

Underwriting for SI/GI Option

► **Great Western Life:** Ages 40-80. Death Benefit: \$1,000 - \$40,000 (can get up to \$50k in Death Benefit with the 20% bonus for answering 3 health questions).

If the client can answer no to the below questions they get 25% more death benefit and is level benefit.

Example: They apply for \$40,000 but answer no to all 3 questions and they will receive \$50,000 for the same price as \$40,000.

If the client answers yes to one of the questions the policy will be graded.

-Death from an accident: Full death benefit.

-Non-accident death in first 2 years: 110% of premium.

-Non-accident death after the first 2 years: Full death benefit.

1) In the last two years, has the applicant been a patient in hospice, a hospital, or a nursing home for five or more days?

2) Is the applicant unable to independently perform routine activities such as bathing, dressing, eating, toileting, or transferring to or from a bed or chair?

3) In the last two years, has the applicant been diagnosed with, been prescribed medication for or treated by a healthcare provider for any of the following diseases: Cancer (other than basal cell carcinoma), Tumor, Insulin-Dependent Diabetes, Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), or Acquired Immune Deficiency Syndrome-Related Complex (ARC), or any Disorder of the Blood, Kidney, Lung, Brain, Heart, Circulatory System, or Liver? For Prescriptions: Please do not mark "Yes" if the prescription(s) is a maintenance medication and has remained the same (or the generic equivalent) at the same or at a decreased dosage for the past two years. For Treatment: Please do not mark "Yes" if your visit(s) with your healthcare provider in the last two years was a routine review of your maintenance medication and no additional treatment was given or diagnosis was made during your visit(s).

► **Gerber and AIG:** Ages 50-80. Death Benefit: \$5,000 - \$25,000

- Year One and Two: 110% Return of Premium
- Year Three and Forward: 100% of Face Amount

► **Columbian Life:** Ages 25-44. \$10,000 Max Death Benefit

- Year One, Two and Three: 106% Return of Premium
 - Year Four and Forward: 100% of Face Amount
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