

# EZ Underwriting Program

INDEXED UNIVERSAL LIFE, 2018 TERM SERIES, TOTALSECURE WL, BASICSECURE FIXED UL



Potential to accelerate cases through underwriting without an exam or fluids, if certain criteria are met.



Up to \$2M for all life products.



Uses an application—including the medical portion—and industry-proven underwriting data tools.

## Who Qualifies?

### Applicants Applying for the Following Face Amounts:

	Ages 18-50	Ages 51-60	Ages 61-65
FlexLife	Up to \$2M	Up to \$1M	Up to \$250,000
PeakLife	Up to \$2M	\$1M	n/a
Term	Up to \$2M	Up to \$1M	Up to \$250,000
TotalSecure	Up to \$2M	Up to \$1M	Up to \$250,000
BasicSecure	Up to \$2M	Up to \$1M	Up to \$250,000

## What rate classes are available?

All rate classes (Elite, Preferred, Select and Standard) are available. Express rate classes are available for Term for \$250,000 or less, and up to \$2,000,000 in face amount for FlexLife and PeakLife. Substandard rate classes are also available. See the product guides for full details.

*Note: This is not guaranteed issue.*

## What do I need to do?

Complete the full application (including medical portion) with your client. If all the necessary criteria are met; the case will be approved immediately. If additional requirements are needed the agent will be contacted by the underwriter.

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No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Guarantees are dependent upon the claims-paying ability of the issuing company.

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