

# Zurich’s Table Reduction Program: Works on All Products – Including Term

grandad

## Basic qualifications for all products are:

- Up to our full retention of \$20,000,000
- Ages up to and including 70
- Permanent medical table ratings through Class F
- Non-tobacco
- BMI 18-25.4 for females and 20-27.4 for males
- BP & Cholesterol/HDL must meet at least our Preferred class
- Alcohol/drug related ratings are not eligible



### UL Table Reduction

B → SNT (no rating)  
 C → SNT (no rating)  
 D → B  
 E → C  
 F → D

### Term Table Reduction

B → SNT (no rating)  
 C → B  
 D → C  
 E → D  
 F → E

## Real Case Win From Our Zurich Underwriting Team

### Case Details

31 Year Old Male (Non tobacco)  
 Has a history of bicuspid aortic valve with a valve replacement 12 years ago  
 Cholesterol 139, HDL ratio 4.0  
 BP 117/70  
 Build 6"6' and 222 lbs. (BMI of 25.7)

### Zurich’s Offer

Table D → Table B thanks to the Table Reduction Program

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We encourage you to see first-hand how good our offers can be by sending us a quick quote at [quick.quote@zurichna.com](mailto:quick.quote@zurichna.com) or an informal application (with HIPAA) at [life.underwriting@zurichna.com](mailto:life.underwriting@zurichna.com).

**Zurich American Life Insurance Company of New York**  
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