

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.

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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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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	25	60	Up to \$3 million	Carrier Website 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	\$10,000 and up	Drop Ticket-iPipeline , eApp-iPipeline or Paper Application
 EQUITABLE	Easy Underwriting	Term	Yes	18	55	Up to \$2 million	eApp-iPipeline
	Easy Underwriting	Permanent	No	18	55	Up to \$2 million	eApp-iPipeline
 Foresters	Accelerated Underwriting	Your Term, SMART UL, Advantage Plus II	No	18	55	\$100,000 to \$1 million	eApp-iPipeline or Paper Application
 Global Atlantic	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	Paper Application
 John Hancock	Express Track	Term	No	18	60	Up to \$3 million	Drop Ticket-iPipeline or Paper Application
		Permanent	No	18	60	Up to \$3 million	Drop Ticket-iPipeline or Paper Application
 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	Drop Ticket
 Lincoln	LincXpress	Permanent, Term	No	18	60	Up to \$1 million	Drop Ticket-iPipeline
	Lincoln TermAccel®	Lincoln TermAccel® 10, 15, 20	No	18	60	\$100,000 - \$1 million	Drop Ticket-iPipeline
		Lincoln TermAccel® 30 (non-tobacco)	No	18	55	\$100,000 - \$1 million	Drop Ticket-iPipeline
		Lincoln TermAccel® 30 (tobacco)	No	18	50	\$100,000 - \$1 million	Drop Ticket-iPipeline



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Mutual of Omaha	Speed eTicket	Term Life Answers	No	18	60	\$100,000 - \$2 million	Drop Ticket-iPipeline
National Life Group	EZ Underwriting Program	All Products	Yes	18	65	Ages 18-50 applying for face amounts up to and including \$2 million (FlexLife, PeakLife, Term, TotalSecure) Ages 51-60 applying for face amounts up to \$1 million (FlexLife, Term, TotalSecure) Ages 51-60 applying for face amounts up to and including \$1 million (PeakLife) Ages 61-65 applying for face amounts up to \$250,000 (FlexLife, Term, TotalSecure)	eApp-iPipeline or Paper Application
Nationwide	Intelligent UW	Term, UL, IUL, VUL, WL	No	18	60	Ages 50 and younger: \$2 million Others: \$100,000 - \$1 million	Drop Ticket-iPipeline or Paper Application
NORTH AMERICAN	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	eApp-iPipeline or Paper Application
Principal TM	Accelerated Underwriting	Term	No	18	60	Ages 18-40: up to \$3 million Ages 41-50: up to \$2 million Ages 51-60: up to \$1 million	Drop Ticket-iPipeline
		Flex III UL, IUL Flex II	No	18	60	Ages 18-40: up to \$3 million Ages 41-50: up to \$2 million Ages 51-60: up to \$1 million	eApp-iPipeline
		All Products	Yes	18	60	Ages 18-40: up to \$3 million Ages 41-50: up to \$2 million Ages 51-60: up to \$1 million	Paper Application
Protective	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	Drop Ticket-iPipeline
Prudential	PruFast Track	All Single Life Products (no PruTerm One, PruLife UL Plus, UL, VUL)	Yes	18	60	\$100,000 - \$3 million	Drop Ticket-iPipeline or Paper Application (Xpress Worksheet)
		UL	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)






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 SBLI SINCE 1907	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
 Securian FINANCIAL	WriteFit	Single Life	Yes	18	60	Ages 18-50: Up to \$3 million Ages 51-60: Up to \$1 million	Drop Ticket-iPipeline or eApp-iPipeline
 SYMETRA RETIREMENT BENEFITS LIFE	Accelerated Underwriting	All Permanent Products	No	18	60	Ages 18-50: Up to \$2 million Ages 51-60: Up to \$1 million	eApp-iPipeline or Paper Application



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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+, Value+ Protector II	No	0	50	\$50,000 to \$1 million	eApp-iPipeline or Paper Application
		AG Platinum Choice VUL 2	No	0	50	\$100,000 to \$1 million	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	Paper Application
	PL SmoothSailing	PL Promise Term, PL Promise GUL	No	50	69	\$50,000 to \$1 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	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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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	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>	Paper Application	
	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	eApp-iPipeline
		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	eApp-iPipeline
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	
	Simplified Issue	College Plan	No	18	60	\$10,000 to \$150,000	Paper Application	
		Grow-Up Plan	No	14 Days	17	\$5,000 to \$50,000	Paper Application	
		Simplified Senior WL	No	50	70	\$25,000 to \$100,000	Paper Application	






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Simplified Issue Underwriting



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	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	eApp-iPipeline
		Living Promise	No	45	80	\$5,000 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
	Streamlined Express Underwriting	Term and Permanent	No	18	65	\$0 to \$250,000	Paper Application
	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	Ages 18-50: \$25,000 to \$99,999 Ages 51-60: \$25,000 to \$75,000	eApp-iPipeline





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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	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 \$3 million	Paper Application
		VUL Accumulator (Long Term Care Rider available for consideration)	No	30	60	Up to \$3 million	Paper Application



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