

## **UNDERWRITING**

### **THESE PLANS ARE MEDICALLY UNDERWRITTEN!!**

*The Underwriting on these plans is VERY strict.*

*Please do not submit applications for anyone with a chronic ailment, illness, disease, etc.*

*If a client is currently undergoing any kind of treatment, therapy, medication protocol, they should not apply.*

*It's the same scenario if a client wants this insurance for the purpose of beginning treatment, therapy or medical protocol. They should not apply.*

*This plan is for people free of health issues, chronic illness, disease diagnosis, etc.*

*If a client has had ANY type of surgery at all within the last 3 years, they cannot apply.*