

# Crump Underwriting Programs

In addition to traditional underwriting, Crump 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 and simplified 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.

[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 4](#)

## 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 5](#)

This information reflects the most current data furnished to Crump by our carriers. Information is subject to change without notice. Any updates received by Crump will be added on a timely basis. Crump 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 Crump relationship. Always check your approved product and carrier listing or contact your Crump representative before proceeding with any new sale.



For Financial 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. Crump operates under the license of Crump Life Insurance Services, Inc., AR license #100103477. Products and programs offered through Crump are not approved for use in all states. UNDW20-8201-A, 0222 **Updated June 2, 2021**

Copyright © 2021 Crump Life Insurance Services, Inc.

# Crump 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	<a href="#">Drop Ticket-iPipeline</a> , <a href="#">eApp-iPipeline</a> or Paper Application
		Whole Life	No	15 days	85	\$10,000 and up	<a href="#">Drop Ticket-iPipeline</a> , <a href="#">eApp-iPipeline</a> or Paper Application
EQUITABLE	Easy Underwriting	Term	Yes	18	55	Up to \$2 million	<a href="#">eApp-iPipeline</a>
	Easy Underwriting	Permanent	No	18	55	Up to \$2 million	<a href="#">eApp-iPipeline</a>
Foresters	Accelerated Underwriting	Your Term, SMART UL, Advantage Plus II	No	18	55	\$100,000 to \$1 million	<a href="#">eApp-iPipeline</a> or Paper Application
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	Paper Application
John Hancock	Express Track	Term	No	18	60	Up to \$3 million	<a href="#">Drop Ticket-iPipeline</a> or Paper Application
		Permanent	No	18	60	Up to \$3 million	<a href="#">Drop Ticket-iPipeline</a> or Paper Application
Legal & General	APPcelerate	Term, UL	Yes	20	50	Up to \$1 million	<a href="#">Drop Ticket</a>
Mutual of Omaha	Speed eTicket	Term Life Answers, AccumUL Answers, Income Advantage and Life Protection Advantage	No	18	60	\$100,000 - \$2 million	<a href="#">Drop Ticket-iPipeline</a>










For Financial 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. Crump operates under the license of Crump Life Insurance Services, Inc., AR license #100103477. Products and programs offered through Crump are not approved for use in all states. UNDW20-8201-A, 0222 **Updated June 2, 2021**

Copyright © 2021 Crump Life Insurance Services, Inc.

# Crump Underwriting Programs

## 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 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)	<a href="#">eApp-iPipeline</a> or Paper Application
 NORTH AMERICAN A Sun Life Financial Company	WriteAway <sup>SM</sup>	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	<a href="#">eApp-iPipeline</a> or Paper Application
 PACIFIC LIFE	PL Swift Sailing	Promise Term	No	18	60	Up to \$2 million	<a href="#">Drop Ticket-iPipeline</a>
 Principal™	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	<a href="#">Drop Ticket-iPipeline</a>
		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	<a href="#">eApp-iPipeline</a>
		All Products – New York Only	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
 Prudential	PruFast Track	All Single Life Products (no PruTerm One, PruLife UL Plus, UL, VUL)	Yes	18	60	\$100,000 - \$3 million	<a href="#">Drop Ticket-iPipeline</a> or Paper Application (Xpress Worksheet)
		UL	Yes	18	60	\$100,000 - \$3 million	<a href="#">Drop Ticket-iPipeline</a> or Paper Application (Xpress Worksheet)
		VUL	Yes	18	60	\$100,000 - \$3 million	Paper Application (Xpress Worksheet)
 securian FINANCIAL™	WriteFit	Single Life	Yes	18	60	Ages 18-50: Up to \$3 million Ages 51-60: Up to \$1 million	<a href="#">Drop Ticket-iPipeline</a> or <a href="#">eApp-iPipeline</a>
 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	<a href="#">eApp-iPipeline</a> or Paper Application



