

CILC Bulletin

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Update to Underwriting Requirements

We have now made it easier for you to get CILC cases approved, so that you can start collecting your commissions even faster. Starting immediately we have made the following changes to our underwriting requirements:

- ✓ Inspections will be required for face amounts over \$250,000 for Colombia and over \$500,000 for all other countries
- ✓ Financial reports from a CPA will be required for all cases over \$2,000,000

NEAREST AGE	\$50,000**-\$100,000	\$100,001-\$150,000	\$150,001-\$250,000	\$250,001-\$500,000***	\$500,001-\$2,000,000	\$2,000,001 - \$5,000,000
18-45	Non-med, DBS	Non-med, DBS	DBS, Paramed	DBS, Paramed <i>INSP (For Colombia Only)</i>	BP, HOS, MD Exam, APS, EKG, INSP, Financial Questionnaire*	BP, HOS, MD Exam, APS, Stress EKG, INSP, Financial Report & Questionnaire
46-50						
51-60	DBS, Paramed	DBS, Paramed,	DBS, Paramed, APS	DBS, Paramed, EKG, APS <i>INSP (For Colombia Only)</i>		
61 & UP	DBS, Paramed, EKG, APS	DBS, Paramed, EKG, APS				

APS- Will be ordered as stated above and at the underwriter's discretion. Following impairments will require an APS:

Alcohol abuse, cancer, coronary artery disease, crohn's disease, diabetes, drug abuse, emphysema, epilepsy, heart attack, liver disorders, mental/emotional disorders, rheumatoid arthritis, ulcerative colitis, hypertension, paralysis, Alzheimer's, cardiac disorders, stroke, and recurrent asthma.

* Financial Questionnaire is recommended at \$500,000+ but not required until \$1,000,001

** Face amounts of \$50,000-\$99,999 only apply to UL product

*** Inspection Reports are needed for cases over \$250,000 in **Colombia**

DBS-Dried Blood Spot, BP-Blood Profile, HOS-Urinalysis, INSP-inspection, APS- Attending Physician's Statement

Requirements are subject to change without notice and at underwriter's discretion

CNA INTERNATIONAL LIFE

KEY TO BULLETIN TOPICS: TRM (Term), WL (Whole Life), UL (Universal Life), VAR (Variable), IR (Impaired Risk), OL (Other Life), ANN (Annuities), ADM (Administration), ADV (Advertising), CMPL (Compliance), MAR (Marketing), SFT (Software), UW (Underwriting)