

Accelerated Underwriting with Fast Lane

**EASIER.
SMARTER.
FASTER.**

Easier – Up to \$2M of coverage through a less invasive process*

Smarter – Streamlined underwriting process that leverages application, MIB, MVR and prescription data – no tele-med interview required

Faster – Obtain underwriting decisions quicker so your cases get issued faster!

Global Atlantic's Fast Lane Accelerated Underwriting program is a dynamic, minimally invasive approach to providing an underwriting decision for up to \$2 million face amount for eligible clients. Instead of requiring a traditional medical exam, Fast Lane streamlines the process, using:

- The full application you already know, including parts I and II. (Firelight E-app available)
- MIB, prescription database results and motor vehicle report.

The checklist below will help you determine if your client may qualify for Fast Lane Accelerated Underwriting, possibly eliminating the need for fluids and APS.

AGE	MAXIMUM FACE AMOUNT
18-50	\$2,000,000
51-55	\$1,000,000
56-60	\$500,000

CURRENT HEALTH	YES	NO
Height and weight within the recommended limits. See chart on following page.		
No major medical condition(s). See list on following page.		
Blood pressure less than 140/90.		
Total cholesterol less than 275; cholesterol/HDL ratio is less than 5.5.		
NON-MEDICAL ITEMS		
Has had no more than 2 moving violations in the past 3 years.		
Has had no DUI within the past 5 years.		
Has no unresolved bankruptcy, judgment, or lien (within the past 5 years).		
Has not applied for or placed any coverage in force with another carrier within the past 24 months.		

* Eligibility requirements apply

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Fast Lane eligibility and exclusions that would move an application to traditional underwriting

Excluded conditions include (but are not limited to) the following:

MAJOR MEDICAL CONDITIONS	
Alcohol or Drug Abuse	Peripheral Artery Disease
COPD or Emphysema	Peripheral Vascular Disease
Heart Attack	Stroke
Heart Disease or Heart Surgery	Transient Ischemic Attack (TIA)
Rheumatoid Arthritis	Melanoma
Ulcerative Colitis	Bipolar
Crohn's Disease	Multiple Sclerosis
Diabetes	Cancer

HEIGHT AND BUILD CHART			
HEIGHT	WEIGHT	HEIGHT	WEIGHT
5'0"	166	5'9"	221
5'1"	172	5'10"	227
5'2"	178	5'11"	233
5'3"	184	6'0"	239
5'4"	194	6'1"	245
5'5"	199	6'2"	251
5'6"	205	6'3"	258
5'7"	210	6'4"	264
5'8"	216	6'5"	271

Use UnderRight Life help assess eligibility

UnderRight Life is a web-based tool that can help you, as a producer, determine a potential underwriting class and possible Fast Lane eligibility for an applicant. To download the tool to your mobile device or tablet, visit UnderRightLife.com and save the web address as a shortcut on your home screen.

CONTACT US globalatlanticlife.com (855) 887-4487, option 3 salesupport@gafg.com

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