy for any particular client or class of clients. Variable Products offered to Registered Representatives of Broker Dealers through P.J. Robb Variable Corp., Member FINRA. Tellus operates under the license of Tellus Brokerage Connections, Inc., AR license #100103477. Products and programs offered through Tellus are not approved for use in all states. UNDWW20-8201-A, 0222 **Updated January 4, 2021**

Underwriting Programs

Executive Advantage Underwriting



Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits
	Professional Advantage	IUL	No	25	65	Up to \$20 million
		VUL (includes Survivorship)	No	25	65	Up to \$20 million
	Executive Advantage	IUL Accumulator (Long Term Care Rider available for consideration)	Yes	30	60	Up to \$3 million
		VUL Accumulator (Long Term Care Rider available for consideration)	No	30	60	Up to \$3 million



For Insurance Professional Use Only. Not intended for use in solicitation of sales to the public. Not intended to recommend the use of any product or strategy for any particular client or class of clients. Variable Products offered to Registered Representatives of Broker Dealers through P.J. Robb Variable Corp., Member FINRA. Tellus operates under the license of Tellus Brokerage Connections, Inc., AR license #100103477. Products and programs offered through Tellus are not approved for use in all states. UNDWW20-8201-A, 0222 **Updated January 4, 2021**