



**OUR
LIVING
LEGACY**

Carrier Underwriting Matrix Guide

	American National	Foresters Express	LSW	Phoenix Express	Phoenix Term	Sagicor	Ameritas
Ages	18 - 65	to age 80	18-65	18 - 80	18 - 80		
App Type	E-app ONLY	E-app	E-App ONLY	E-App ONLY	E-App ONLY	E-app ONLY	
APS	YES (they may order)	NO	YES (they may order)	NO	YES (they may order)		
Convertible	YES	YES	YES	YES	YES	YES	
Coverage amount	age 18-54 \$1M age 55-65 \$250k	\$400k to age 55 \$150k to age 80	Term to \$250K* IUL to \$1M based on age	\$25,000 to \$400,000 (based on age)	\$25,000 to \$400,000 (based on age)	18-65 \$500k	
Diabeties	NO	Yes, type 2 only	NO, ok for IUL (see guidelines)	YES, More severe cases allowed	Only 1 Med, diabetics diagnosed after age 40	Yes to Oral Med diabetics diagnosed after age 40	
High Blood Pressure	Yes (1 med after age 45)	Yes, multiple meds ok	Yes (1 med after age 40)	up to 3 meds	Yes, 1 med	Yes	
Phone Aps			Over \$500k				
Pricing	Best Pricing / Strict underwriting	Good	Good, Great for IUL	Good	Very Good, strict underwriting		
Product	Term & GUL	Term, UL	Term & IUL	Term	Term	Term for Life-(GUL)	
Riders - Included	Critical, Chronic, & Terminal Illness	Critical, Chronic, & Terminal Illness, waiver of premium	Critical, Critical Accident, Chronic, Terminal Illness, waiver of premium	Critical, Chronic, Terminal Illness, waiver of premium	Critical, Chronic, & Terminal Illness, waiver of premium	Chronic Only	
Simplified issue	YES	YES	YES	YES	YES	YES	
Term	10 to 30-yr term (yrs determd by age)	10 to 30-yr term (yrs determd by age)	10 to 30-yr term (yrs determd by age)	10 to 30-yr term (yrs determd by age)	10 to 30-yr term (yrs determd by age)	10 to 30-yr term (yrs determd by age)	
Underwriting	Strict- Super Healthy	Lenient	Strict- Super Healthy	Lenient	Strict- Super Healthy	Lenient	
Phone pricing App	YES	YES	YES	YES	YES	<u>No</u> Phone App for pricing	

**** Please Note, a combination of medical conditions may cause a decline with carriers. Check with carrier Help desk or your manager**

*** LSW moving to 1M May 2018**

Foresters - Express: Lenient underwriting

I have found that calling and doing a risk assessment will defiantly help with quoting the client. Foresters customer service is very helpful. That number is (877)622-4249

For Payment Plan Coverage

When you are showing your client a plan that will cover their mortgage payment for 1,2,3yrs, etc. then you can look at using a term and reducing the face amount.

Another way to do this for older people and or people with medical conditions that will not get approved through a term product you will need to look at or final expense carriers. You manager can assist you with this, so you can place that individual with the company that will cover their health issue.