

Carrier Underwriting Programs/Sweet Spots

CARRIER	
<p>American General</p>	<ul style="list-style-type: none"> • Elevated Liver Function Tests: Your client may still qualify for the Best Preferred rate. • Better Choice Preferred Program: Asthma, Arrhythmia, Anxiety/Depression, Elevated Liver Function Tests, Epilepsy, and Treated Sleep Apnea may qualify for a Preferred rate. • Underwriting Advantages: Tobacco, Cholesterol
<p>American National</p>	<ul style="list-style-type: none"> • Underwriting Improvements: More progressive underwriting in the following conditions: Prostate Cancer, Coronary Artery Disease, Surgical Treatment for Obesity, Anemia, Foreign Travel, Obesity, Diabetes • New Updated Underwriting Guidelines – take a look at the changes.
<p>Aviva</p>	<ul style="list-style-type: none"> • Table Reduction Program: This program allows you to potentially upgrade a proposed insured rated up to Table 3 to Standard underwriting. • Guaranteed Term Exchange Program: Convert other carrier(s) term to an Aviva permanent policy. • Wellness For Life Rider: A unique rider designed to help your clients realize the benefits of living a healthy lifestyle
<p>Banner</p>	<ul style="list-style-type: none"> • MediGuide America – Medical Second Opinion Program: A valuable and unique benefit, absolutely free. Should an insured be diagnosed with a qualifying life threatening condition or disease, they will collect and assemble all medical records and obtain a medical second opinion. Click here for the Program Announcement.
<p>Genworth</p>	<ul style="list-style-type: none"> • New Underwriting Guide now available • Top 12 Competitive Spots

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<p style="text-align: center;">ING</p>	<ul style="list-style-type: none"> • Top 10 Underwriting Guideline Advantages. • Underwriting Strengths: Private Pilots and Cigar Smokers • Underwriting Credits for Healthy Applicants • Guaranteed Issue or Simplified Issue Underwriting
<p style="text-align: center;">MetLife</p>	<ul style="list-style-type: none"> • MetEdge Program: Facultative reinsurance program, which could improve some Table C and B cases to Standard. Available for all products, for up to \$10 million in coverage. • Total Capacity: \$134 Million through a combination of retention & reinsurance • External Term Conversion Program: Convert other carrier(s) term to a MetLife permanent policy • Life Underwriting Sweet Spots • MetLife is Your Clients' Passport to Foreign Travel and Foreign Residence
<p style="text-align: center;">Minnesota Life</p>	<ul style="list-style-type: none"> • The advantage Elite series of term insurance features a Child Term Rider than can cover the whole family for just the cost of the rider. • Advantage Elite 5 – The Conversion Privilege • Sweet Spots include: Asthma, Aviation, Breast Cancer – Stage 1, Diabetes (Type 2), Melanoma, Mild Depression with medication, Motor Vehicle Racing & Prostate Cancer
<p style="text-align: center;">North American</p>	<ul style="list-style-type: none"> • New Updated Underwriting Guidelines • Chronic Illness Accelerated Benefit Rider
<p style="text-align: center;">Prudential</p>	<ul style="list-style-type: none"> • Get to know why some clients “Prefer” Prudential. • Aggressive Build Chart • Top Ten Competitive Advantages • A simplified approach to Foreign Travel & Short-Term U.S. Residents • Prudential’s Cutting Edge Underwriting is Working Hard to Keep You Competitive with Impaired Risk Clientele. • Preferred Underwriting Decisions from an Exceptional Carrier.

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<p>Symetra</p>	<ul style="list-style-type: none"> • Direct contact with Underwriters and Case Managers is encouraged. • Preferred Underwriting Guidelines
<p>Transamerica</p>	<ul style="list-style-type: none"> • TOP 15 & TOP 25: An easy way to help clients increase their term life insurance coverage with accelerated underwriting and no medical exams. • Top Ten Underwriting Enhancements – Cancer Survivors and Family History • Substandard offers can get a step up with Transcend
<p>United of Omaha</p>	<ul style="list-style-type: none"> • Fit Underwriting Credit Program: Could help clients who would be normally rated get a better classification • Term Exchange Program: Exchange other companies Standard or better Term policy for a United of Omaha competitive Term or UL policy • Simplified Issue Products – Jump on the Express • 12 Life Underwriting Advantages
<p>West Coast Life</p>	<ul style="list-style-type: none"> • Sweet Spots include: Sleep Apnea, Diabetes, Build, CAD, Smokers • Flexible Underwriting Approach on UL and SUL Products • Life Advantage Program: Provides re-evaluation of certain single impairment cases rated Table C or less • Webrae: Field underwriting and Quick Quote Tool • Return of Substandard Charges Option Rider (ROSCO) • Chronic Illness Accelerated Death Benefit Rider