

Benchmark Insurance Group

[N.] *A standard of comparison*



Multi-Carrier Underwriting Guide

Carrier Portfolio

- American General
- American National
- Assurity
- AVIVA
- Banner Life
- Fidelity Life
- Genworth
- Life of the Southwest
- Lincoln Benefit
- Lincoln National
- Monumental Life
- North American
- Protective Life
- Prudential
- Transamerica Family Markets
- United of Omaha/Mutual of Omaha

If your client is in need of guaranteed issue plan, please let us know and we will provide a quote.

Age Last Carriers

These are carriers who calculate their rates based on the insured's "current age" rather than their "nearest age".

- Assurity
- Fidelity Life
- Lincoln Benefit
- Prudential
- United of Omaha (Mutual of Omaha)

Issue Ages

Duration	Carriers with Highest Issue Age Available
10-year term	Genworth – 85yr Transamerica – 85yr Lincoln Benefit Life – 80yr Banner Life – 80yr
15-year term	Genworth – 80yr Transamerica – 80yr Lincoln Benefit – 75yr Banner Life – 75yr
20-year term	Genworth – 75yr Transamerica – 75yr Banner Life – 70yr American General – 68yr
Guaranteed UL	Genworth – 0-90yr Face Amount goes down to \$25k Juveniles can get up to Preferred Best!! North American – 0-90yr Face Amount down to \$25k Prudential – 0-90yr Face Amount down to \$50k



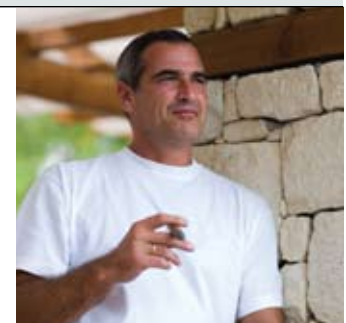
BUILD

	Male (5'10")	Female (5'4")
Strongest on Preferred Plus Class	Transamerica 211	Genworth 174
	Genworth 209	Transamerica 174
	LFG 202	LFG 169
	Prudential 202	Prudential 169
	United of Omaha 200	United of Omaha 169
	Assurity (term 350+) 198	LBL 162
	Banner 196	AGL 161
Strongest on Preferred Class	Genworth 229	Genworth 192
	Transamerica 227	Transamerica 185
	LFG 216	LFG 180
	Banner 215	United of Omaha 179
	Assurity (term 350+) 212	Banner 179
	United of Omaha 211	LBL 175
	AGL 210	
Strongest on Sub-Standard Classes (due to build)	Lincoln Benefit Protective Life Prudential Banner Life	



TOBACCO USE

Non-Cigarette Tobacco Users	<p>American General: Can qualify for Non-Smoker with the occasional cigar and a negative nicotine test</p> <p>American National Insurance Company: allows for possible standard plus, preferred, and even preferred plus rates for occasional cigar and smokeless tobacco users with a negative urine specimen.</p> <p>Lincoln Financial Group: Can still qualify for up to Standard Non-Tobacco even with a positive nicotine test.</p> <p>Prudential: Cigar/Pipe smokers and smokeless tobacco users can still qualify for up to Non-Smoker Plus, (includes Nicotine patch and Nicorette Gum) even with a positive nicotine test.</p>
No TOBACCO USE in 12 months	Banner: Standard Plus Non-Tobacco
No TOBACCO USE in 24 months	<p>Lincoln Financial: Occasional cigar use of up to 24 cigars in a year with a urinalysis negative for nicotine Preferred Non-Tobacco</p> <p>Banner: Preferred Non-Tobacco</p> <p>American General: Standard Plus</p> <p>Genworth: Select</p> <p>Lincoln Benefit: Standard Select if no tobacco in any form (or nicotine substitute) within 2 years of the application, and urinalysis negative for nicotine.</p>
No TOBACCO USE in 36 months	<p>Lincoln Financial: Preferred Plus. Allows occasional cigar use of up to 12 cigars in a year with a urinalysis negative for nicotine.</p> <p>Banner: Preferred Plus</p> <p>American General: Preferred Non-Tobacco</p> <p>Genworth: Preferred</p> <p>Lincoln Benefit: Preferred if no tobacco in any form (or nicotine substitute) within 3 years of the application and urinalysis negative for nicotine (Preferred Non-Smoker)</p>



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BLOOD PRESSURE / CHOLESTEROL

