

# CNA's new class upgrade program

## Preferred Plus upgrade rates

CNA's new class upgrade program gives most of your non-tobacco clients a big price reduction on \$500,000 or more of CNA Term. We'll give these clients the rate for the underwriting class one step above (better than) the one they qualified for.

### Cases issued at...

preferred plus NT	get	preferred plus NT upgrade rate
preferred NT	get	preferred plus NT rates
select NT	get	preferred NT rates
standard NT	get	select NT rates

**Example:** Male age 42  
\$500,000  
Preferred Non-Tobacco  
120G premium of \$645 will  
get Preferred Plus Non-  
Tobacco 120 G premium of  
\$530  
- 18% savings, guaranteed  
for 20 years.

Policies will still be issued at the class assigned by Underwriting; only the premium gets upgraded.

**Rated non-tobacco cases** that meet the program requirements **ARE included** in this program and will receive the benefit of the upgrade in the base rate.

### Class upgrade basics:

- Available on 115G, 120G and ViaProG
- Upgrades available from November 1, 2001 through June 30, 2002 (new Preferred Plus upgrade rate available effective January 1, 2002.)
- Available on amounts of \$500,000 and up
- Non-tobacco user classes only - but includes upgrade of base rate on substandard cases for non-tobacco users.

### Program availability

This program is not available for the ViaPro G product in the state of New Jersey. It is not available in NY or PR.