

* Olé

GiG



UNDERWRITING REQUIREMENTS

www.olelife.com

Easy Term

- * Coverage from USD\$100,000 to USD\$5,000,000
- * Terms of 10, 15, 20, or 30 years
- * Guaranteed and level premiums
- * Simplified medical evaluation
- * Easy application process, through our digital platform
- * Option to add Living Benefits.

Ages of Emission			
EasyTerm 10	EasyTerm 15	EasyTerm 20	EasyTerm 30
18 - 75 years old	18 - 70 years old	18 - 65 years old	18 - 55 years old



Medical requirements

Easy Term

Age	\$100,000 - 350,000	\$360,000 - 500,000	\$510,000 - 750,000	\$760,000 - 1,000,000	\$1,010,000 - 2,000,000	\$2,010,000 - 5,000,000
18 - 45					 	 
46 - 55					 	 
56 - 65				 	 	 
66 - 75			 	 	 	  

FINANCIAL QUESTIONNAIRE INCLUDED IN THE APPLICATION

Last year's tax return and/or 12 months of bank statements.

Tax returns for the last 2 years and 12 months of bank statements.



Check-up by the client's doctor

1. General interview and physical examination conducted by the applicant's physician as part of the client's annual general medical check-up.
2. Copies of blood chemistry and complete blood count results.
3. HIV test.
4. Men over 55 years of age should have a prostate-specific antigen (PSA) test.
5. Depending on age and coverage amount, it may include a urine test and a resting electrocardiogram (ECG).

The Personal Medical Check-up is valid for 12 months if the results are normal; otherwise, it will only be valid for 6 months.

- Olé does not cover the costs of the check-up performed by the client's personal physician.

Tests by the doctor and laboratory of Olé

1. An interview and physical examination conducted by a doctor contracted by the Olé network.
2. Laboratory tests (complete blood count and complete blood chemistry) performed in a laboratory of the Olé network.
3. Men over 55 years of age should have a prostate-specific antigen test.
4. Depending on age and coverage amount, coverage may include a urine test, additional blood tests, resting or stress EKG, echocardiogram, and abdominal ultrasound performed by a provider contracted by Olé.

Olé will coordinate and cover the cost of the Medical Examination within the Olé provider network.

Video Conference Interview

Interview conducted by the evaluation team via video call

How will this process work?

1. Once the request is completed, the customer will be able to schedule a date and time.
2. Once the appointment is confirmed, the client will receive reminders with the video call link to connect.
3. The Advisor will be informed at each step of the process by email.

Some applications will be randomly selected by the system for an interview.

Financial information:

The online application includes additional questions about the applicant's financial information where we need you to confirm:

- Total annual income (salaries, bonuses, commissions, rents, etc.) for the last two years
- Estimated Assets and Liabilities

Glossary:

Blood chemistry consists of glucose, glycosylated hemoglobin (HbA1c), urea, creatinine, uric acid, total cholesterol, HDL, LDL, triglycerides, direct and indirect bilirubin, AST, ALT, GGT, alkaline phosphatase, albumin, and globulin.

Master Term

- * Coverage from USD\$1,100,000 to USD\$10,000,000
- * Terms of 10, 15, 20, or 30 years
- * Guaranteed and level premiums
- * We simplify the management of appointments for medical examinations
- * Easy application process, through our digital platform
- * Option to add Living Benefits

Ages of Emission			
MasterTerm 10	MasterTerm 15	MasterTerm 20	MasterTerm 30
18 - 75 years old	18 - 70 years old	18 - 65 years old	18 - 55 years old



Medical requirements

Master Term

Age	USD 5,100,000 - 10,000,000
18 - 40	   
41 - 50	   
51 - 60	   
61 - 75	   

Tax returns for the last 2 years and 24 months of bank statements.



Tests by the doctor and laboratory of Olé



Video Call Interview



Proof of Income



EKG at rest



Stress EKG



Tests by the doctor and laboratory of Olé

- Medical examination
- Urine test
- HIV, nicotine, and cocaine
- Blood chemistry
- Complete blood count
- Hepatitis markers (B and C)
- Prostate-Specific Antigen*
- Declaration of the Attending Physician (APS)
- Erythrocyte sedimentation rate (ESR)

*Prostate Specific Antigen applies to men over 50 years of age.

*Olé handles the appointment coordination and payment directly with the doctor and laboratory.



Proof of Income

Applicant's financial information where we need you to confirm:

- Total annual income (salaries, bonuses, commissions, rents, etc.) of the last two years.
- Estimated Assets and Liabilities.
- Tax returns for the last 2 years.
- 24 months of bank statements.

All Master Term policies require: A video conference interview and a letter from the advisor.

Agent's Cover Letter:

A document written by the Advisor, formally introducing the client to the company, with a brief description of their occupation, moral character, hobbies, professional and social reputation, and general information about their family structure, indicating how well and for how long they know the client. It also explains the need for insurance and how the requested coverage amount was determined, including any policies currently in force with other companies and applications submitted to other companies that are still pending approval, justifying how the beneficiary's finances would be affected in the event of the applicant's premature death.

If the purpose of the coverage is not family-related, additional details must be provided. Any relevant, sensitive, or even confidential information known to the Advisor must be included in this letter.

*If the policy owner or the person paying the premium is a different person from the proposed insured, the reason must be explained.
*The letter must be dated and signed by the Advisor.



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