



Controlling Interest

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

If your client is a true Standard and meets the Preferred criteria, then he or she gets a Preferred rate class.
Put them back in control.



We define a true Standard applicant as one whose underwriting assessment requires no credits to achieve a Standard rate class.
Here's an example:

(Super) Preferred Treatment: CASE STUDY

Elliot Parson is a 62 year old computer analyst with Type 2 Diabetes, and he's taking control of his underwriting rates.
If...

- Elliot was diagnosed less than five years ago with diabetes
- He maintains compliance with his medication which keeps his blood sugar in excellent control
- He has no other significant medical history and has a healthy life style, and
- He meets all of ING Life Companies' Super Preferred criteria

Then it's simple - Elliot Parson will receive a **Super Preferred** rating from the ING Life Companies.

The "Controlling Interest" approach is not just on our cash value life insurance products; term life insurance products are also eligible.

If you have any questions, please contact your ING Life Companies' representative.

www.inglifeinsurance.com

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