

General Electric Capital Assurance Company - VantagePoint
[Product Features](#) [Underwriting Guidelines](#) [State Approvals](#) [Underwriting Requirements](#)

General Electric Capital Assurance Company - VantagePoint Product Features

Type VantagePoint 15/20/30 is term life insurance with guaranteed level premiums for the selected initial period (15, 20, or 30 years). After that time, the policies have indeterminate premiums with annual increases through age 94. Benefits stop at the insured's age 95.

The policy owner may convert the VantagePoint term life insurance policy to a life insurance policy we make available specifically for conversion. For issue ages 60 and below, the owner needs to convert prior to the 10th policy anniversary or the insured's age 65, whichever is earlier. For issue ages over 60, conversion is available during the first five policy years only.

Conversion Options The new policy's life insurance amount must be equal to or less than the old policy's amount and may not be less than the new policy's required minimum amount. The new policy will be issued at the insured's age on the date of conversion. Evidence of insurability is not needed to convert the base policy. However, underwriting may be required to convert riders. The cash value rider cannot be converted, therefore, the return of premium feature will not apply to the new life insurance policy.

Age Nearest Birthday

Issue Ages **VantagePoint 15:** 18-65 (60 for Nicotine classes)
VantagePoint 20: 18-60 (55 for Nicotine classes)
VantagePoint 30: 18-50 (45 for Nicotine classes)

Face Amounts Min/Max Band 1: \$100,000-\$249,999
Band 2: \$250,000-\$500,000
Band 3: \$500,000+

Modal Factors Semi-annual = .50 Quarterly = .25 Monthly = .08333

Policy Fee \$60

Special Product Features Cash Value Rider
Waiver of Premium Rider
Children's Insurance Rider
Accidental Death Benefit Rider

[Back To Top](#)

General Electric Capital Assurance Company - VantagePoint Underwriting Guidelines

Preferred Best No Nicotine Use (PBNN)
Preferred No Nicotine Use (PNN)

Classes
Select No Nicotine Use (SLNN)
Standard No Nicotine Use (SNN)
Custom No Nicotine Use (CNN)
Preferred Nicotine Use (PNU)
Standard Nicotine Use (SNU)
Custom Nicotine Use (CNU)
No Nicotine Use excludes the use of nicotine and nicotine substitutes.

Re-entry

Preferred Best: No use of nicotine or nicotine substitutes in last 5 years. Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Preferred: No use of nicotine or nicotine substitutes in last 3 years. Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Tobacco
Definition

Select: No use of nicotine or nicotine substitutes in last 2 years. Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Standard: No use of nicotine or nicotine substitutes in last 12 months. Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Preferred Best Criteria:

Ages 0-64

Impairments: No diseases, disorders or activities that would affect mortality.

Family History: No cardiovascular or cancer disease (except basal cell carcinoma) in either parent or siblings on or before age 60.

Cholesterol: (treated or untreated) Cholesterol 240 maximum.

CHOL/HDL Ratio: Cholesterol/HDL ratio cannot exceed 5.0.

Blood Pressure: No current, or history of, blood pressure treatment or medication. No current, or history of, blood pressure readings in excess of:

- 140/85 Age 60 or Younger
- 150/90 Age 61 or Older

Driving History: No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

Alcohol/Substance Abuse: No history of, or treatment for, alcohol or substance abuse.

Cancer History Preferred Best not available if any cancer history (except basal cell carcinoma).

Aviation: Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation: Coverage available; however, may require flat extra.

Ages 65 and Older:

Impairments: No diseases, disorders or activities that would affect mortality.

Family History: For ages 65-74:

- No cancer disease (except basal cell carcinoma) in either parent or siblings on or before age 60.

For ages 75 or older:

- No family history limitation.

Cholesterol: (treated or untreated)

- Total cholesterol between 150 and 300 mg/dl.
- HDL greater than or equal to 45mg/dl.

Blood Pressure:

- No current, or history of, blood pressure treatment or medication.
- No current, or history of, blood pressure readings in excess of 150/90.

Driving History: No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

Alcohol/Substance Abuse: No history of, or treatment for, alcohol or substance abuse.

Cancer History: Preferred Best not available if any cancer history (except basal cell carcinoma).

Aviation: Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation: Coverage available; however, may require flat extra.

Preferred Criteria:

Ages 0-64:

Impairments: No diseases, disorders or activities that would affect mortality.

Family History: For either parent, no cardiovascular or cancer death on or before age 60.

Cholesterol: (treated or untreated); Cholesterol 270 maximum.

CHOL/HDL Ratio: Cholesterol/HDL ratio cannot exceed 6.0.

