

Life Insurance: Non-Medical Underwriting



Non-Medical Options:

- **Simplified Non-Medical Underwriting**
 - No Paramed Exam, No APS
 - Quick or Instant Decision
 - Cost is higher, but products take more underwriting risk at Standard Rate
- **Non-Medical Underwriting**
 - No Paramed Exam, APS possible
 - Traditional Underwriting turn-around time, but potentially quicker
 - Generally a better potential premium for healthier clients
- **Accelerated Underwriting**
 - Potential for No Paramed Exam, but not guaranteed
 - Larger Face Amounts
 - Best Premiums for Healthier Clients (Super Preferred to Standard)

None of these options are Guarantee Issue

E-Application & Drop Ticket Apps

- **E-Applications**

- Traditional Application in online form
- Signatures required – can be securely emailed or done in person
- Application will be submitted in-good-order, without missing information
- You can start an app and save progress
- Generally, the agent orders the paramed exam (if needed)
- The e-application takes approx. 30 minutes to complete

- **Drop Ticket Application**

- You complete basic information on your client: Name, Address, Phone, Social Security Number, Coverage, Beneficiary
- No Client Signatures needed
- Client will have an approx. 40-minute telephone call with the Insurance Company or 3rd Party Vendor
 - Some companies offer the client to complete this on their own via an online secure form
- Company will order Paramed Exam (if needed)
- The Drop Ticket App takes you approx. 10 minutes to complete

Simplified Non-Med Underwriting

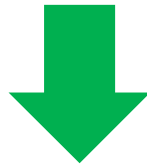
Company	Pref Rates	Max Death Benefit	Max Age	Term	Permanent	E-app	Other
Ameritas	no	\$300,000	70	yes	IUL	Yes	3 living benefits
Foresters	no	\$400,000 \$150,000	55 56-70	yes	UL and Whole Life	Yes	3 living benefits & member benefits
Occidental American Amicable	yes	\$500,000	75	Yes	Yes	Yes	3 Living benefits
Royal Neighbors of America	yes	\$500,000 \$250,000	50 51-60	yes	Whole Life	Yes, no paper app available	3 Living benefits & member benefits
Transamerica	No	\$249,999 TS LB \$99,999 TS S \$50,000 TS S	60 60 70	yes	no	Yes, not available on paper	3 living benefits on TS LB
United of Omaha	no	\$300,000 \$250,000 \$150,000	50 51-60 61-70	yes	GUL and IUL	Yes	ROP on Term 3 Living benefits

Non-Med Underwriting Carriers

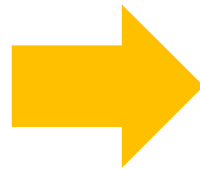
Company	Pref Rates	Max Death Benefit	Max Age	Term	Permanent	E-app or Drop Ticket	Other
American National	no	\$249,999	65	yes	UL, IUL and WL	E-App	3 living benefits
Ameritas	yes	\$300,000	70	yes	IUL	E-App	3 living benefits
Assurity	yes	\$500,000 \$350,000	50 51-65	yes	No	Both	Return of Premium rider
Cincinnati	no	\$99,999	60	yes	UL and WL	Drop Ticket	Return of premium
Pacific Life <i>Smooth sailing</i>	yes	\$1,000,000	50-69	yes	GUL	Drop Ticket	Chronic Illness E delivery
SBLI	yes	\$750,000	60	yes	Whole life	Drop Ticket	E delivery

Accelerated Underwriting Process

Drop Ticket Application
URL's website or carrier website



Personal History Interview
(approx. 40 minutes)
after PHI & background checks, 2 Paths:
Approval or Paramed exam



Underwriting needs more
information
Orders Paramed Exam
(& APS if needed)



Policy Approved

Policy Underwritten in
traditional way
(Approved or Declined)

Accelerated Underwriting Carriers

Company	Max Death Benefit	Max Age		Company	Max Death Benefit	Max Age
American National	\$1,000,000	50		Pacific Life Smooth sailing	\$1,000,000	50-69
Ameritas	\$1,000,000	60		Principal	\$1,000,000	60
Banner	\$2,000,000 <i>lab lift</i> \$1,000,000 \$750,000 \$500,000	60 <i>lab lift</i> 40 45 50		Protective	\$1,000,000 \$500,000	45 60
Cincinnati	\$1,000,000	50		Prudential *	\$1,000,000 \$3,000,000 for a limited time	60
John Hancock	\$1,000,000	60		SBLI	\$750,000	60
Lincoln	\$1,000,000	60		Transamerica **	\$1,000,000	55
North American	\$2,000,000 \$500,000	50 60		United of Omaha	\$2,000,000	60

* Prudential will go up to \$3,000,000 for a limited time

**Transamerica AU is temporary and best UW class will be limited to Standard Plus / Tobacco on term and Preferred / Tobacco on IUL and WL.

Banner Lab Lift and Pacific Life Smooth Sailing offers no paramed underwriting if client has had blood work done at their doctor in the last 18 months

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Questions and Assistance



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