<p>Strongest Carriers on Blood Pressure</p>	<p>United of Omaha: Preferred Plus available with treatment, no reading in past year over 135/85.</p> <p>Banner Life: Preferred Plus class available with treatment, if well controlled. Past 2 years, reading no greater than 136/86.</p> <p>Genworth: Preferred Best available with or without treatment, readings cannot exceed 135/85.</p> <p>Lincoln Benefit Life: Preferred Elite available with treatment. Without treatment, no reading past 140/85. With treatment, need to show average of 130/75 past 2 years, compliant, no more than 2 meds, and no history of cholesterol.</p>
<p>Strongest Carriers on Cholesterol</p>	<p>Lincoln Financial Group: Preferred Plus, up to Age 69 – treated and untreated readings: Cholesterol \leq 240 and HDL Ratio \leq 5.0 OR Cholesterol \leq 230 and HDL Ratio \leq 5.5</p> <p>American General: Preferred Plus, if Ratio \leq 5.0, 205. If Ratio \leq 4.5, 260.</p> <p>Genworth: Allows for cholesterol treatment in Preferred Best class.</p>



FAMILY HISTORY

<p>Death</p>	<p>Lincoln Financial Group: Allows up to Preferred Plus class even if family member has died from cancer.</p> <p>United of Omaha: Can still qualify for Preferred class if death from cancer.</p> <p>Fidelity Life: Allows up to 1 death from cancer or cardiac disease prior to age 60, for Select class.</p>
<p>Disease before 60</p>	<p>Prudential: Looks at death only from stated diseases prior to age 70, not occurrence, even at Preferred Plus class.</p>

AVOCATIONS / OCCUPATIONS

<p>Aviation</p>	<p>American General: Pilots for a major airline flying in the US and Canada only and no other aviation exposure can receive up to Preferred Plus</p> <p>Prudential: Most US based commercial airline pilots can qualify up to Preferred Best (requires questionnaire). Students and private pilots who fly less than 200 hours a year can receive up to Non-Smoker Plus</p>
<p>Foreign Travel & Residency</p>	<p>Prudential: Clients who travel to most foreign countries for 3 months or less annually (business or pleasure) can still qualify for up to Preferred. Most liberal carrier on Foreign Travel & Residency.</p>
<p>Scuba Diving</p>	<p>Prudential: Can qualify for Preferred if dive only up to 100 feet.</p> <p>American General: Can be considered better than Standard Plus if limited (1 or 2 dives per year) resort diving to no more than 75 feet.</p>

DRIVING HISTORY

	<p>Ignores Moving Violations, unless related to reckless driving or license revocation or suspension.</p>	<p>Genworth: Preferred Plus</p>
	<p>Moving Violations (best available if no more than 2 violations in past 3 years)</p>	<p>Lincoln Benefit Life: Preferred Elite</p> <p>Banner Life: Preferred Plus</p> <p>Lincoln Financial Group: Preferred Plus</p> <p>Transamerica: Preferred Plus (2nd Best)</p>
	<p>DUI's</p>	<p>For most companies, no DUI is allowed in the past:</p> <p>Preferred Best and Preferred: 5 years</p> <p>Select: 3 years</p> <p>Standard: 2 years</p>

DRUG / ALCOHOL ABUSE

<p>No history of drug or alcohol abuse within the past 5 years</p>	<p>Lincoln Benefit Life: Standard Select Mutual of Omaha: Standard Plus</p>	
<p>No history of drug or alcohol abuse within the past 7 years</p>	<p>Lincoln Financial Group: Preferred Non-Tobacco Banner: Standard Plus Non-Tobacco Genworth: Select Prudential: Non-Smoker Plus</p>	
<p>No history of drug or alcohol abuse within the past 10 years</p>	<p>Lincoln Financial Group: Preferred Plus Non-Tobacco North American: Super Preferred Banner: Preferred Non-Tobacco Genworth: Preferred Prudential: Preferred Non-Tobacco</p>	
<p>Occasional Marijuana Use</p>	<p>American General: Preferred Plus (for rare use). Standard Non-Tobacco for admitted use of no more than twice per month. More than twice a month, could be rated and will be Tobacco class. Prudential: Non-Smoker Plus Genworth: Standard Tobacco</p>	

