

# Give Your Client a Better Rate Class with Our Underwriting Guidelines!

While the competition is placing clients in a Standard rate class, you may have the opportunity to place them in an ING Preferred Class, and save yourself time with any of our Top 10 Underwriting Guideline Advantages!

## Top 10 Underwriting Guideline Advantages

### Cholesterol

- 1 ING Life Companies do not exclude treatment for cholesterol from our Super Preferred rate class.
- 2 Total cholesterol and cholesterol ratio are tiered by age and relationship of total cholesterol to the cholesterol ratio for all preferred rate classes.

### Family History

- 3 Family history of cancer is not considered in either the applicant's parents or siblings in any of our preferred rate classes.
- 4 Family history of cardiovascular disease is only considered for parents, not siblings. Our preferred criteria considers death in parents from cardiovascular disease, not disease onset, which is different than some of our competitors.
- 5 Family history of Preferred qualifications applies if the proposed insured is age 59 or less.

### APS Guidelines

- 6 Our APS guidelines for ages 18-60 do not include routine Age and Amount APS ordering. APS's are ordered for cause only.

### Mortality Credit Profile

- 7 If your clients show indicators of a healthy lifestyle, they may earn credits that offset the risk of some medical impairments! The new parameters apply to cash value life insurance applications with a face amount of \$5 million for applicants age 18-75, and \$3 million for applicants 76-80.

### Tobacco

- 8 Occasional cigar use is considered for non tobacco rates (even Super Preferred) if applicant smokes no more than one cigar a week with a negative urine specimen.
- 9 Non tobacco usage is considered for our Select rate class with 24 months of non tobacco usage and for our Standard rate class at 12 months of non tobacco usage.

### Standard to Preferred Philosophy

- 10 If your client receives a Standard risk assessment without applying credits, then they will be eligible to receive any of the Preferred rate classes if they meet the criteria.

Call your Underwriting Team at 877-882-5050 today!

**FULL  
COVERAGE**   
Underwriting Strengths

Life insurance products are issued by ReliaStar Life Insurance Company (Minneapolis, MN), ReliaStar Life Insurance Company of New York (Woodbury, NY) and Security Life of Denver Insurance Company (Denver, CO). Variable life products distributed by ING America Equities, Inc., 1290 Broadway, Denver, CO 80203. Within the state of New York, only ReliaStar Life Insurance Company of New York is admitted and its products issued. All are members of the ING family of companies.

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