



Sherlock Underwriting Program

Discover the Sherlock Underwriting Program

The **Sherlock Underwriting Program** allows LBL's underwriters the opportunity to apply select underwriting credits for a variety of medical impairments. If the applicant is compliant with their physician's advice, has routine medical follow-up to control their health situations and have a regular exercise program, then Sherlock can help the applicants qualify for a better underwriting rate.

Guidelines include *(but are not limited to):*

- Applicable to fixed and variable life plans
- Ages 25 – 69, rated Table 1 – Table 6
- The maximum number of credits allowed is up to 4 tables
- Both insureds can benefit on joint life plans
- Sherlock applies to cases with face amounts from \$100,000 to a maximum of \$5 million
- Sherlock doesn't allow for credits on applicants with stroke, cancer, alcohol or drug histories or a combination of coronary artery disease and diabetes. It isn't available on cases with flat extra ratings and no 'standard to preferred' classifications will be permitted.

Sherlock allows additional credits for:

- Normal treadmill stress tests
- Blood pressure levels
- Homocysteine levels
- A regular exercise program
- Normal ultra-fast heart scan
- Normal echocardiograms
- Height and weight
- Family history
- Regular annual exams and follow-up
Cholesterol and HDL ratios

Take advantage of LBL's Sherlock Underwriting Program and see how non-standard or rated applicants can end up with competitive life insurance quotes.

This information is provided as a summary of the Sherlock Underwriting Program. For complete details, including additional limitations and requirements, contact the home office or your Marketing Organization.

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