

# 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. Accordia Life policies are also eligible.

## Which products qualify?

All individual, permanent products:

- Global Accumulator
- Lifetime Builder ELITE
- Lifetime Foundation ELITE

## 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.
- Financial Underwriting Guidelines will apply
- Underwriter will review for inclusion in program and may waive exam requirements
- 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](http://globalatlanticlife.com)

(855) 887-4487, option 3

[salessupport@gafg.com](mailto:salessupport@gafg.com)

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. Policy forms ICC19-IULA-L19, IULA-L19, ICC19-IULF-A20, IULF-A20, ICC17-IULC-C18, IULC-C18. Rider forms ICC13-LTABR-E14, LTABR-E14, ICC16-LCCABR2-I16, LCCABR2-I16, ULWFL-E14.

Products and riders are not available in all states.

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. These subsidiaries are not authorized to do business in New York.

**Approved Additional Insurance Program Carriers**

Accordia Life and Annuity Company  
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