

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, 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
Allianz 	Fast Track AccUW	LifePro+ IUL	No	18	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	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
corebridge 	Agile Underwriting+	Term, GUL	Yes	20	59	Up to \$1 million
		IUL	Yes	20	59	Up to \$2 million
Foresters 	Accelerated Underwriting	SMART UL, Advantage Plus II	No	18	55	\$100,000 to \$1 million
<i>John Hancock</i>	Express Track	Term	No	18	60	Up to \$3 million
		Permanent	No	18	60	Up to \$3 million
		Survivorship	No	18	60	Up to \$3 million
	APPcelerate	Term (Banner Life Insurance Company)	No	20	60	Up to \$2 million
		Term (William Penn Life Insurance Company)	Yes	20	60	Up to \$2 million
	LincXpress	Permanent, LifeElements	No	18	60	Up to \$2.5 million
	Lincoln TermAccel®	Lincoln TermAccel® 10, 15, 20	No	18	60	\$100,000 - \$2.5 million
		Lincoln TermAccel® 30 (non-tobacco)	No	18	55	\$100,000 - \$2.5 million
		Lincoln TermAccel® 30 (tobacco)	No	18	50	\$100,000 - \$2.5 million
	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
	Speed eTicket	Term Life Answers, AccumUL Answers, Income Advantage and Life Protection Advantage	No	18	60	\$100,000 - \$2 million

Underwriting Programs

Accelerated Underwriting











Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits
 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
 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
 NORTH AMERICAN A Sunamont 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
 PACIFIC LIFE	PAL+	Promise Term	No	18	60	Up to \$3 million
 Principal®	Accelerated Underwriting	Term	No	18	60	Ages 18-40: up to \$3 million Ages 41-60: up to \$2.5 million
		Flex III UL, IUL Flex II	No	18	60	Ages 18-40: up to \$3 million Ages 41-60: up to \$2.5 million
		All Products—New York Only	Yes	18	60	Ages 18-40: up to \$3 million Ages 41-60: up to \$2.5 million
 Protective	PLUS	NonPar WL	Yes	18	60	Ages 18-45: \$100,000 - \$1 million Ages 46-60: up to \$500,000
		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
 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
		VUL	Yes	18	60	\$100,000 - \$3 million
 SBLI® — SINCE 1907 —	AcceleRate	Level Premium Term	No	18	50	Up to \$1 million
		All Whole Life Products	No	18	50	Up to \$1 million
 securian FINANCIAL™	WriteFit	Single Life	No	18	60	Ages 18-50: Up to \$3 million Ages 51-60: Up to \$1 million
		Term	Yes	18	60	Ages 18-50: Up to \$3 million Ages 51-60: Up to \$1 million
 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

Underwriting Programs

Non Med Underwriting






Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits
	Express	All Products, Excludes Simplified Issue	No	0	65	Up to \$249,999
	Non Med Underwriting	Max Accumulator+ III, Value+ Protector III	No	0	59	\$50,000 to \$2 million
	Lab Lift	OPTerm	No	20	60	Up to \$2 million
	Streamlined	MoneyGuard Fixed Advantage, MoneyGuard Market Advantage, MoneyGuard Market Advantage 2022	No	40	80	\$50,000 to \$500,000
	Fluidless Eligible Underwriting	CareChoice One, CareChoice Select	Yes	17	50	Up to \$1 million
	PAL+	PL Promise GUL	No	18	70	Up to \$2 million
		PL Promise Term	No	61	70	Up to \$3 million
	WriteFit Express	Single Life Products	Yes	18	60	Up to \$250,000
	Non Med	Trendsetter Super	No	18	55	Ages 18-45: \$100,000 to \$2 million Ages 46-55: \$100,000 to \$1 million
		Trendsetter LB	No	18	55	Ages 18-45: \$250,000 to \$2 million Ages 46-55: \$250,000 to \$1 million
		Financial Choice IUL	No	18	55	Ages 18-45: \$250,000 to \$2 million Ages 46-55: \$250,000 to \$1 million
		FFIUL	No	18	55	Ages 18-45: \$100,000 to \$2 million Ages 46-55: \$100,000 to \$1 million

