



WE UNDERWRITE
INDIVIDUALS, NOT
JUST IMPAIRMENTS.

WHAT'S NEW

- INCREASED** jumbo limit to \$65 million, ages 20-75.
- ELIMINATED** physician exam and treadmill EKG requirements.
- APPROVED** two new APS vendors; now we have five.
- EXPANDED** guidelines for personal, trust and business concepts.
- REDEFINED** personal income replacement multipliers.

TOP UNDERWRITING NICHEs

PREFERRED PLUS CONSIDERATION FOR:

- Cigarette smokers 3 years out.
- Clients with treated hypercholesterolemia.
- Clients with treated hypertension.
- Clients with a combination of treated HTN/cholesterol.
- Clients with a family history of cancer (unless there are features of the family history that suggest a hereditary cancer syndrome may be present).

PREFERRED CONSIDERATION FOR:

- Clients with asthma on two medications or less.
- Clients with anxiety/depression on one prescription medication (well controlled).

STANDARD PLUS CONSIDERATION FOR:

- Clients with controlled type II diabetes.

THE GOLDEN NUGGETS:

Additional underwriting credits are automatically applied. If we can move your client up one rate class, we will! Plus, we base premiums for table-rated cases on our Standard Plus rates, giving us a price advantage over the competition.

FINANCIAL UNDERWRITING EXPANDED

We've taken a new distinctive approach to personal income replacement multipliers and provide greater clarity on business valuation multipliers.

Our financial underwriting guidelines now include descriptions of personal, business and trust concepts we'll consider.

Remember, our focus is protecting your client's wealth, not creating it, while mitigating the mortality risk associated with overinsurance.

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