

EZ Underwriting Program

FLEXLIFE II, 2018 TERM SERIES AND TOTALSECURE



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



Up to \$1M in coverage offered with all rate classes available including Elite



Uses an application (including the medical portion), and industry proven underwriting data tools

Who Qualifies?

FlexLife II applicants between ages of 18-60 applying for face amounts up to a \$1M and applicants between ages 61-65 applying up to \$250,000 face amount.

What rate classes are available?

Elite, Preferred, Select, Standard and Express or substandard rate classes are 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 issued 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.