



Lafayette Life Healthy Credits

Reward your client's health with improved rate classes!

Lafayette Life recognizes that applicants who work hard to maintain their health should be rewarded. Effective August 12, 2024, new applicants for all fully underwritten permanent life insurance products who exhibit evidence of healthy lifestyles and conditions are eligible to receive offers of up to **two rate class improvements!**

Example

 <p>Client A applies for coverage and is in good general health, receiving an offer of Standard.</p>	 <p>Client B applies for coverage and is also in good health, but has significant evidence of regular preventative care and a healthy lifestyle, earning an offer of Super Preferred.</p>
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Clients who are eligible for Healthy Credit consideration:

- › Ages 18–60
- › Applying for a minimum risk amount of \$100,000
- › Applying for a maximum risk amount of \$10,000,000¹
- › Earning non-tobacco ratings through table D/4 achieved through traditional underwriting

Clients are NOT eligible with any of the following conditions:

- › History of cardiovascular disease or stroke
- › Insulin treated diabetes
- › Have earned any flat extra rating
- › History of invasive cancer²
- › History of alcohol or drug abuse
- › Criminal history

Healthy Credits do not reduce offers with table ratings to standard. All eligible clients are automatically considered for healthy credits while undergoing underwriting. **Call today for an illustration!**

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

¹ Includes total coverage in force and applied for with any Western & Southern Financial Group company.

² Does not include basal or squamous cell skin cancer currently rated standard.

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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