

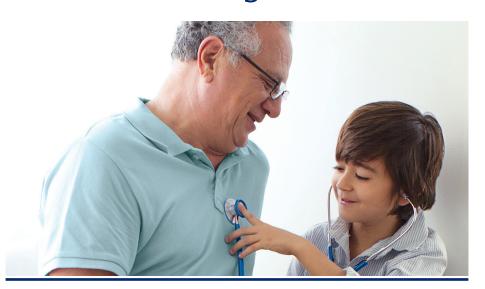
# Zurich's Table Reduction Program: Works on All Products – Including Term

## 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	Term Table Reduction
$B \rightarrow SNT$ (no rating) $C \rightarrow SNT$ (no rating) $D \rightarrow B$ $E \rightarrow C$ $F \rightarrow D$	$B \rightarrow SNT$ (no rating) $C \rightarrow B$ $D \rightarrow C$ $E \rightarrow D$ $F \rightarrow E$

#### 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 ightarrow 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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