Controlling Interest

Healthy Applicants Can Control Best Class Rates from ING Life Companies' Underwriting

Turbulent times have made a lot of people feel like they don't have enough control over their financial future. But at least your clients who are in control of their health can dictate best class rates from the ING Life Companies.

If your client is a true Standard yet meets the Preferred criteria, then he or she gets a Preferred risk class. **Put them back in control.** **Does your client monitor his or her cholesterol? Or blood pressure?** Healthy applicants deserve Best Class rates on Underwriting.

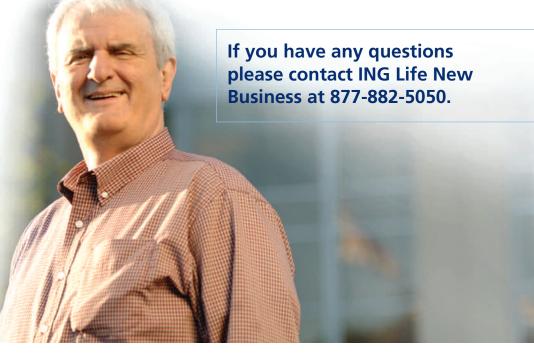
We define a true Standard applicant as one whose medical history requires no debits over +25. If this same applicant meets all of our Super Preferred criteria... then ING Life Companies' Underwriting considers that applicant Super Preferred!

Here's an example:

(Super) Preferred Treatment: Case Study

Elliot Parson is a 62 year old computer analyst with Type 2 diabetes. He was diagnosed less than 5 years ago, and his commitment to taking his oral diabetes medication has been excellent. Other than his diabetes, the balance of Elliot's medical history is favorable and there are no associated complications with the diabetes. He otherwise meets all of our Super Preferred criteria...so despite his Type 2 diabetes, the ING Life Companies will approve Elliot's policy at Super Preferred.

Make sure you're continuing to get Full Coverage on the underwriting opportunities where ING is competitive.



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