

From the Desk of

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We have recently improved our underwriting requirements, making it even easier for your clients to get the coverage they need.

Effective January 1, 2019:

- We removed the NT-Pro BNP and EKG requirements for certain ages and face amounts.
- We are no longer requiring MD exams. Clients who previously needed to complete an MD exam will now only need a Paramed exam.

Our [Life Underwriting Guidelines booklet](#) and [LTC Rider Information and Underwriting Guide](#) have been updated with the new requirements. These new guides can be ordered through your normal supply channels.

We appreciate your business and are committed to providing you with the best underwriting service possible. If you have any questions, don't hesitate to contact your Sales Director or our Life Underwriting Team.

