

Competitive Build

Legal & General America has improved standard and substandard build charts.



CASE STUDY 1

Female, Age 62, \$100,000, OPTerm 15

Scenario:

- Build 5' 4"
- Weight 221 lbs.

Underwriting Rating:

Using our prior build guidelines, the best class this proposed insured could qualify for was Standard.

Credit Criteria:

- Underwriter utilized 3 of 7 available credit criteria:
- No tobacco use in the past 10 years
 - Cholesterol/HDL ratio of 3.0
 - GGT of 15

Final Decision:

Using our current build guidelines, the case was moved one class higher and issued **Standard Plus!**

CASE STUDY 2

Male, Age 35, \$1 Million, OPTerm 30

Scenario:

- Build 5' 7"
- Weight 261 lbs.

Underwriting Rating:

Using our prior build guidelines, the best class this proposed insured could qualify for was Table 3.

Final Decision:

Using our current build guidelines, this proposed insured was issued **Standard!**

CASE STUDY 3

Female, Age 38, \$500,000, OPTerm 20

Scenario:

- Build 5' 3"
- Weight 237 lbs.

Underwriting Rating:

Using our prior build guidelines, the best class this proposed insured could qualify for was Table 4.

Final Decision:

Using our current build guidelines, this proposed insured was issued **Table 2!**