

# Brokers National Life Assurance Company

## Underwriting Guidelines

### PRD TERM LIFE

- ❖ Primary Insured & Spouse Issue Ages: 18 - 65
- ❖ Dependent Children Issue Age: Up to Age 18
- ❖ Individual 10 Year Level Term Life Insurance
- ❖ Issue Amounts of: \$10,000 - \$50,000
- ❖ Guaranteed Renewable to age 70
- ❖ Available to Groups of 3\* or More

***Underwriting Requirements:***

- Complete application form # COMBO-6(2004).1\*\*
- No medical exam required
- This policy is simplified issue
- If medical information is required, the proposed insureds will be notified and responsible for the cost

\* Some states minimum enrollment is 2 employees

\*\* Form # may vary by state. Check your state for correct form. [www.bnlac.com](http://www.bnlac.com)

### FAMILY PROTECTOR TERM LIFE

- ❖ Primary Insured & Spouse Issue Ages: 18 - 65
- ❖ Dependent Children Issue Age: Up to Age 18
- ❖ Individual 5 or 10 Year Level Term Life Insurance Available
- ❖ Minimum Issue Amount: \$10,000
- ❖ Guaranteed Renewable to age 70
- ❖ Available Individually or to Groups

***Underwriting Requirements:***

- Complete application form # ITLA(2009) \*\*

Amount of Insurance	Issue Ages 18 – 40	Issue Ages 41 – 50	Issue Ages 51 – 65
\$10,000 - \$50,000	None	None	APS
\$50,001 - \$100,000	None	Paramed, USL	Paramed, USL
\$100,001 - \$150,000	Paramed, USL, Blood Profile	Paramed, USL, Blood Profile	Paramed, USL, Blood Profile

*For amounts of insurance greater than \$150,000, please contact our Underwriting Department.*

- ❖ NONE means there are no automatic medical requirements
- ❖ USL means a Urine Specimen will be collected by a paramed company and sent to the lab.
- ❖ APS means when we receive the application in our office, an Attending Physician Statement will be ordered from the proposed insured's doctor
- ❖ A Paramedical Exam, USL and Blood Profile can be completed by a paramed company

We reserve the right to request any requirements determined necessary to properly appraise the risk

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