

Field Underwriting Criteria Guide

Agents can help increase odds of an automated offer by doing effective field Underwriting. This product, and process, is designed for individuals possessing standard or better mortality. Individuals with adverse mortality indicators should seek a different product.

Pre-Qualification Criteria

- » Build is Standard or better*
- » US Citizens and lawful permanent residents
- » Valid driver's license
- » Occupation (Employed or student, stay at home/retired)
- » Meet financial underwriting guidelines
- » No criminal history (felonies)
- » Not disabled or receiving disability benefits
- » Never been rated or declined for life or disability insurance
- » No serious medical impairments



Serious Medical Conditions

- | | |
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| » Alcohol/Drug abuse and/or treatment | » Parkinson's Disease |
| » Huntington's Disease | » Congestive Heart Failure |
| » Amyotrophic Lateral Sclerosis (ALS) | » Pancreatitis (Chronic) |
| » Kidney Disease (Chronic) | » Diabetes |
| » Alzheimer's Disease, Cognitive Disorder, Dementia | » Paraplegia/Quadriplegia |
| » Lupus | » Depression |
| » Atrial Fibrillation | » Schizophrenia |
| » Lynch Syndrome | » Major depression (hospitalization) |
| » Bipolar Disorder | » Stroke/Transient Ischemic Attack (TIA) |
| » Multiple Sclerosis | » Emphysema/Chronic Obstructive Pulmonary Disease |
| » Cancer (excluding basal cell carcinoma/BCC) | » Suicide Attempt |
| » Muscular Dystrophy | » Heart or Vascular Disease |
| » Cardiac Arrhythmia including Atrial Fibrillation | » Ulcerative Colitis |
| » Organ Transplant Recipient (excluding Cornea) | » HIV/AIDS |
| » Cirrhosis | |



*Review Agent Underwriting guide for more details

Turbo Term, Individual Level Term Life Insurance, is issued on Policy Form Series ICC21-21TL, and Rider Form Series ICC21-R21ADD, ICC21-R21ADB, ICC21-R21CHILD, and ICC21-R21WP by Guarantee Trust Life Insurance Company (GTL), Glenview, IL. This product's availability, features, riders and terms under which coverage may be continued in-force or discontinued vary by state. Certain exclusions and limitations apply. For cost and complete details of coverage, please contact us.