

Zurich's One Class Upgrade Program

Available through age 70 on Permanent and Term plans

If one of the following keeps your client out of the next best class, your client may be eligible for an upgrade:

1. Cholesterol
2. Blood Pressure
3. Build
4. Family History

Qualifications For One Class Upgrade As Follows:

1. To improve from Standard Non-Tobacco to Standard Plus Non-Tobacco, 3 of the 4 criteria on the left must meet our Preferred category.
2. To improve from Standard Plus Non-Tobacco to Preferred Non-Tobacco, 3 of the 4 criteria on the left must meet our Preferred Best category.
 - Cholesterol - 200/4.5
 - BP - 130/80 or better
 - Build - 15 lbs. lower than our maximum from our Preferred Best chart
 - Family History - No CAD/Cancer death prior to age 70
3. To improve from Preferred Non-Tobacco to Preferred Best, 3 of the 4 following criteria must be met:
4. To improve from Standard Tobacco to Preferred Tobacco, 3 of the 4 criteria must meet our Preferred Best category criteria.

Real Case Win From Our Zurich Underwriting Team

Case Details

- 51 Year Old Male
- Cholesterol: 240/5.5
- Blood Pressure: 140/88
- Build: 5'11" / 208 lbs.
- Family History: Father passed away at age of 50 due to heart attack

Zurich's Offer

**Standard Plus
due to Family History**



**Preferred Non-Tobacco
With Upgrade Program**

Although Family History is not considered for applicants over age 65, it will be a consideration for purposes of qualifying for an upgrade.

MVR results, personal history, and avocation will not qualify for this program.

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Helpful Quick Quote Guidelines:

1. Insured's age, gender and smoking status
2. A brief overview of the insured's medical history
3. If available, the insured's:
 - Cholesterol, HDL (or Cholesterol/HDL ratio)
 - Blood pressure
 - Height and weight
 - Family history

We encourage you to see first-hand how good our offers can be by sending us a quick quote. quick.quote@zurichna.com

Zurich American Life Insurance Company of New York **Zurich American Life Insurance Company**

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In New York, the terms and conditions for the Group Short and Long Term Disability Income Insurance are set forth in policy form number 1000-ZAGP-DS-NY-01. The policies are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company, located at its registered home address of 150 Greenwich Street, Four World Trade Center, 54th Floor, New York, NY 10007-2366.

In all states other than New York, the terms and conditions for the Group Short and Long Insurance are set forth in policy form number 1000-ZAGP-01-01 or applicable state variation. The policies are issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1299 Zurich Way, Schaumburg, IL 60196.

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