

# New Business/UW Guidelines

At Global Atlantic, we understand the need to provide flexibility in how we process and underwrite new life applications for our distribution partners in order to help you better serve your customers during this uncertain time. All our teams, including operations and customer service, are fully operational and working remotely.

## UPDATED NEW BUSINESS GUIDELINES

**Effective immediately we will be implementing the following New Business and Underwriting guidelines, until further notice.**

These New Business accommodations are temporary and may be withdrawn by the company at any time. Non-resident solicitation (cross border) rules and time-of-application requirements will continue to be strictly enforced.

## COMPLETING AN APPLICATION AND SUBMISSION

- We will accept electronic signatures on new business paperwork signed via DocuSign or other approved vendors. **Signatures will still be required for 1035 exchanges and replacement forms due to exchanging carrier requirements.**
- In addition to electronic submissions, we will accept applications by fax and email. You may fax or email them to: 1-800-262-6976 or [newbusiness@gafg.com](mailto:newbusiness@gafg.com)
- We will also accept photographs of completed applications. Unclear pictures will be considered Not In Good Order (NIGO) and will require resubmission to finalize new business issuance.
- If you are unable to meet with a client in-person to obtain their signed application, **the application must be accompanied by a copy or photo of the applicant's government-issued photo identification (e.g., driver's license, state ID card, passport, etc.). If using Firelight, use the document upload feature to add this additional requirement.**
- If you are unable to meet with a client in-person, you must note this on the application Agent Report and describe in detail how you explained the product to the applicant. We encourage you to submit a cover letter containing this information.

## POLICY DELIVERY REQUIREMENTS

- There is no change to our 60-day delivery period. As usual, we will send you the issued policies for delivery to your clients and timely return of the policy delivery receipts. **Effective immediately, for all cases we will require a Good Health Statement at policy delivery attesting that there has been no change to the applicant's health.** If you are unable to complete delivery due to the COVID-19 pandemic, please contact us to determine if the policies can be mailed directly to the policy owner.

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## UNDERWRITING REQUIREMENTS

- Global Atlantic Underwriting has several programs available to utilize a “no exam, lab-free” opportunity
  - Accelerated Underwriting “Fast Lane Program” ages 18-60, up to \$1 million
    - Ages 18-50 up to \$1 million
    - Ages 51-55 up to \$500,000
    - Ages 56-60 up to \$250,000
  - External Term Exchange Program, age 18-65, up to \$1 million
  - Additional Insurance Program ages 18-65, up to \$1 million
- We are currently working to expand and enhance our Fast Lane Program using new underwriting tools – stay tuned!

## TEMPORARY UNDERWRITING GUIDELINE CHANGES SPECIFIC TO COVID-19

- For applicants age 18-60, up to \$2 million face amount, if the applicant lives in a location where a paramed exam and labs cannot be completed, please contact your Global Atlantic underwriter to discuss other potential methods for providing the required underwriting information - for example, through submission of a physical examination and labs completed by a personal physician within the prior 12 months.
- Underwriting offers for any permanent resident or U.S. citizen who has traveled outside of the U.S. within the past 30 days or has future plans to travel outside the U.S. will be postponed.
- Individuals who have been exposed to COVID-19 or tested positive for COVID-19 will be postponed for 30 days and will be reconsidered subject to satisfactory evidence showing they have fully recovered. Individuals who have recovered after hospitalization for treatment for COVID-19 will be postponed for 6 months after treatment and reconsidered subject to satisfactory evidence showing they have fully recovered.

## ADDITIONAL RESOURCES AND CONTACT INFORMATION: [New Business, Contracting, Underwriting](#)

<https://www.globalatlanticlife.com/get-business-done>

**New Business:** 1-855-887-4487, option 1

**New Business Fax:** 1- 800-262-6976

**New Business Email:** [newbusiness@gafg.com](mailto:newbusiness@gafg.com)

**In Force Customer Services:** (800) 262-6976

**Overnight mailing address:**

Accordia Life  
100 Centerview Drive, Suite 100  
Nashville, TN 37214 US

**Postal mailing address:**

Accordia Life  
PO Box 305030  
Nashville, TN 37230-5030

We are monitoring the COVID-19 pandemic closely as it continues to be a very fluid situation. We are also working closely with our underwriting & new business vendors, who have all implemented their business continuity plans. If you have questions or concerns, please reach out to your Global Atlantic underwriter or Regional Vice President.

[globalatlanticlife.com](http://globalatlanticlife.com)

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