

# Zurich's One Class Upgrade Program

## Available through age 70 on Permanent and Term plans

If one of the following keeps your client out of the next best class, your client may be eligible for an upgrade:

1. Cholesterol
2. Blood Pressure
3. Build
4. Family History

### Qualifications For One Class Upgrade As Follows:

1. To improve from Standard Non-Tobacco to Standard Plus Non-Tobacco, 3 of the 4 criteria on below must meet our Preferred category.
2. To improve from Standard Plus Non-Tobacco to Preferred Non-Tobacco, 3 of the 4 criteria on below must meet our Preferred Best category.
3. To improve from Preferred Non-Tobacco to Preferred Best, 3 of the 4 following criteria must be met:
  - Cholesterol - 200/4.5
  - BP - 130/80 or better
  - Build - 15 lbs. lower than our maximum from our Preferred Best chart
  - Family History - No CAD/Cancer death prior to age 70
4. To improve from Standard Tobacco to Preferred Tobacco, 3 of the 4 criteria must meet our Preferred Best category criteria.

### Real Case Win From Our Zurich Underwriting Team

#### Case Details

- 51 Year Old Male
- Cholesterol: 240/5.5
- Blood Pressure: 140/88
- Build: 5'11" / 208 lbs.
- Family History: Father passed away at age of 50 due to heart attack

#### Zurich's Offer

**Standard Plus  
due to Family History**



**Preferred Non-Tobacco  
With Upgrade Program**

We encourage you to see first-hand how good our offers can be by sending us a quick quote.  
[quick.quote@zurichna.com](mailto:quick.quote@zurichna.com)

Although Family History is not considered for applicants over age 65, it will be a consideration for purposes of qualifying for an upgrade.

MVR results, personal history, and avocation will not qualify for this program.

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**Zurich American Life Insurance Company of New York**  
**Zurich American Life Insurance Company**

## Helpful Quick Quote Guidelines:

1. Insured's age, gender and smoking status
2. A brief overview of the insured's medical history
3. If available, the insured's:
  - Cholesterol, HDL (or Cholesterol/HDL ratio)
  - Blood pressure
  - Height and weight
  - Family history

### **Zurich American Life Insurance Company of New York** **Zurich American Life Insurance Company**

Administrative Office: 7045 College Boulevard, Overland Park, KS 66211-1523  
877 678 7534 [life.zurichna.com](http://life.zurichna.com)

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In the State of New York, insurance products are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company located at its registered home address of Four World Trade Center, 150 Greenwich Street, New York, NY 10007. In all states other than New York, insurance products are issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1299 Zurich Way, Schaumburg, IL 60196.

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