

EZ Underwriting Program

INDEXED UNIVERSAL LIFE-TERM, TOTALSECURE WL, BASICSECURE FIXED UL



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



Up to \$3M for FlexLife, SummitLife, PeakLife NL, TotalSecure, and BasicSecure.



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 \$3M	Up to \$1M	Up to \$250,000
SummitLife	Up to \$3M	\$1M	n/a
PeakLife NL	Up to \$3M	\$1M	n/a
Term	Up to \$2M	Up to \$1M	Up to \$250,000
TotalSecure	Up to \$3M	Up to \$1M	Up to \$250,000
BasicSecure	Up to \$3M	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, SummitLife, Total Secure, BasicSecure, and PeakLife NL. Substandard rate classes are also available. See product guides for complete details.

Note: This is not guaranteed issue.

What do I need to do?

Complete the full application (including the 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. Medical records will need to be obtained for permanent policies between \$2 million and \$3 million. (Reminder a 1392 [Financial Questionnaire] is required for Face amounts greater than \$2 million)

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