

# Super Sherlock

## Underwriting that offers a healthy advantage

The Super Sherlock medical crediting program rewards customers who comply with physician advice, get routine medical follow-ups to control their health situations, and maintain regular exercise programs—all of which reflect better overall health.

Super Sherlock can provide improved classifications for customers with a wide range of medical issues. Rated customers can improve up to 4 tables; nonrated customers, 1 class.

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### SUPER SHERLOCK CREDITS:

- Regular annual exams and follow-up
  - Regular exercise program
  - Ideal BMI and blood pressure
  - Normal treadmill stress tests
  - Normal ultra-fast heart scan
  - Normal echocardiograms
  - Exceptional blood pressure levels
  - Favorable homocysteine levels
  - Favorable family history
  - Exceptional cholesterol and HDL ratios
  - Cancer screening conformance
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### SUPER SHERLOCK GUIDELINES APPLY TO:

- Permanent fixed and variable life plans
- Customers aged 25–69, rated Table 6 or better
- Individual or joint life plans
- Cases with face amounts from \$100,000 to \$5 million

Super Sherlock doesn't allow for credits on applicants with stroke, cancer, alcohol, or drug histories or a combination of diabetes and coronary artery disease or other atherosclerotic disease. It isn't available on cases with flat extra ratings.

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**Give customers the rates they deserve with Super Sherlock underwriting from Lincoln Benefit Life.**

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Super Sherlock is a proprietary underwriting program from LBL. To find out more about this program, contact the home office or your marketing organization.  
Fixed life insurance products are issued by Lincoln Benefit Life Company, Lincoln, NE, a wholly owned subsidiary of Allstate Life Insurance Company, Northbrook, IL.

Not FDIC, NCUA/ NCUSIF insured	Not insured by any federal government agency	Not a deposit	No bank or credit union guarantee	May go down in value
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Printed January 2011 - The most current version is available electronically at [lblsales.com](http://lblsales.com).

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