

Zurich's Table Reduction Program: Works on all products – including Term

Basic qualifications for all products are:

- Up to our full retention of \$20,000,000
- Ages up to and including 70
- Permanent medical table ratings through Class F
- Non-tobacco
- BMI 18-25.4 for females and 20-27.4 for males
- BP & Cholesterol/HDL must meet at least our Preferred class
- Alcohol/drug related ratings are not eligible



UL Table Reduction

B → SNT (no rating)
C → SNT (no rating)
D → B
E → C
F → D

Term Table Reduction

B → SNT (no rating)
C → B
D → C
E → D
F → 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

Table D → Table B thanks to the Table Reduction Program

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Zurich American Life Insurance Company of New York
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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

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