

MONTHLY SPOTLIGHT

May 2016



ZURICH

UNDERWRITING NICHES

Preferred Best is possible for elevated LFT's and Sleep Apnea

Some cases of non-obstructive CAD can be considered at Standard or better

No treadmill requirement or EKG's through \$5M

Certain Personal History of Cancer Available at Preferred (i.e. DCIS Breast, Testicular, Thyroid, Prostate, Melanoma, etc.)

Preferred consideration for Diabetics

Preferred consideration for TIA

NT Pro BNP
40-59: 1,000 60-70: 1,200
71-75: 1,500 76-85: 2,000

They do not stack ratings on unrelated medical impairments

Use of multiple manuals for more favorable underwriting outcome (i.e. Prostate Cancer Standard vs. Decline)

Aviation - Preferred Best available

Scuba - Preferred Best

SALES OPPORTUNITIES

Zurich Index UL

-Offers an optional Lapse Protection Period Extension Rider (LPPE Rider) that extends the guaranteed death benefit near or beyond life expectancy, while still providing significant cash value that can be leveraged as your clients' future needs change

-Competitive target premiums that roll indefinitely

Zurich Fixed UL

"Spreadsheetable priced"
Long term DB guarantee
Rolling targets

Zurich Term

-Provides your client with the contractual right to convert to any Zurich permanent product until the earlier of attained age 75 or the 5th policy anniversary, even the Zurich Survivor Index UL™

-Able to convert with no evidence of insurability

Loan Rescue

-Up to 90% loan
-Loan spreads: 1% yr 1-9; 0% 10+
-Strong cash potential
-Lifetime rolling targets

PRODUCT/RIDER FEATURE

Zurich Survivor Index UL

-Effective estate planning tool, more cost efficient than an individual policy
-Competitive internal rate of return on future death benefits and policy values
-Flexibility through optional riders such as the Lapse Protection Period Extension Rider and the First to Die Rider

Zurich Index UL

-Guaranteed, income-tax free, no-lapse death benefit guarantee
-Competitive internal rate of return on future policy values
-Premium financing

Zurich Term

-Provides valuable death benefit protection with level premiums available in three durations (10, 15, 20 years)
-Premiums are guaranteed for the level premium period selected

No modal factors on premiums

For more information, please contact your brokerage manager.

FIRST AMERICAN
Insurance Underwriters

460 HILLSIDE AVENUE | NEEDHAM, MA 02494
T 781.449.6800 | F 781.449.7694 | WWW.FAIU.COM