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	18	85	Max benefit to age 80 Level: \$35,000 Graded: \$20,000 Modified: \$15,000 Max benefit 81-85: \$10,000
	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
		Strong Foundation Non-Medical	No	18	80	Ages 18-55: \$50,000 to \$400,000 Ages 56-80: \$50,000 to \$150,000
 Gerber Life Insurance Company	Simplified Issue	College Plan	No	18	60	\$10,000 to \$150,000
		Grow-Up Plan	Yes	14 Days	17	\$5,000 to \$50,000
		Simplified Senior Life Insurance	Yes	50	70	\$25,000 to \$100,000
		Gerber Whole Life	Yes	18	51	Up to \$300,000
 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
		Living Promise	No	45	80	\$2,000 to \$40,000 (graded benefit \$20,000)
		Children's Whole Life	No	14 Days	17	\$5,000 to \$50,000
 National Life Group	Streamlined Express Underwriting	Term and Permanent	No	18	65	\$0 to \$250,000

Underwriting Programs

Simplified Issue Underwriting







Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits
 TRANSAMERICA	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	\$25,000 to \$249,999
		Trendsetter Super	No	18	70	Ages 18-60: \$25,000 to \$99,999 Ages 61-70: \$25,000 to \$50,000

Underwriting Programs

Executive Advantage Underwriting





Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits
	Concierge Underwriting Process	All Life Products	Yes	35	70	Up to \$65 million
	Professional Advantage	IUL, LifeElements	No	20	65	Up to \$20 million
		VUL (includes Survivorship)	No	20	65	Up to \$20 million
	Executive Advantage	IUL Accumulator (Long Term Care Rider available for consideration)	No	30	60	Up to \$20 million
		VUL Accumulator (Long Term Care Rider available for consideration)	No	30	60	Up to \$20 million
	Business Solutions Enhanced Underwriting	All Life Products	Yes	25	70	Up to \$50 million

Underwriting Programs

Guaranteed Issue Underwriting



Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits
 Gerber Life Insurance Company	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
	Guaranteed Issue	Guaranteed Life	Yes	50	80	\$5,000 to \$25,000
 Mutual of Omaha	Guaranteed Issue	Advantage Accidental Death	No	18	70	\$50,000 to \$500,000

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
 Assurity	Simplified	Critical Illness	18	70	\$5,000 to \$75,000 payable in one lump sum	Not Required
	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
 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
 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
 MassMutual <small>Strategic Distributors</small>	Express Underwriting	Individual Disability and Business Overhead Expense	18	50	IDI: \$6,000 BOE: \$10,000	Not Required
 Mutual of Omaha	Simplified Underwriting	Individual Disability	18	45	\$6,000	Not Required
 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
	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

Underwriting Programs


Disability Insurance Underwriting



Carrier	Underwriting Type	Plans	Min. Age	Max. Age	Maximum Monthly Benefit	Financials
	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
	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

Carrier	Underwriting Type	Plans	Min. Age	Max. Age	Maximum Monthly Benefit	Financials	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"> 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
	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
	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

Underwriting Programs

Long Term Care Underwriting



Carrier	Underwriting Type	Products	New York	Min. Age	Max. Age	Minimum Face Amount	Maximum Benefit Period
 Global Atlantic Financial Group	LTC Simplified Underwriting Process	ForeCare	No	50	80	\$35,000	6 Years
 Lincoln Financial Group	LTC Simplified Underwriting Process	Lincoln Moneyguard II, III, and MMA	No	30	70	\$50,000	7 Years
 Nationwide is on your side	LTC Simplified Underwriting Process	CareMatters II	Yes	30	70	\$60,000	7 Years
		CareMatters Together	No	30	70	\$54,000	8 Years
 ONEAMERICA	LTC Simplified Underwriting Process or Full Underwriting Available	AssetCare	No	35	80	\$36,000	Unlimited
 Securian Financial	LTC Simplified Underwriting Process	SecureCare and SecureCare III	No	40	75	\$50,000	8 Years