



IUSolutions

**Innovative Tools
You Can Use**



Healthy Life Styles

Healthy Life Style programs are intended to provide clients with better ratings for those with favorable lifestyle habits and positive health history factors. These programs can help you move a client from standard plus to preferred – or from preferred to preferred plus! Talk to your marketing manager about your clients' specific history to see if one of these carriers will help you make the sale. Preferred cases are much easier to place than ones with standard ratings!

Here are the companies currently offering lifestyle programs.

- American General
- Banner
- Companion – Fit Program
- John Hancock
- Met Life - Met Edge
- LBL - Sherlock Program
- Principal Life
- Principal National Life
- Transamerica Life Companies – Transcend
- Unifi Companies
- United of Omaha – Fit Program
- United States Life
- William Penn

For more information, please email Info@InnovativeUnderwriters.com