



# UNDERWRITING REQUIREMENTS



# Easy Term

- \* Coverage from USD\$100,000 to USD\$1,000,000
- \* Terms of 10, 15, 20, or 30 years
- \* Guaranteed and leveled premiums
- \* Simplified underwriting
- \* Easy application process, through our digital platform
- \* Option to add Living Benefits

Ages of <b>Issue</b>			
EasyTerm 10	EasyTerm 15	EasyTerm 20	EasyTerm 30
Age 18 - 75	Age 18 - 70	Age 18 - 65	Age 18 - 55

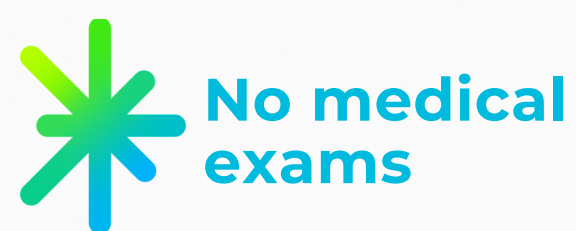
\* Olé



# Medical requirements

## Easy Term

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



No medical exams



Copy of routine medical checkup



Tele-underwriting



Medical exam, laboratories, EKG



Financial information



### Copy of routine medical checkup

Interview and general physical examination by the applicant's physician that has been performed within the last 12 months\*.

Include copies of the results for:  
Blood chemistry  
hemogram (blood count)  
urine test

\*Abnormal results: examination performed in the last 6 months.

\*Men over 55 years of age should have a prostate-specific antigen test.

\*There is no reimbursement for check-up costs if it is with a personal doctor



### Tele-underwriting

Interview conducted by the evaluation team via video call

How will this process work?

1. Once the application is completed, the client will receive an email from our team with a link 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 every step of the process by email.



### Medical exam, laboratories, EKG

Exams by Approved Olé Doctor:

- Complete blood count (CBC)
- Blood chemistry
- Prostate Specific Antigen (PSA)
- Urine
- EKG

Olé is responsible for coordinating the appointment and payment directly with the provider.



### Financial information

The online application includes additional questions about the applicant's financial information where we need confirmation of the following:

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

### Glossary:

**Blood chemistry** consists of Glucose, glycated hemoglobin (HbA1c), urea, creatinine, uric acid, total cholesterol, HDL, LDL, triglycerides, direct and indirect bilirubins, TGO (AST), TGP (ALT), GGT, alkaline phosphatase, albumin and globulin

# Master Term
























- \* Coverages from USD\$1,100,000 to USD\$10,000,000
- \* Terms of 10, 15, 20, or 30 years
- \* Guaranteed and leveled premiums
- \* Simplified coordination of appointments for medical exams
- \* Easy application process, through our digital platform
- \* Option to add Living Benefits

Ages of <b>Issue</b>			
MasterTerm 10	MasterTerm 15	MasterTerm 20	MasterTerm 30
Age 18 - 75	Age 18 - 70	Age 18 - 65	Age 18 - 55



# Medical requirements

## Master Term

Age	1,100,000 - 1,900,000	2,000,000 - 10,000,000
18 - 40	 	  
41 - 50	  	  
51 - 60	  	  
61 - 75	  	  



Medical exam



Financial information



Resting EKG



Stress EKG



### Medical exam

- Medical exam
- urine test
- HIV, nicotine and cocaine
- Blood chemistry
- Complete blood count
- Hepatitis markers (B and C)
- Prostate Specific Antigen\*
- Attending Physician Statement (APS)
- Erythrocyte sedimentation rate (ESR)

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

\*Olé is responsible for coordinating the appointment and payment directly with the doctor and laboratory.



### Financial information

Financial information of the applicant where we need you to confirm:

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

\*Evidence of the declared information will be requested

**All Master Term policies require:** Tele-underwriting video call and advisors letter.

### Advisor Presentation Letter:

Document written by the Advisor, in which the client is formally introduced to the company, with a brief description of his or her occupation, moral character, hobbies, professional and social reputation, and general information about his or her family structure indicating how well he or she knows the client. and since when. Also explain the need for the insurance and how the amount of insurance requested was determined, including policies you have in force with other companies and applications that have been submitted to other companies and are still pending approval, justify how finances would be affected. of the beneficiary in case of premature death of the applicant.


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

- \*If the owner of the policy or the person who pays the premium is a person other than the proposed insured, the reason must be explained.
- \*The letter must be dated and signed by the Advisor.

# Thank you!



## Contact us

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