FULL COVERAGE

ING Life Companies' Underwriting Strengths

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Somebody call for a doctor?

Underwriting Credits Available for Healthy ING Life Companies' Applicants

Starting March 1, 2009, ING Life Companies' underwriters began using the new mortality crediting profile when underwriting new business submissions. If your clients show indicators of a healthy lifestyle, they may earn credits that offset the risk of some medical impairments!

Prospective clients should be visiting the doctor every few years if they're hoping for an improved rating on their underwriting applications. If they exercise regularly, don't smoke and drink in moderation, these clients are looking at a possible underwriting credit that could make a huge difference in their mortality rating.

The ING Life Companies now offer mortality credits for clients who fit positive criteria for:

- **alcohol use** (1-7 servings per week)
- **education** (college degree)
- **routine medical doctor visits** (healthy results; two visits in the past four years)
- **life-time nonsmoker** (or quit tobacco use more than 30 years ago)
- **favorable cardiac tests** (echocardiogram, treadmill, etc.)
- **regular exercise** (tracked over the past two years (ex: 30 minutes four times per week))

The new parameters apply to cash value life insurance applications with a face amount of $5 million and below, for applicants from age 40 to age 80.

Make sure you know where ING is competitive. If you have any questions please contact ING Life New Business at 877-882-5050. Thank you for your continued trust and partnership with the ING Life Companies.

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FULL COVERAGE
Underwriting Strengths

Rest Easy.

Healthy Applicants Can Control Best Class Underwriting Rates

Put your clients back in control.

If he or she is a true Standard and meets the Preferred criteria, then that applicant will get a Preferred risk class.

Don't forget: the "Standard to Preferred" approach is not just on our cash value life insurance products; term life insurance products are also eligible.

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

Controlling Interest: CASE STUDY

Larry Flynn is a 56 year old accountant with moderate sleep apnea, and he's taking control of his underwriting rates. If...

- Larry's sleep apnea has been well-controlled for over a year
- He maintains documented evidence of compliance with CPAP
- He has no other symptoms or significant medical history and has a healthy life style
- He meets all of ING Life Companies' Super Preferred criteria

Then it's simple - Larry Flynn will receive a Super Preferred rating from the ING Life Companies.

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

www.inglifeinsurance.com

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