For Financial 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. Crump operates under the license of Crump Life Insurance Services, Inc., AR license #100103477. Products and programs offered through Crump are not approved for use in all states. UNDW20-8201-A, 0222 **Updated June 2, 2021**

# Crump Underwriting Programs

## Non Med Underwriting



Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	How to Submit
	Non Med Underwriting	Max Accumulator+ II, Value+ Protector II	No	0	50	\$50,000 to \$1 million	<a href="#">eApp-iPipeline</a> 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	<a href="#">Drop Ticket</a> or Paper Application
	Streamlined	MoneyGuard III	No	30	70	\$50,000 to \$500,000	<a href="#">eApp-iPipeline</a>
	PL SmoothSailing	PL Promise Term, PL Promise GUL	No	50	69	\$50,000 to \$1 million	<a href="#">Drop Ticket-iPipeline</a> or Paper Application
	SBLI Accelerated Underwriting	Level Premium Term	No	18	60	Up to \$750,000	<a href="#">Drop Ticket-iPipeline</a>
		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	<a href="#">eApp-iPipeline</a>
	Non Med	Trendsetter Super	No	18	55	Ages 18-45: \$100,000 to \$2 million Ages 46-55: \$100,000 to \$1 million	<a href="#">Drop Ticket</a> , <a href="#">eApp-iPipeline</a> , or Paper Application
		Trendsetter LB	No	18	55	Ages 18-45: \$250,000 to \$2 million Ages 46-55: \$250,000 to \$1 million	<a href="#">Drop Ticket</a> , <a href="#">eApp-iPipeline</a> , 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



For Financial 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. Crump operates under the license of Crump Life Insurance Services, Inc., AR license #100103477. Products and programs offered through Crump are not approved for use in all states. UNDW20-8201-A, 0222 **Updated June 2, 2021**

# Crump Underwriting Programs

## 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	
<b>Assurity</b>	Simplified Issue	Acci-Flex	No	18	60	\$50,000 to \$350,000	<a href="#">eApp-iPipeline</a>	
<b>Foresters</b>	Simplified Underwriting	BrightFuture Juvenile	No	15 Days	17	\$5,000 to \$75,000	<a href="#">eApp-iPipeline</a> or Paper Application	
	Simplified Issue	Prepared II Accidental Death Term	No	18	70	\$50,000 to \$500,000	<a href="#">eApp-iPipeline</a>	
	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	<a href="#">eApp-iPipeline</a>
		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	<a href="#">eApp-iPipeline</a>
		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	<a href="#">eApp-iPipeline</a>
 Gerber Life Insurance Company	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	






For Financial 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. Crump operates under the license of Crump Life Insurance Services, Inc., AR license #100103477. Products and programs offered through Crump are not approved for use in all states. UNDW20-8201-A, 0222 **Updated June 2, 2021**

Copyright © 2021 Crump Life Insurance Services, Inc.

# Crump Underwriting Programs

## Simplified Issue Underwriting



Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	How to Submit
	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	<a href="#">eApp-iPipeline</a>
		Living Promise	No	45	80	\$5,000 to \$40,000 (graded benefit \$20,000)	<a href="#">eApp-iPipeline</a>
		Children's Whole Life	No	14 Days	17	\$5,000 to \$50,000	<a href="#">eApp-iPipeline</a> 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	<a href="#">eApp-iPipeline</a>
		Trendsetter Super	No	18	70	Ages 18-60: \$25,000 to \$99,999 Ages 61-70: \$25,000 to \$50,000	<a href="#">Drop Ticket</a> , <a href="#">eApp-iPipeline</a> , 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



For Financial 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. Crump operates under the license of Crump Life Insurance Services, Inc., AR license #100103477. Products and programs offered through Crump are not approved for use in all states. UNDW20-8201-A, 0222 **Updated June 2, 2021**

Copyright © 2021 Crump Life Insurance Services, Inc.