

# Underwriting Guidelines Chart

**For products issued by Accordia Life and Annuity Company**

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NOT FOR USE WITH THE PUBLIC.**

# Age & Amount - Permanent and Term Life Products

For second-to-die policies, divide the face amount in half for all medical requirements

	0-15	16-40	41-45	46-50	51-55	56-60	61-70	71-Product Limit	
\$0 - \$25,000	Non-Med Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx	Paramed, UA, Rx, MVR	Paramed, Blood, UA, Rx, MVR, Sr. Eval, NT-proBNP	\$0 - \$25,000
\$25,001 - \$50,000	Non-Med Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx	Paramed, UA, Rx, MVR	Paramed, UA, Rx, MVR	Paramed, Blood, UA, Rx, MVR, Sr. Eval, NT-proBNP	\$25,001 - \$50,000
\$50,001 - \$99,999	Non-Med Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx	Paramed, UA, Rx, MVR	Paramed, UA, Rx, MVR	Paramed, UA, Rx, MVR	Paramed, Blood, UA, Rx, MVR, Sr. Eval, NT-proBNP	\$50,001 - \$99,999
\$100,000 - \$150,000	Non-Med Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, EKG, Rx, MVR, EIR Sr. Eval, NT-proBNP	\$100,000 - \$150,000
\$150,001 - \$250,000	Non-Med Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, EKG, Rx, MVR, EIR Sr. Eval, NT-proBNP	\$150,001 - \$250,000
\$250,001 - \$500,000	Call the company underwriter	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, EKG, Rx, MVR, EIR, Sr. Eval, NT-proBNP	\$250,001 - \$500,000
\$500,001 - \$1,000,000	Call the company underwriter	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, EKG, Rx, MVR, IR, Sr. Eval, FINQ, NT-proBNP	\$500,001 - \$1,000,000
\$1,000,001 - \$2,000,000	Call the company underwriter	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, MVR, Rx, FINQ, NT-proBNP,	Paramed, Blood, UA, MVR, Rx, FINQ, NT-proBNP,	Paramed, Blood, UA, EKG, Rx, MVR, IR, Sr. Eval, FINQ, NT-proBNP	\$1,000,001 - \$2,000,000
\$2,000,001 - \$5,000,000	Call the company underwriter	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx, FINQ, NT-proBNP	Paramed, Blood, UA, MVR, Rx, FINQ, NT-proBNP	Paramed, Blood, UA, MVR, Rx, FINQ, NT-proBNP	Paramed, Blood, UA, MVR, Rx, FINQ, NT-proBNP	Paramed, Blood, UA, MVR, Rx, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, Rx, MVR, IR, Sr. Eval, FINQ, NT-proBNP	\$2,000,001 - \$5,000,000
\$5,000,001 - \$10,000,000	Call the company underwriter	Paramed, Blood, UA, MVR, Rx, EIR, FINQ	Paramed, Blood, UA, MVR, Rx, EIR, FINQ, NT-proBNP	Paramed, Blood, UA, MVR, Rx, EIR, FINQ, NT-proBNP	Paramed, Blood, UA, MVR, Rx, EIR, FINQ, NT-proBNP	Paramed, Blood, UA, MVR, Rx, EIR, FINQ, NT-proBNP	Paramed, Blood, UA, MVR, Rx, EIR, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, Rx, MVR, IR, Sr. Eval, FINQ, NT-proBNP	\$5,000,001 - \$10,000,000
\$10,000,001 - Up	Call the company underwriter	Paramed, Blood, UA, MVR, Rx, IR, FINQ	Paramed, Blood, UA, EKG, MVR, Rx, IR, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, MVR, Rx, IR, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, MVR, Rx, IR, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, MVR, Rx, IR, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, MVR, Rx, IR, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, Rx, MVR, IR, Sr. Eval, FINQ, NT-proBNP	\$10,000,001 - Up

**FINQ** - Financial Questionnaire

**EIR** - Electronic Inspection Report to be ordered by the Home Office

**IR** - Inspection Report to be ordered by the Home Office

**MVR** - Motor Vehicle Report to be ordered by the Home Office

**NT-proBNP** - To be ordered by the Home Office

**RX** - Prescription database check to be ordered by the Home Office

**Sr. Eval.** - Senior Evaluation, including cognitive and frailty test

**UA** - Urinalysis

Underwriting requirements to be determined by client's age nearest and by total amount of coverage currently applied for and in force policy amounts issued within the prior two years.

A 12-hour fasting Blood Profile is recommended.

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## **Global Atlantic Financial Group**

Global Atlantic Financial Group, through its subsidiaries, offers a broad range of retirement, life and reinsurance products designed to help our customers address financial challenges with confidence. A variety of options help Americans customize a strategy to fulfill their protection, accumulation, income, wealth transfer and end-of-life needs.

Global Atlantic was founded at Goldman Sachs in 2004 and separated as an independent company in 2013. Its success is driven by a unique heritage that combines deep product and distribution knowledge with leading investment and risk management, alongside a strong financial foundation.

Products issued by Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited.

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