



# Updated guidelines may allow for more preferred class opportunities

We've updated our underwriting guidelines for applicants with **mildly elevated liver enzymes** who have no known history or inclination of alcohol misuse or liver disease. In cases where elevations may be related to benign causes such as medications or supplements, for example, eligible applicants may now qualify for preferred risk classes.

## Let's take a look at an example:

### Applicant snapshot:

- Male, age 36, applying for \$750,000 of 30-year term
- The applicant discloses he drinks 3-4 drinks per week, no tobacco use
- Build: 6'6", 243 lbs
- Blood pressure: 138/82 (Preferred range)
- Lab results: 2 liver enzymes were elevated 1.2 times normal
- Hepatitis B & C: Negative

# Comparing the underwriting outcomes

**Prior guideline outcome: Standard** due to multiple abnormal liver enzymes

**New guideline outcome: Preferred Non-tobacco** due to blood pressure as liver enzymes meet the preferred criteria.<sup>1</sup>

**Note:** This enhancement does not mean all applicants with mildly elevated liver enzymes will qualify for a preferred rating; each case is still evaluated holistically.

This update reflects our commitment to evaluating current medical research and delivering competitive solutions to your clients.

If you have a case in mind or want to explore how this update may apply, contact your dedicated sales team.



PREPARE  
PROTECT  
SECURE

1. This is a hypothetical example for illustrative purposes only.

Features and availability may vary by state.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

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