

Underwriting Programs

Full Medical/Financial Underwriting

National Life Group has a wide range of products that are underwritten using traditional underwriting requirements such as blood profile, urinalysis specimen, paramedical exam and EKG's. Applications requiring full medical underwriting are often on larger face amounts and older age applicants. This allows underwriting to properly assess the mortality risk the client represents. Please refer to NLG's website for the most current listing of these products.

What does the agent need to know?

NLG will review the application containing your client's financial and medical information. The information will be cross-referenced with several databases used for the risk assessment such as:

- Medical Information Bureau (MIB)
- Millimen Intelliscript a Prescription Data Base
- Motor Vehicle Report
- Electronic Inspection Report

What medical requirements might be requested for my client to complete?

- Blood profile and urinalysis specimen
- Paramedical exam
- Senior Assessment
- EKG
- Attending Physician Statement

Are there other requirements that I may need to have my client furnish?

Depending on the type of and purpose of the life insurance sale, the underwriter may request additional financial information to justify the face amount being requested. This information we request, may be in the form of:

- Personal Financial Questionnaire
- Tax returns, 4506T IRS form, W2's or 1099's
- Third Party Verified Financial Statements prepared by CPA or Tax Attorney
- Cover letter explaining the purpose of sale and how the total line of coverage was determined

Do you know how powerful a cover letter can be? If you have a client who is applying for insurance for reasons other than straight income replacement needs, it is best to submit a cover letter. The cover letter will tell the underwriter how the sale was made, the purpose of the sale and the intended use of the funds and/or riders. A well-crafted cover letter helps the underwriter better understand your client's needs. If you submit an application via e-App, you can type this information in the cover letter.

Streamlined Underwriting

National Life Group offers products that have "quick underwriting." If your client is interested in a policy with a face amount of \$250,000 or below and is age 65 and under they qualify!

What does the agent need to know?

NLG will review the application containing your client's financial and medical information. The information will be cross-referenced with several databases used for the risk assessment such as:

- Medical Information Bureau (MIB)
- Millimen Intelliscript
- Motor vehicle report

Available Rate Classes

- Verified Standard Non Tobacco
- Express Standard Non Tobacco
- Standard Tobacco
- Preferred availability is limited and product specific

Streamlined underwriting is not the same as guaranteed issue. The applicants are still underwritten but do not have to complete full medical testing.

Underwriting Rate Classes Explained¹

LSW Products

Elite Preferred Non-Tobacco

See guidelines on next pages.

Preferred Non-Tobacco

See guidelines on next pages.

Select Non-Tobacco

Offered for those clients who do not meet all criteria for preferred but meet the special standard “plus” criteria for this well-priced non-tobacco/non-nicotine class.

Verified Standard Non-Tobacco

Offers competitive rates for applicants, who are standard risks and do not use tobacco or nicotine products. If additional table ratings are applicable, use this rate class as the platform for non tobacco class illustrations with ratings.

Express Standard Non-Tobacco¹

Available to applicants who do not use products containing tobacco or nicotine that qualify as standard under “quick underwriting” and to those with rating of four tables or less who would otherwise be substandard.

Express Standard Non-Tobacco²

Available to applicants who do not use products containing tobacco or nicotine who qualify as standard under “quick underwriting” and to those with rating of 225% to 300%. **Living Benefit riders are not available.**

Preferred Tobacco

Available to applicants who use products containing tobacco or nicotine and meet all preferred guidelines (see following pages).

Standard Tobacco

Applicants who use tobacco or nicotine products that do not otherwise meet the preferred guidelines will use this rate class. If additional table ratings are applicable, use this rate class as the platform for tobacco class illustrations with ratings.

Express Standard Tobacco

Available to tobacco users that rate four tables or less utilizing “quick underwriting.” Limited availability by product.

National Life Products

Elite Preferred Non-Smoker

See guidelines on next pages.

Preferred Non-Smoker

See guidelines on next pages.

Standard Plus/Select Non-Smoker

Offered for those clients who do not meet all criteria for preferred but meet the special standard “plus” criteria for this well-priced non-tobacco/non-nicotine class.

Standard Non-Smoker

Offers competitive rates for applicants who are fully underwritten, who are standard risks and do not use tobacco or nicotine products. If additional table ratings are applicable, use this rate class as the platform for non tobacco class illustrations with ratings.

Preferred Smoker

Available to applicants who use products containing tobacco or nicotine and meet all preferred guidelines (see following pages). Blood/urine testing always required.

Standard Smoker

Applicants who use tobacco or nicotine products that do not otherwise meet the preferred guidelines will use this rate class. If additional table ratings are applicable, use this rate class as the platform for tobacco class illustrations with ratings.

Juvenile

Applicants who are ages 0-19 will be issued as a juvenile rating.

