



Give Your Client a Better Rate Class with Our Underwriting Guidelines!

While the competition is placing clients in a Standard rate class, you have the opportunity to place them in an ING Preferred Class with our Top 10 Underwriting Guideline Advantages!

Top 10 Underwriting Guideline Advantages

Cholesterol

- 1 ING Life Companies does not exclude treatment for cholesterol from our Super Preferred rate class.
- 2 Total cholesterol and cholesterol ratio are tiered by age and relationship of total cholesterol to the cholesterol ratio for all preferred rate classes.

Family History

- 3 Family history of cancer is not considered in either the applicant's parents or siblings in any of our preferred rate classes.
- 4 Only family history of deaths from cardiovascular disease in our Super Preferred rate class is considered. Not occurrences like some competitors!
- 5 Family history of cardiovascular disease in siblings is not considered for any of our preferred rate classes.
- 6 Family history preferred qualifications apply only if the proposed insured is age 59 or less.

Tobacco

- 7 Occasional cigar use is considered for non tobacco rates if applicant smokes no more than one cigar a week with a negative urine specimen.
- 8 Non tobacco usage is considered for our Select rate class with 24 months of non tobacco usage and for our Standard rate class at 12 months of non tobacco usage.

Private Pilots

- 9 Private pilots may qualify for Super Preferred or Preferred class rates plus a \$0.48/M flat extra, depending on their flying history and the product applied for.

APS Guidelines

- 10 Our APS guidelines for ages 18-60 do not include routine Age and Amount APS ordering. APS's are ordered for cause only.

For More Information Contact:

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