SOLUTION SNAPSHOT
AUTOMATED UNDERWRITING

What can be achieved...

- Male, Age 55, Preferred Non-Smoker
- Goal: Establish coverage for estate planning and income replacement on an expedited basis without the need for medical requirements
- Existing coverage: $1.2M permanent policy
- Net worth: $4M
- Income: $400K
- Wrote $2M of new permanent coverage & $1M of new term coverage
- Processing time for both policies: 39 calendar days

OPPORTUNITY

...with the right tools...

- Optimal ages between 18-60
- Death benefits up to $7.5M
- Total amount at insurance carrier (inforce and pending) must be below the death benefit threshold
- Individual life coverage only; second to die coverage is not eligible
- No hazardous hobbies (aviation, racing, etc.)
- No extensive foreign travel
- Clean health history
- Non-smoker, no nicotine use
- No substance use

IDENTIFIERS

...and the right team.

- Determine if any of your clients have an insurance need, based on the Identifiers outlined
- If you identify a potential opportunity to help your clients reach their goals, contact us to review the options

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NEXT STEPS