

Joline Associates' Underwriting Update

CALL 800.203.2797 TO DISCUSS YOUR NEXT CASE

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| American General: | Underwriting Advantages <ul style="list-style-type: none">Click here to learn more about American General's competitive underwriting involving tobacco and cholesterol. |
| American National: | Progressive Underwriting <ul style="list-style-type: none">American National offers more progressive underwriting in the following conditions: Prostate Cancer, Coronary Artery Disease, Surgical Treatment for Obesity, Anemia, Foreign Travel, Obesity, Diabetes. Click here to learn more. |
| AVIVA: | Underwriting For YOU <ul style="list-style-type: none">Click here to learn more about AVIVA's new underwriting program available exclusively for TMA members. |
| Banner: | MediGuide America <ul style="list-style-type: none">Should an insured be diagnosed with a qualifying life threatening condition or disease, they will collect and assemble all medical records and obtain a medical second opinion. Click here for the Program Announcement. |
| Genworth: | Recreational Scuba Diving <ul style="list-style-type: none">Preferred Best Non-Nicotine Use (without a flat extra) is available to depths of 100 feet. No caves, wrecks, retrievals, ice, search & rescue |
| ING: | Underwriting Credits Available for Healthy Clients <ul style="list-style-type: none">Your clients could receive underwriting credits from ING based on the following criteria: alcohol, education, non-smoker, regular exercise and more. Click here to learn more. |
| MetLife: | External Term Conversion Program <ul style="list-style-type: none">Clients who own an in-force term policy issued standard or better in the last 60 months by one of these companies are generally eligible for the program. |
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| Mutual/United of Omaha: | Top 12 Reasons to Choose Mutual of Omaha <ul style="list-style-type: none">Click here to learn why Mutual's competitive underwriting may be the best fit for your clients.<i>Don't forget</i> - Electronic recruiting postcard available. View postcard. |
| North American: | New Underwriting Guidelines <ul style="list-style-type: none">Click here to view North American's new updated underwriting guidelines. |
| Prudential: | Aggressive Build Chart <ul style="list-style-type: none">64% of Americans are overweight or obese. Prudential offers competitive underwriting with their build chart. View the guidelines. |
| | <ul style="list-style-type: none"> |
| Transamerica: | Transcend <ul style="list-style-type: none">Transamerica now offers more flexibility with these conditions. |
| West Coast Life: | Diabetes <ul style="list-style-type: none">Your clients with diabetes may qualify for Standard. Click here to learn more. |

CALL 800-203-2797 FOR INFORMATION AND ANSWERS TO YOUR QUESTIONS.