

# We Underwrite Individuals

Not just impairments



## Recent Underwriting Field Guide Updates

Improved build chart for the Standard and Substandard underwriting classes  
Ages 20-50, an APS is not required in most cases (if Standard NT or better) for coverage amounts \$100,000 - \$249,999

Consolidated list of conditions usually requiring an APS

Simplified personal income multipliers

Included APPcelerate automated underwriting program requirements

## Top Sweet Spots

### 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 treated or untreated total cholesterol under 300
- Clients who participate in recreational scuba diving up to 100 feet
- Clients with a family history of cancer\*

### Preferred Consideration For:

- Clients with Asthma on two medications or less (well controlled)
- Clients with Anxiety/Depression on one prescription medication (well controlled)
- Clients with mild Sleep Apnea (Apnea Index (AI) <20 or Respiratory Disturbance Index (RDI) < 30 and lowest oxygen saturation above 85% with good compliance for one year and no residual symptoms

### Standard Plus Consideration For:

- Clients with controlled Type II Diabetes
- Clients with Severe Sleep Apnea with documented good CPAP compliance for one year and no residual symptoms
- Clients with personal history of cancer, subject to type, date of onset and last treatment of cancer

\*Unless there are features of the family history that suggest a hereditary cancer

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