

AVS Underwriting, LLC
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Costs
Prices Effective April 16, 2012

Full Review (FR): **\$300.00**
A written summary of the insured's medical history and life expectancy are provided.

Re-Review (RR): **\$150.00**
Re-evaluation of a Full Review conducted within 180 days from the date of the original Full Review submission

Insurance Application Review Only: **\$300.00**
An Insurance Application Review will **only** be performed after AVS has provided an LE on the same insured for the same client (example sent upon request).

Cancellation Fees (at intake, chronicling, extraction or underwriting) (CF):
The cancellation of an LE evaluation may be initiated by AVS or the client.

The following fees will apply:

1.) The Client or AVS cancels prior to chronicling: **\$0.00**

2.) If the records have been chronicled the fee is: **\$50.00**
Examples: 10 or more pages with information from more than one patient are found within the records submitted.
Failure to provide proof of DOB, SSN, and or name of insured.
Failure to provide a valid HIPAA/ROI.

3.) If the extraction and abstraction have been completed the fee is: **\$75.00**
Examples: Insured's physician refuses to provide information to AVS.
Failure to provide additional records that were requested (if they exist).

4.) If a records request for Underwriting has been made with abstraction completed the fee is: **\$100.00**

Processing Fee (PF / NR): **\$100.00**
When records have arrived at AVS that were not requested for a previous case that is not completed.
Example: Multiple submissions of records unsolicited by AVS prior to completion of underwriting.

Redacting Fee (RF): **\$225.00**
Removal of standard identification information from all pages of a medical file (I.E. Name, SS#, Address, Phone numbers and Patient numbers).

Rush Fee: **\$50.00**
Additional charge to expedite the LE evaluation.

Joint/Survivorship LE (JT): **\$375.00**
The Frasierization process is used to account for the widely acknowledged fact that two lives in the same life insurance policy have a longer life expectancy than either of the two individual life expectancies. AVS uses a standard Frasier model to account for this increase in life expectancy.

Bundle #2:**\$525.00**

Includes Full Report and Insurance Application Review (must be purchased at the same time).

All new clients must submit a check for \$1200.00 at the time of first record submission. When this sum is exhausted through the clients initial review requests AVS will evaluate placing the client company on a semi-monthly invoicing cycle.

All accounts overdue by more than 30 calendar days will receive a Late Fee and Interest penalty posted against their account. Late Fee of \$50.00 per month will be assessed plus Interest of 1.5% per month (18% per annum) on all past due accounts. AVS will discontinue providing services to any client that has an overdue balance in excess of 90 calendar days until the delinquent account is remedied. AVS also reserves the right to discontinue services if there is blatant or repeated violation of the various disclaimers and requirements presented in the disclaimer provisions of the contract or the LE reports.