

# Life Underwriting Requirements

## Term LSW, Term NL, TotalSecure LSW, TotalSecure NL

| Underwriting Amount       | Issue Ages           |       |       |       |       |       |       |        |        |
|---------------------------|----------------------|-------|-------|-------|-------|-------|-------|--------|--------|
|                           | 0-17                 | 18-30 | 31-40 | 41-50 | 51-60 | 61-65 | 66-69 | 70-85  | 86-90  |
| Through \$50,000          | A                    | A     | A     | A     | A     | A     | D     | ME/APS | ME/APS |
| \$50,001 - \$100,000      | A                    | A     | A     | A     | A     | A     | D     | ME/APS | ME/APS |
| \$100,001 - \$150,000     | A                    | A     | A     | A     | A     | A     | D     | ME/APS | ME/APS |
| \$150,001 - \$200,000     | A                    | A     | A     | A     | A     | A     | D     | ME/APS | ME/APS |
| \$200,001 - \$250,000     | A                    | A     | A     | A     | A     | A     | D     | ME/APS | ME/APS |
| \$250,001 - \$300,000     | A                    | A     | A     | A     | A     | D     | D     | ME/APS | ME/APS |
| \$300,001 - \$500,000     | A                    | A     | A     | A     | A     | D     | D     | ME/APS | ME/APS |
| \$500,001 - \$1,000,000   | A                    | A     | A     | A     | A     | D     | D     | ME/APS | ME/APS |
| \$1,000,001 - \$2,000,000 | A/APS/Call for quote | D     | D     | D     | D     | D/APS | D/APS | ME/APS | ME/APS |
| \$2,000,001-\$5,000,000   | Call for quote       | D/APS | D/APS | D/APS | D/APS | D/APS | D/APS | ME/APS | ME/APS |
| \$5,000,001 - \$9,999,999 | Call for quote       | E/APS | E/APS | E/APS | E/APS | E/APS | E/APS | ME/APS | ME/APS |
| \$10,000,000 and up       | Call for quote       | E/APS | E/APS | E/APS | E/APS | E/APS | E/APS | ME/APS | ME/APS |

### Category / Medical Requirements

A – Application

D – Application, Exam, Blood Profile, Urine

E – Application, Exam, Blood Profile, Urine and EKG

M – Application, Exam, Blood Profile, Urine, Mature Assessment

ME – Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

APS – Attending Physician Statement

- Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials.

### Term and Whole Life products rate class offerings:

| Rate Classes             | Face Amount            | Ages  |
|--------------------------|------------------------|-------|
| Elite                    | All Face Amounts       | 18-75 |
| Preferred NT             | All Face Amounts       | 18-85 |
| Select NT                | All Face Amounts       | 18-85 |
| Standard NT              | All Face Amounts       | 0-85  |
| Express Standard NT 1    | Total Face ≤ \$250,000 | 0-85  |
| Express Standard NT 2    | Total Face ≤ \$250,000 | 18-85 |
| Preferred Tobacco        | All Face Amounts       | 18-85 |
| Standard Tobacco         | All Face Amounts       | 18-85 |
| Express Standard Tobacco | Total Face ≤ \$250,000 | 18-85 |