

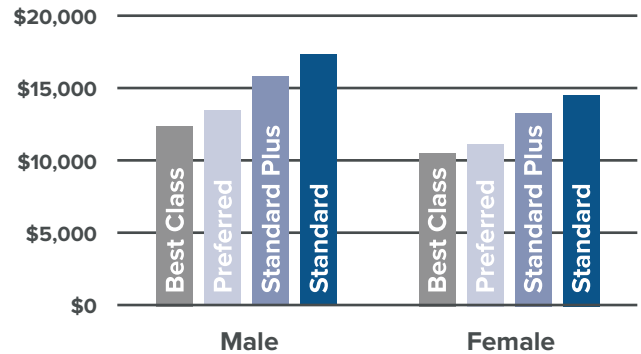
UNDERWRITING ADVOCACY

HELPING YOU GET THE BEST AVAILABLE PRICING FOR LIFE INSURANCE



Life insurance underwriting includes an examination of your health, occupation, avocation, and financial profile by an insurance company to assign a “risk class” for your policy. The risk class directly impacts the required premium for your coverage. A more favorable class will result in a lower required premium as illustrated in the graph to the right. Carriers price risk differently, and offers may vary widely across carriers. We strive to direct you to a carrier best suited for your specific situation.

Required Premium Based on Risk Class



Age 55, \$1M Death Benefit, GUL Product

ADVOCACY IS CRITICAL

In the context of life insurance underwriting, advocacy means working on your behalf to:

- Negotiate with carriers to get you the best offers,
- Avoid unnecessary tests or gathering of medical records, and:
- Match you to the correct underwriting pathway for your needs and risk profile.

YOU'RE UNIQUE. YOUR UNDERWRITING SHOULD BE, TOO.

Depending upon your coverage needs and preliminary health information, carriers may have faster, streamlined underwriting processes available. Alternatively, it may be advantageous to use a more involved approach to explore offers before committing to one or more carriers. We'll help determine which approach is right for you.

GETTING STARTED IS EASY

To jump start our mission for your best offers, please complete our one-page prequalification. From there, our team of experienced and knowledgeable underwriters determine the best approach for your unique circumstances and objectives.

Underwriting Classes

CLASS	ESTIMATED PRICE IMPACT*
Best Class	-15 to -25%
Preferred	-8 to -15%
Standard Plus	-3 to -7%
Standard	0%
Preferred Tobacco	+25%
Standard Tobacco	+50%
Substandard Table A	+125%
Substandard Table B	+150%
Substandard Table C	+175%
Substandard Table D	+200%
Substandard Table E	+225%
Substandard Table F	+250%
Substandard Table G	+275%
Substandard Table H	+300%

*vs. Standard Class



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