



Clients with New Insurance Needs – No Exam Needed!

A client's life or business can change at a moment's notice and with it his or her insurance needs. Whether it's a new addition to the family, reaching a new stage in life, or a new business need, you can now bring clients increased protection and peace of mind quicker and easier than ever. We have carriers that can help you meet clients' growing insurance goals using **accelerated underwriting with no medical exams**. Several of our carriers offer programs for *qualifying prospects** that give you a perfect opportunity to help clients meet their changing goals. Qualifying prospects can actually ...

- *Increase their term life insurance coverage quickly and easily*
- *Convert an existing term policy to a permanent plan with one of our quality carriers*
- *Provide a business with a permanent coverage option to provide keyman or executive bonus needs for groups of 5 or more lives.*

This means fast, convenient protection for them without the need for an exam and a broad field of new prospects for you.

Additional term needs (not a replacement program) – **Although not a guaranteed issue program** if a client *meets specific qualifications*, a level term policy is available without an exam.* With a **list of 50 or more qualifying carriers** some of the program details are –

- *Up to \$1 million of additional coverage*
- *Available for 15 Yr Level or 25 Yr Level Term Products Only*
- *Issue ages (age nearest birthday) 18 to 60*
- *Individuals with fully underwritten term policies (blood work completed for the existing policy) issued within the last five years rolling period (with qualified carriers)*
- *Issued Standard or better with \$100,000 or greater face amount*

A need for permanent coverage – **On a guaranteed issue basis, without evidence of insurability** clients with an existing term policy **from a list of approved carriers** may convert their outside term policy to a permanent universal life plan of insurance. The term policy must be issued and in force with one of the approved companies and meet eligibility requirements and program guidelines.

Some of the eligibility guidelines are –

- *Issued for a minimum of 6 months and within the maximum of the last 60 months*
- *\$100,000 to \$1,000,000 aggregate maximum*
- *Existing plan still has a conversion option, no conversion credits available*
- *Issued Standard or better; no flat extra premiums (FEP/SRCs) or exclusion riders*
- *Original term policy or full policy duplicate required (replacement required)*
- *Issue ages (age nearest birthday) 18 to 65*
- *Regularly underwritten; not issued under a special program (with qualified carriers)*

A Business need for permanent coverage – When it comes to business insurance needs and executive benefit plans, your challenge is to present a life insurance solution that meets different expectations and that rewards all participants. Although only available for the business sponsored market, this permanent UL product has attractive advantages for the business client from high 1st year cash values to flexible ownership options. So for business sponsored coverage *subject to the program eligibility requirements* if case involves –

- *5 lives - an **expanded simplified issue** is available (no exam)*
- *10 lives or more – a **guarantee issue** program with no evidence or exam*

*These simplified or guaranteed issue programs are subject to program details and guidelines established by the carrier. For the simplified programs, carriers reserve the right to order additional requirements.

Don't miss out on the opportunity to offer your client a simple way to add or improve their current insurance program. With the programs like those outlined above available to you, you can provide them with an attractive, easy option that does not require an exam. Call LGA today for complete program details and eligibility requirements as well as an illustration.

**FOR MORE INFORMATION ON
ACCELERATED UNDERWRITING CONTACT:**



LARRY GORDON AGENCY, INC.

Chicago: 800.666.6988

Milwaukee: 800.999.0200

Rockford: 800.477.1741

Or, visit us on the web at www.lganet.com