Blood Pressure: Currently controlled and average reading in last 2 years (including treatment) does not exceed:

- 140/90 Age 60 or Younger
- 150/90 Age 61 or Older

Driving History: No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

Alcohol/Substance Abuse: No history of, or treatment for, alcohol or substance abuse in last 10 years.

Cancer History: Preferred not available if any cancer history (except basal cell carcinoma).

Aviation: Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation: Coverage available; however, may require flat extra.

Ages 65 and Older:

Impairments: No diseases, disorders or activities that would affect mortality.

Family History:

For ages 65-74:

- No cancer death in either parent on or before age 60.

For ages 75 or older:

- No family history limitation.

Cholesterol: (treated or untreated)

- Total cholesterol between 150 and 300 mg/dl.
- HDL greater than or equal to 40mg/dl.

Blood Pressure: Currently controlled (treated or untreated) and average reading in last 2 years does not exceed 150/90.

Driving History No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

Alcohol/Substance Abuse: No history of, or treatment

for, alcohol or substance abuse in last 10 years.

Cancer History: Preferred not available if any cancer history (except basal cell carcinoma).

Aviation: Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation: Coverage available; however, may require flat extra.

Select Criteria:

Ages 0-64

Impairments: No diseases, disorders or activities that would affect mortality.

Family History: Not more than one cardiovascular death in parents on or before age 60.

Cholesterol: (treated or untreated); Cholesterol 285 maximum.

CHOL/HDL Ratio: Cholesterol/HDL ratio cannot exceed 7.0.

Special
Underwriting
Features

Blood Pressure: Currently controlled and average reading in last 2 years (including treatment) does not exceed:

- 150/90 Age 60 or Younger
- 155/95 Age 61 or Older

Driving History: No DWI, DUI, reckless driving, license revocation or suspension in last 3 years.

Alcohol/Substance Abuse: No history of, or treatment for, alcohol or substance abuse in last 7 years.

Cancer History: Select No Nicotine Use not available if any cancer history (except basal cell carcinoma).

Aviation: Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation Coverage available; however, may require flat extra.

Ages 65 and Older

Impairments: No diseases, disorders or activities that would affect mortality.

Family History: For ages 65 and older:

- No family history limitation.

Cholesterol: (treated or untreated)

- Total cholesterol between 150 and 300 mg/dl.
- HDL greater than or equal to 35mg/dl.

Blood Pressure: Currently controlled (treated or untreated) and average reading in last 2 years does not exceed 155/95.

Driving History: No DWI, DUI, reckless driving, license revocation or suspension in last 3 years.

Alcohol/Substance Abuse: No history of, or treatment for, alcohol or substance abuse in last 7 years.

Cancer History: Select No Nicotine Use not available if any cancer history (except basal cell carcinoma).

Aviation: Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation Coverage available; however, may require flat extra.

Standard Criteria:

Ages 0-64

Impairments: No diseases, disorders or activities that would affect mortality.

Family History: Not more than one cardiovascular death in parents on or before age 60.

Cholesterol (treated or untreated); Cholesterol 300 maximum.

CHOL/HDL Ratio: Cholesterol/HDL ratio cannot exceed 8.0.

Blood Pressure: Currently controlled and average reading in last 2 years (including treatment) does not exceed:

- 155/95 Age 60 or Younger
- 160/95 Age 61 or Older

Driving History: No DWI, DUI, reckless driving, license revocation or suspension in last 2 years.

Alcohol/Substance Abuse: No history of, or treatment for, alcohol or substance abuse in last 7 years.

Cancer History: Coverage may be available based on

specific cancer history.

Aviation: Flat extra (available in most cases) or exclusion rider.

Ages 65 and Older

Impairments: No diseases, disorders or activities that would affect mortality.

Family History: For ages 65 and older:

- No family history limitation.

Cholesterol: (treated or untreated) • Total Cholesterol between 150 and 300 mg/dl.

- HDL greater than or equal to 35mg/dl.

Blood Pressure: Currently controlled (treated or untreated) and average reading last 2 years does not exceed 160/95.

Driving History: No DWI, DUI, reckless driving, license revocation or suspension in last 2 years.

Alcohol/Substance Abuse: No history of, or treatment for, alcohol or substance abuse in 7 years.

Cancer History: Coverage may be available based on specific cancer history.

Aviation: Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation: Coverage available; however, may require flat extra.

[Back To Top](#)

General Electric Capital Assurance Company - VantagePoint State Approvals

Approved in all states except: FL IL MD MA MN MO MT NJ OK OR PA RI
UT VT WA

[Back To Top](#)

