

10 is not enough!

# Top 12 Underwriting Guideline Advantages for fully underwritten business

Learn all about the top Underwriting Guideline Advantages for fully underwritten business from the Voya™ Life Companies. It was too much good information for a top 10, so we had to round it up to an even dozen!

## Cholesterol

- 1 Voya Life Companies include treatment for cholesterol in our Super Preferred rate class.
- 2 Total cholesterol up through 300 is eligible for consideration of Super Preferred rates.

## Family History

- 3 Family history of cancer in parents or siblings is **not** considered for any preferred rate class qualifications (standard mortality required).
- 4 Family history of cardiovascular disease is only considered for parents, not siblings. Unlike some of our competitors, we consider parents' ages at death from cardiovascular disease, not age of onset.
- 5 Family history is excluded from the Preferred criteria for proposed insureds age 60 and older.

## Mortality Credit Profile

- 6 If your clients show indicators of healthy living, they may earn credits that offset the risk of some medical impairments! The credits can be applied to cash value life insurance applications with a face amount of \$5 million for applicants age 40-75, and \$3 million for applicants 76-80.

## APS Guidelines

- 7 At ages 18-60, APS's are ordered only for cause - no routine age-and-amount APS ordering.

## Build

- 8 Unisex build charts are now allowing us to be more aggressive within the female population on our Preferred criteria. In addition, the new build charts are competitive at older ages.

## Tobacco

- 9 The occasional use of a cigar (one time per week or less) may be disregarded if the cigar use is fully admitted on the application and the urine specimen is negative for cotinine/nicotine.

## Cancer

- 10 Survivors of certain cancers can be eligible for Preferred rates after just 10 years!

## Blood Pressure

- 11 For applicants age 61 and up, treated blood pressure is eligible for Super Preferred Non Tobacco rates.

## Standard to Preferred Philosophy

- 12 Clients receiving a Standard risk assessment without applying credits will be eligible to receive the Preferred rate class if they meet the criteria.

 | Call your Underwriting Team at 877-882-5050 today!

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