TABLE CREDIT PROGRAMS

<p>American General and Banner Life</p>	<p>These 2 carriers rate from higher class than standard, allowing a lower base premium. Compare the rates, even if they are at a higher table rating. American General UL's give standard for otherwise table 2</p>
<p>Lincoln Benefit Life "SHERLOCK" & NEW "SUPER SHERLOCK" UW PROGRAMS</p> <ul style="list-style-type: none"> • Applies to permanent fixed or variable life plans • Ages: 25-69, rated Table 6 or better • Max credits allowed is up to 4 tables (Sherlock) OR • Super Sherlock allows for 1 Standard Class upgrade (ie. Select to Preferred or Preferred to Preferred Elite) • Minimum Face Amount: \$250k (Super Sherlock) • Minimum Face Amount: \$100k (Sherlock) • Maximum Face Amount: \$5M (both) 	<p>Sherlock & Super Sherlock do not allow for credits on applicants with stroke or TIA, cancer, alcohol, or drug histories or a combination of coronary artery disease and diabetes. Not available on flat extras.</p> <p>Examples of Sherlock & Super Sherlock Credits:</p> <ul style="list-style-type: none"> • Normal treadmill stress tests • Normal ultra-fast heart scan • Normal echocardiograms • Exceptional blood pressure levels • Favorable homocysteine levels • A regular exercise program • Height and weight – BMI under 28 • Favorable Family History • Regular wellness exams and follow-ups • Exceptional cholesterol and HDL ratios
<p>Mutual of Omaha "FIT PROGRAM"</p> <p>If you clients have several of these characteristics, they may qualify for up to an additional 2 table credits from the base rating</p> <ul style="list-style-type: none"> • Ages: 18 – 75 • Minimum Face Amount: \$250,000 • Maximum Face Amount: \$1M combined coverage with United of Omaha • Non-tobacco users • Base rating after normal credits of table 4 or less • Does not apply to "flat extra" ratings 	<p>Medical:</p> <ul style="list-style-type: none"> • Great Family History – no deaths from any disease prior to age 70 • Cholesterol/HDL ratio < 5.0 • Negative cardiac testing: GXT, non-imaged or imaged (stress echo, perfusion study), echocardiogram, EBCT, or angiography) • GXT exercise performance > 10 METS • Optimal Blood Pressure control treated or untreated of 130/80 • Preferred or better build, ages 18-60. Standard Plus or better build, ages 61-75 <p>Lifestyle:</p> <ul style="list-style-type: none"> • Regular preventative medical care and compliant follow-up • Minimal alcohol use. No more than 2 drinks per day (no history of substance abuse) • Lifetime nonsmoker • Income > \$100,000, or net worth > \$1,000,000 or a college degree • Preferred or better driving record

Any THREE of the above characteristics equals 1 table credit. Any FIVE of the above characteristics equals 2 tables credit. ** BEST CASE final assessment available is STANDARD

TABLE CREDIT PROGRAMS CONTINUED

Prudential

Underwriting credits are available for any face amount, for any issue age, for any product and for any table rating. Credits are also available for smokers and non-smokers and are designed to apply to far more of the business you submit to us and therefore generate more placed cases. Crediting decisions are evidence-based decisions, using underwriting credits to offset “like” debits, based on test results, or other favorable criteria, specific to a given applicant. For example, we may use treadmill credits to offset overweight and blood pressure debits; or good blood sugar control to offset debits for diabetes. The result can be improvement on a standard or substandard offer, or possibly even improvement from a low substandard offer to a preferred non-smoker offer. There are more than two dozen impairments eligible for credits. Eligible impairments include: Build, Cancer, Coronary Disease, Diabetes, Hypertension, Anxiety Disorders, High Cholesterol and Elevated LFTs. Credits are also provided for new and innovative testing such as Electron Beam Computed Tomography (EBCT).

Protective

Pro Credit Standard-To-Preferred Underwriting Program For UL & SUL

The crediting program allows consideration for a preferred non-tobacco rate classification when an applicant is disqualified due solely to only one of the following cardiovascular risk factors:

- Blood pressure
- Build
- Total cholesterol
- Cholesterol/HDL ratio
- Family history (heart disease)

Eligibility for this upgrade will depend on the extent of the single deviation as well as the remaining cardiovascular risk factors.

This program applies only to new business cases.

Guaranteed Insurability Rider and Protected Insurability Rider are not allowed with this program.

LOW FACE AMOUNTS 25K MINIMUM

Genworth	All rate classes
NACOLAH	All rate classes (except for juveniles)
TransAmerica	Standard rates only



Trial Quote Questionnaire

(PLEASE complete every question legibly, including your address, phone number, fax number, and email address)

INFORMAL INQUIRY

Name of Applicant: _____

Date of Birth: ____/____/____

Sex: ____ M ____ F Height: ____ Ft. ____ In. Weight: ____ Lbs.

Tobacco User: ____ N ____ Y (Type: _____)

Desired Face Amount: \$ _____

Desired Type of Coverage: _____ Term (____ Years) _____ UL

Amount of Insurance in Force: \$ _____

Previously: _____ Declined _____ Rated _____ Neither

Date of Decline or Rating: ____/____/____

Name of Company: _____

Reason(s) of Decline/Rating: _____

Additional Details Regarding Any Above Data: _____

Fully Describe (All) Impairment(s): _____

First Diagnosis: ____/____/____

Diabetic? ____ Yes ____ No Last A1C Reading _____

Type(s) of Treatment: _____

List Medication(s), Amount(s)/Frequency Taken: _____

Frequency of Doctor Visits: _____

Limitation of Activities: _____

Job Description: _____

List All Significant Health History of Immediate Family (Parents & Siblings):

Did A Parent Die Before Age 60? ____ Yes ____ No

If Yes, Was Cause of Death: ____ Cancer ____ Heart Attack ____ Neither

DATE: ____/____/____

NAME OF AGENT: _____

ADDRESS: _____

EMAIL ADDRESS: _____

BUSINESS PHONE: (____) _____

FAX: (____) _____



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