

Wellness Program

The Wellness Program offers life insurance applicants who follow a healthy lifestyle (as noted in the following Health Lifestyle section) the opportunity to improve their underwriting classification. Applicants who have one ratable impairment but show a favorable lifestyle can receive up to a two table credit.

- Applies to new issues
- Available on all products
- Face amount up to max of \$5,000,000
- Maximum rating eligible for credit is Table F

Healthy lifestyle:

- Life time nonsmoker
- No nicotine use of any kind in the last five years
- Favorable cholesterol ratio under 5.0
- Normal labs, except triglycerides up to 300
- Male over 50 with regular physical to include PSA screening
- Female over 50 with regular physical to include mammogram
- Regular physicals
- No CAD in either parent prior to age 60
- Applicant 50 or over with normal routine screening colonoscopy
- Favorable blood pressure
- Exceptional family history. No deaths prior to age 70 from any disease
- Favorable functional capacity on stress test
- Preferred or better driving record
- Preferred build or better ages 18-60, Select build or better ages 61-65
- Income > \$100,000 or net worth > \$1,000,000
- College degree

Healthy lifestyle credit criteria:

Issue Ages up to 49:

- 8 out of 11 criteria = 1 rate class credit
- 10 out of 11 criteria = 2 rate class credits

Issue ages 50 and above:

- 10 out of 15 criteria = 1 rate class credit
- 12 out of 15 criteria = 2 rate class credits