



LabCheck Underwriting Program

Looking to get an underwriting decision faster?

Take advantage of the Lafayette Life LabCheck underwriting program! By submitting information from a recent physical exam your client has completed, you can avoid having a paramed and fluid collection done by an examiner. This alone can save an average of 2 weeks of processing time. Below are the qualification parameters, submission guidelines and a checklist to help you get your business processed faster!

Qualification Parameters

- › Issue ages: 25–60
- › Face amounts: Up to \$10 million
- › All fully underwritten permanent life products can be considered
- › Ownership: Must be owned by insured, insured's spouse, or personal trust
- › Insured must be a US citizen or valid green card holder
- › Professional athletes, celebrities, government officials, and foreign nationals are not eligible
- › Risks must be standard or better

Submission Guidelines

- › For e-apps, include requirements as an attachment to the application. This can be done in the "additional information" section in iGO
- › For paper applications, send copies of physical with application submission
- › **Do not order exams at the time of application**
- › APS will be obtained for face amounts of \$2 million and greater
- › Fluidless program is not available with other special underwriting programs (e.g. table shave program)

Requirement Checklist

Send in the **complete** physical examination that was done in the last 12 months. This must include:

- Measured height, weight, blood pressure, and pulse
- Medical and family history
- Tobacco, alcohol, and drug use history
- Age appropriate physical examination
- Blood work including:
 - Blood sugar, hemoglobin A1C, kidney function, liver function and blood lipids (ie cholesterol, HDL, LDL) and complete blood count
- Urinalysis
- Diagnostic tests performed as a result of the examination must be provided or results documented
- EKG
 - Ages 41–50: Face amounts \$5M–\$10M
 - Ages 51–60: Face amounts \$1M–\$10M

Questions? Call the Sales Desk at 866.937.5542 and let's discuss your case today.

Life insurance products are not bank products, are not a deposit, are not insured by the FDIC, nor any other federal entity, have no bank guarantee and may lose value.

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