

Subject Line:

[Get up to date on our improved underwriting guidelines](#)

We're making some underwriting improvements

Let's go over our new underwriting guidelines

Learn about our new underwriting updates

Preheader:

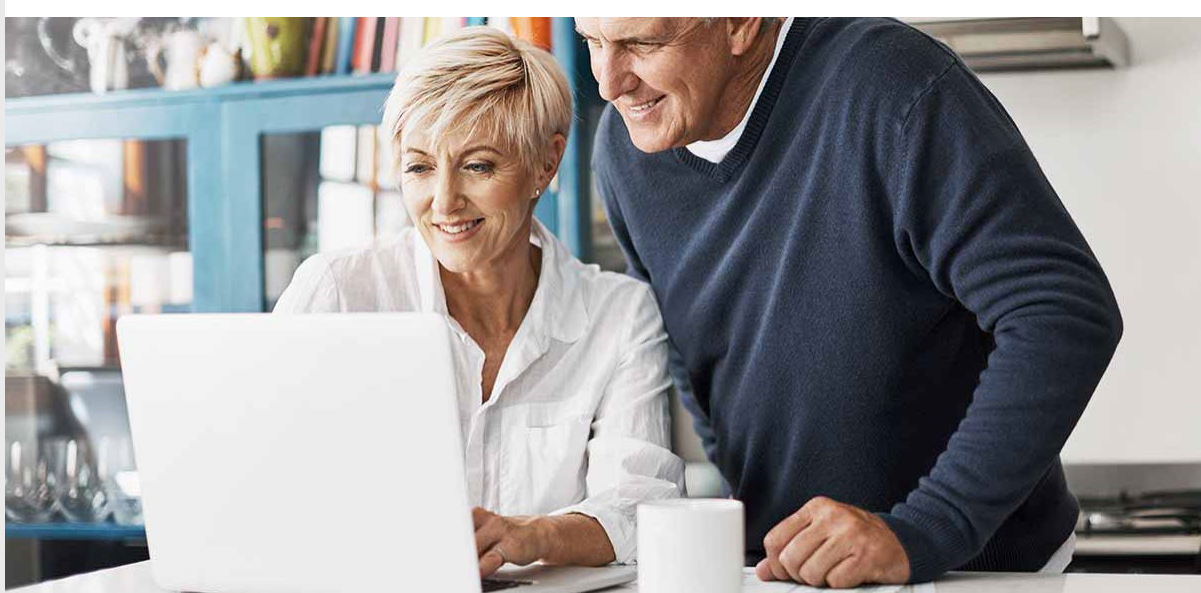
See some of the highlights from our forthcoming underwriting guidelines update

[See what's changing with our new and updated underwriting guidelines](#)

New underwriting guidelines come into effect on May 10<sup>th</sup>



## Our underwriting guidelines are improving on May 10<sup>th</sup>



Starting May 10<sup>th</sup>, 2023, we'll be introducing some new updates to our Underwriting guidelines and requirements.

### Here are some of the improvements we're making:

#### Family history

Our Select Preferred underwriting criteria will no longer factor in whether a client's parent or sibling had an incidence of cancer, heart disease or cardiac condition prior to age 60 — only whether they died prior to age 60.

**This means more clients with a family history of cancer or heart disease will qualify for Best Class.**

#### Dual manual approach for build

We'll be discontinuing our internal build chart in favor of using the best result achieved from either of our reinsurance manuals. Credits can be applied in some cases with other favorable risk factors.

#### Senior build

Implementing minor adjustments to Select Preferred and Preferred build cutoffs for applicants aged 71 and up.

#### PLUS — accelerated program throughput

We're making behind the scenes adjustments to our Protective Life Underwriting Solution (PLUS) to help more cases qualify for fluidless underwriting, including accelerating more cases at Preferred rates.



Preview our updated Underwriting Guide to familiarize yourself with these changes taking effect March 10<sup>th</sup>, 2023.

[View updates](#)



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