



GLOBAL LIFE UNDERWRITING

3655 Torrance Boulevard, 3rd Floor
Torrance, California 90503
Tel: (310) 295-4960 | Fax: (866) 334-5007
www.GLULLC.com

SERVICES AND PRICING

GLU Offers CARAT™ Compliant Life Expectancy Reports (LERs) and Policy Valuations (PVs)

LER - Life Expectancy Report (\$325) – *Medically underwritten life expectancy report*

- Designed to determine an insured's life expectancy based on the available medical records
- Medically underwritten utilizing the Underwriting Criteria Score (UCS) system
- Shows the life expectancy calculated for each risk class
- Detailed summary of medical risk factors
- A Policy Valuation Report can be added for **\$150**
Standard Delivery: 10 Business Days or Expedited: 5 Business days

PV - Policy Valuation Report (\$325) – *Calculates a policy's theoretical value*

- Matrix of policy values analyzing multiple IRR's for each risk class
- Calculates optimized annual premium schedule
- Client can select *any* valuation date
- Measures price sensitivity for changes in IRR and health status
- Easily integrates into a portfolio valuation model
Standard Delivery: 10 Business Days or Expedited: 5 Business days

Indicative LER (\$200) – *No Medical Records Required*

- Used to get a preliminary LE before a policy has been issued
- Used to update an LE on an existing policy without new medical records
- Used for quick portfolio valuations
- Risk class can be selected by client
- A Policy Valuation Report can be added for **\$150**
Standard Delivery: 5 Business Days or Expedited: 2 Business days

Impaired Risk LER (\$1,000) – *For Insureds with significantly impaired health*

- Based on extensive review of Insured's medical risk factors
- Includes confidential telephone interview with insured to more accurately assess health
Standard Delivery: 20 Business Days

Risk Assessment & Portfolio Valuation

- Call for more information

ADDITIONAL SERVICES

- | | | |
|---|-------------------|------------------|
| ▪ Expedited Indicative LER | (2 business days) | Add \$50 |
| ▪ Expedited LER | (5 business days) | Add \$100 |
| ▪ Expedited PV | (5 business days) | Add \$100 |
| <hr/> | | |
| ▪ Additional Valuation Dates in PV | | Add \$50 |
| ▪ Upgrade from Indicative to LER | | Add \$175 |
| ▪ Upgrade from LER to Impaired Risk | | Add \$800 |
| <hr/> | | |
| ▪ Tele-interview | | Add \$100 |
| (30-60 minute interview with one of our medical underwriters) | | |

To place an order, please first **set up a GLU Account** by filling out our New Account Submission form. Upon completion, you may select the 'Submit by Email' button or print and fax to (866) 334-5007. Once your account has been established, you will be able to submit cases.

If you have any additional questions, please contact Alex Richter at (310) 295-4960 or email: LER@GLULLC.com