

UNDERWRITING: Non-med vs. Simplified

Non-med Underwriting: <i>(NonMed Term 350)</i>	Simplified Underwriting: <i>(Simplified Life)</i>
Full application	Short form application
Occasional APS	No APS
DMV, MIB, Rx check	MIB, Rx check
No paramed exams	No paramed exams
Full streamlined underwriting	Simplified underwriting
Rapid decision for clean cases	4-day service for clean apps
Multiple benefit riders	No benefit riders
Not guaranteed issue	Not guaranteed issue

NOTE: The underwriting engine used to evaluate the NonMed Term 350 applications uses several data bases in the process of determining the appropriate rate class. The use of these databases reduces the need for APSs and eliminates exams and lab work. While true preferred rates are not available, the pricing is very competitive to fully underwritten standard cases with a much shorter turnaround time.

Product availability, rates and features may vary by state.

For Agent Use Only

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