

Hot Deals for Impaired Risks

For your clients who have health impairments that are likely to result in a rating, here are some hot deals that may save the day.

US Life/American General

Applicants that would be rated up to table 2 will be upgraded to Standard on Value+ IUL and GUL.

Maximum face amount \$10,000,000

Maximum age is 70

Minimum face amount is \$50,000

Security Mutual Life of NY

Non Smoking applicants will reduce a rating by 2 tables for applicants that would be rated up to table 12 on single life UL products and Whole Life products.

Maximum face amount is \$2,000,000

Maximum Issue age is 70

AXA Equitable

Applicants that would be rated table A or B will be upgraded to Standard on permanent products.

Maximum face amount \$10,000,000 single, \$20,000,000 joint life

Maximum age is 60

Minimum face amount is \$100,000

Flat extras, and applicants with adverse driving records, substance abuse history, ratable aviation, avocation, occupation, and travel are not eligible.

Our Policy is Taking Care of You

Long-Term Care | Life | Disability | Annuities | Medicare | Benefits

Affiliate Company of

