

Zurich's Table Reduction Program: Works on All Products – Including Term

Your client can improve his or her table rating by meeting 3 out of the 5 following criteria:

- BMI 18-25.4 for females and 20-27.4 for males
- Blood pressure meets at least our Preferred Class requirements
- Cholesterol/HDL meets at least our Preferred class requirements
- Any type of normal stress test (treadmill, stress echo, imaging) within the past 2 years
- A1c of 5.5 or less within the past 6 months



Basic qualifications:

- Up to our full retention of \$20,000,000
- Ages up to and including 70
- Permanent medical table ratings through Class F
- Non-tobacco
- Alcohol/drug related ratings are not eligible

UL Table Reduction

B → SNT (no rating)
 C → SNT (no rating)
 D → B
 E → C
 F → D

Term Table Reduction

B → SNT (no rating)
 C → B
 D → C
 E → D
 F → E

Real Case Win From Our Zurich Underwriting Team

Case Details

31 Year Old Male (Non tobacco)
 Has a history of bicuspid aortic valve with a valve replacement 12 years ago
 Cholesterol 139, HDL ratio 4.0
 BP 117/70
 Build 6"6' and 222 lbs. (BMI of 25.7)

Zurich's Offer - Improved by two tables

Table D → Table B thanks to the Table Reduction Program

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We encourage you to see first-hand how good our offers can be by sending us a quick quote at quick.quote@zurichna.com or an informal application (with HIPAA) at life.underwriting@zurichna.com.

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

Administrative Office: 7045 College Boulevard, Overland Park, KS 66211-1523
877.678.7534 affluentmarkets.zurichna.com

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