

Get help  
for your  
special cases

## LBL's underwriting niches could mean better rates

**Age last birthday underwriting.**

**Simplified underwriting** for prequalified business groups.

**Foreign travel and residency policies** allow immigrants residing full-time in the United States for six months to be considered for life insurance.

**Preferred underwriting niches** for mild depression cases, occasional cigar users, recreational scuba divers, some private aviation cases, some amateur racers, best cases of epilepsy, complete RBBB cases, and those recovering from alcoholism or drug abuse with 10+ years of abstinence.

**Competitive build charts.**

**Enhanced retention limits** up to a total of \$10 million of death benefit per proposed insured.

**No stress ECG** routinely required at ages 70+.

**Two or fewer moving violations** in the past three years qualify for best class available.<sup>1,2</sup>

**No history of drug or alcohol abuse** within the past five years can qualify for Standard Select.

**Family history** with no more than one death of a parent from a specified disease before age 60 can qualify for Standard Select.

Dig deeper. Find the best rate.

<sup>1</sup>Does not apply to TrueTerm policies >\$5,000,000 or to reckless driving or DUI.

<sup>2</sup>DUI and reckless driving excluded.

The niches listed above are provided as a summary of general underwriting policies and are subject to additional limitations and requirements. For more information, contact the home office or your Marketing Organization.

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