

Global Atlantic's Additional Insurance Program

Do you have clients who recently obtained permanent life insurance, but now have a need for extra coverage? With Global Atlantic's Additional Insurance Program, your clients may be eligible for additional coverage with limited or no additional underwriting.

Who is eligible?

Clients who have been fully underwritten at Standard or better (Tobacco or Non-Tobacco) rates from an approved carrier within the last 3 years.

Which products qualify?

All individual, single-life permanent products:

- Lifetime Builder ELITE
- Lifetime Foundation ELITE
- Lifetime Provider
- Lifetime Assure UL

Eligibility

Maximum issue age: 65

Minimum policy size: \$100,000

Maximum face amount: \$1,000,000

Total face amount considered will be the lesser of the amount of the other policy, \$1 million or our remaining retention.

Rate Class

- Standard Non Tobacco, Preferred Non Tobacco, Premier Non Tobacco
- Standard Tobacco, Preferred Tobacco (Accordia Life's tobacco guidelines will apply)
- Substandard classes not available

Foreign national applicants are excluded

Riders available: Terminal Illness, Chronic & Critical Illness, Wellness for Life®

Requirements

- Use of program to be clearly identified on cover letter or agent report
- Accordia Life application with all sections completed

Required application support forms:

- o Terminal illness disclosure
 - o HIPAA (Authorization & Acknowledgement)
 - o Agent/Producer report
- ## Other forms if applicable:
- o Chronic & Critical Illness Disclosure
 - o Replacement Form
 - o EFT authorization
 - o Strategy Allocation
 - o Conditional Receipt

- Disclosure Notice to Proposed Insured to be given to the proposed insured by the agent or through the e-application process
- Illustration requirements will apply
- Face page of prior policy showing the insured's name, the face amount, issue date and approved class

Additional Program Details

- Please note that this is not intended to encourage replacement transactions.
- Underwriter will review for inclusion in program and may waive exam requirements
- Underwriting financial guidelines will apply
- If eligible, Accordia application will be approved at a class that closely matches prior policy
- If there has been a change of health identified through review of the evidence collected as part of the program, the underwriter may request additional requirements as needed
- Allow normal backdating

NEED HELP?

globalatlanticlife.com

(855) 887-4487, option 3

salesupport@gafg.com

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited and its subsidiaries, including Accordia Life and Annuity Company and Forethought Life Insurance Company. Each subsidiary is responsible for its own financial and contractual obligations.

Products issued by and all policy benefits are the responsibility of Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Policy forms ICC17-IULA-K17, IULA-K17, ICC13-IULB-E14, IULB-E14, IULB-E14-CRT, ICC13-ULA-E14, ULA-E14, ULA-E14-CRT, ICC17-IULC-C18, IULC-C18.

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Approved Additional Insurance Program Carriers

AIG Life Insurance Company
Allianz Life Insurance Company of North America
Allstate Life Insurance Company
American National
American United Life
Americo
Ameritas Life Insurance Company
Assurity Life
Axa Financial
Banner Life Insurance Company
Berkshire Life
Canada Life insurance Company
Clarica
Cincinnati Life
Connecticut General Life Insurance Company
Farmers New World Life Insurance Company
Fidelity and Guaranty Life Insurance Company
First Great-West Life & Annuity Insurance Company
First Penn Pacific Life Insurance Company
Franklin Life Insurance Company
GE Capital Life Insurance Company
General American Life Insurance Company
Genworth Life Insurance Company
Great West Life & Annuity Insurance Company
Guardian Life Insurance Company
John Hancock Life Insurance Company
Kansas City Life
Lafayette Life Insurance Company
Lincoln Benefit Life Insurance Company
Lincoln National Life Insurance Company
Lutheran Brotherhood
Massachusetts Mutual Life Insurance Company
Metropolitan Life Insurance Company
Merrill Lynch Life Insurance Company
Midland National Life
Minnesota Life
Monumental Life Insurance Company
National Life of Vermont
National Life Insurance Company
New England Life Insurance Company
New York Life Insurance Company
No. American Co. for Life and Health Insurance
Northwestern Mutual Life Insurance Company
Ohio National
Pacific Life Insurance Company
Penn Mutual Life Insurance Company
Phoenix Life Insurance Company
Principal Life Insurance Company
Protective Life Insurance Company
Prudential Insurance Company of America
Reliastar
State Farm Life Insurance Company
Savings Bank Life Insurance - MA
Transamerica Life Insurance Company
USAA Life Insurance Company
Voya Financial
West Coast Life Insurance Company
Woodmen of the World
Zurich Kemper Life Insurance Company