



Turn to The Rock[®] for Competitive Underwriting and Retention

LATEST UPDATE:
UNDERWRITING
INFORMATION

Individuals who may qualify for Preferred underwriting:

- Most commercial pilots for US based airlines¹
- Clients who plan to travel to most foreign countries for 3 months or less annually (business or pleasure)^{1,2}
- Scuba divers who dive up to 100 feet
- Individuals with cholesterol levels up to and including 249, even if on Cholesterol lowering medications³
- Male/Female 6'0", ages 18-64, up to 213 pounds¹
- Male/Female 6'0", ages 65 and over, up to 228 pounds¹



Some categories of individuals who may qualify for our advantageous Non-Smoker Plus ratings:

- Cigar/pipe smokers and smokeless tobacco users
- Nicotine patch or Nicorette Gum users
- Individuals with cholesterol levels up to and including 274
- Male/Female 6'0", ages 18-64, up to 243 pounds
- Male/Female 6'0", ages 65 and over, up to 294 pounds
- Civilian student and private pilots up to 200 hours per year



We look for the best possible impaired risk treatment for clients With the following impairments:

- Breast Cancer
- Bladder Cancer
- Coronary Artery Disease
- Diabetes Mellitus (Adult onset)
- Asthma
- Mood Disorders
- Prostate Cancer cases
- Hepatitis C
- Build
- Elevated liver function tests



Retention and capacity limits among the highest you'll find anywhere:

Retention Limits⁴:

- Up to \$30 million on single-life UL/VUL policies⁵
- Up to \$35 million on second-to-die policies

Capacity Limit:

- Up to \$65 million on single-life and second-to-die policies
- For cases that exceed our \$65 million capacity, we have facultative relationships



¹These scenarios could qualify for Preferred Best as well.

²All products and face amounts may not be available.

³ Individuals with cholesterol levels up to and including 219, even if on cholesterol lowering medications, may qualify for Preferred Best.

⁴ Amounts available are subject to underwriting, and may be reduced based on other in-force or applied-for policies. These limits are graded down for smokers, rated cases and issue ages over age 65. Limits are also graded down for celebrities, sports figures, private pilots, non-U.S. residents and juveniles.

⁵ The retention limit on Term Essential cases where the policy does not qualify for automatic reinsurance is \$10 million.

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