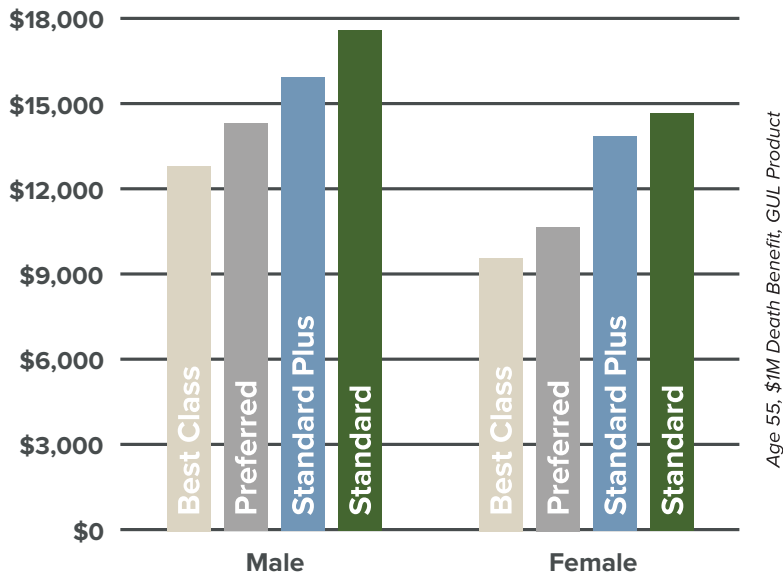


Required Premium Based on Risk Class



Life insurance underwriting entails an examination of your health, occupation, avocation, and financial profile by an insurance company to assign a “risk class” for your policy. This risk class directly impacts the required premium for your coverage. A more favorable class will result in a lower required premium for the coverage as illustrated in the graph to the right. Carriers measure risk differently, so the risk class may vary widely across carriers. We strive to direct you to a carrier best suited for your specific situation.

WHAT IS ADVOCACY?

In the context of life insurance underwriting, advocacy means working on your behalf to:

- Negotiate with carriers to get you the best offers
- Avoid unnecessary tests or gathering of medical records
- Match you to the correct underwriting pathway for your needs and risk profile

YOU'RE UNIQUE. YOUR UNDERWRITING SHOULD BE TOO.

Depending upon your coverage needs and preliminary health information, carriers may have faster streamlined underwriting processes available. Alternatively, it may be more advantageous to use a more involved approach to explore offers before committing to one or more carriers. We'll help determine which approach is right for you!

GETTING STARTED IS EASY

Please complete our one-page prequalification. From there, our team of experienced and knowledgeable underwriters determine the best approach for your unique circumstances and objectives.

Underwriting Classes

CLASS	ESTIMATED PRICE IMPACT*
Best Class	-15 to -25%
Preferred	-8 to -15%
Standard Plus	-3 to -7%
Standard	0%
Preferred Tobacco	+50%
Standard Tobacco	+100%
Substandard Table A	+125%
Substandard Table B	+150%
Substandard Table C	+175%
Substandard Table D	+200%
Substandard Table E	+225%
Substandard Table F	+250%
Substandard Table G	+275%
Substandard Table H	+300%

*vs. Standard Class

Premium numbers are based on carrier illustration calculations. Percentage changes are based on GUL policies. Guarantees are based on the claims paying ability of the insurance carrier offering the guarantee. The examples given are hypothetical, for illustrative purposes only and do not reference any specific client experience. Actual results will vary from those illustrated.