Table Ratings converted to Percent Ratings

Table 2	Table B	150%
Table 3	Table C	175%
Table 4	Table D	200%
Table 5	Table E	225%
Table 6	Table F	250%
Table 8	Table G	300%
Table 10	Table H	350%
Table 12	Table I	400%
Table 16	Table J	500%

Ratings are illustrated using Standard or Verified Standard class as the platform for Non-Smoker clients or using Standard Tobacco class as the platform for tobacco users. Some products may show Standard Tobacco vs. Standard Smoker. Please refer to product guides for specific rate classes available.

¹ See product-specific tables

² Please refer to the product-specific charts for class

Table of Height and Weight

This chart is used as a guideline to identify the weights that are usually acceptable within the rate classes shown, and to show the acceptable weight to qualify for the disability income rider. Other factors, including age or disproportion in body measurements (girth of chest and abdomen), may impact the final decision.

Rate Class	Elite	Preferred	Select	Standard	Express Standard 1	Express Standard 2
BMI	≥18.5 to <27.1	≥27.1 to <29.9	≥29.9 to < 32.7	≥32.7 to <37.5	≥37.5 to <42.5	≥42.5 to <46.5
Height	Weight (lbs.)					
4' 8"	83-120	121-133	134-145	146-167	168-189	190-207
4' 9"	86-125	126-138	139-151	152-173	174-196	197-214
4' 10"	89-129	130-143	144-156	157-179	180-203	204-222
4' 11"	92-134	135-148	149-161	162-185	186-210	211-230
5' 0"	95-138	139-153	154-167	168-191	192-217	218-238
5' 1"	98-143	144-158	159-173	174-198	199-224	225-246
5' 2"	102-148	149-163	164-178	179-205	206-232	233-254
5' 3"	105-152	153-168	169-184	185-211	212-239	240-262
5' 4"	108-157	158-174	175-190	191-218	219-247	240-270
5' 5"	112-162	163-179	180-196	197-225	226-255	256-279
5' 6"	115-167	168-185	186-202	203-232	233-263	264-288
5' 7"	119-172	173-190	191-208	209-239	240-271	272-296
5' 8"	122-177	178-196	197-215	216-246	247-279	280-305
5' 9"	126-183	184-202	203-221	222-253	254-287	288-314
5' 10"	129-188	189-208	209-227	228-261	262-296	297-324
5' 11"	133-194	195-214	215-234	235-268	269-304	305-333
6' 0"	137-199	200-220	221-241	242-276	277-313	314-342
6' 1"	141-205	206-226	227-247	248-284	285-322	323-352
6' 2"	145-211	212-232	233-254	255-292	293-330	331-362
6' 3"	148-216	217-239	240-261	262-299	300-339	340-371
6' 4"	152-222	223-245	246-268	269-308	309-349	350-381
6' 5"	156-228	229-252	253-275	276-316	317-358	359-392
6' 6"	161-234	235-258	259-282	283-324	325-367	368-402
6' 7"	165-240	241-265	266-290	291-332	333-377	378-412
6' 8"	169-246	247-272	273-297	298-341	342-386	387-423

Individual consideration will be given for low BMI's. Email UnderwritingQuotes@NationalLife.com for proper quote.

Medical Condition	Probable Action	
	LIFE	DIR
Abscess	No rating	Standard
AIDS	Decline	Decline
Alcoholism (total abstinence - >2 years)	Moderate rating to Standard	Decline
Allergies/Allergic Reaction	No rating	Standard
ALS (Lou Gehrig's Disease)	Decline	Decline
Alzheimer's disease	Decline	Decline
Amputations, if not due to peripheral vascular disease	Rate for cause	Decline
Anemia	Rate for cause	Decline
Aneurysm, abdominal	Table 4 to Decline	Decline
Aneurysm, cerebral, stable after full recovery	No rating to moderate rating	Decline
Angina pectoris (current; stable)	Table 6 to Decline	Decline
Anxiety, mild	No rating	Standard or ER
Aortic insufficiency murmur (depends on age)	Standard to Decline	Decline
Appendectomy/Appendicitis	No rating	Standard
Atrial fibrillation (depends on frequency and cause)	No rating to moderate rating	Decline
Arthritis, osteo	No rating	ER or Decline
Arthritis, rheumatoid (depends on severity)	No rating to Decline	Decline
Arthroscopic knee surgery within 1 year	No rating	Exclusion Rider
after one year - full recovery	No rating	Standard or ER
Asthma (depends on age, attacks, medications)	No rating to Decline	ER or Decline
Back disorder	No rating	ER or Decline
Bartholin cyst	No rating	Standard
Bell's palsy (fully recovered; after three months)	No rating	Standard
Blindness (depends on cause)	No rating	Exclusion Rider
Bone or joint disorder	Rate for cause	ER or Decline
Bone spur present	No rating	Exclusion Rider
surgically corrected	No rating	Standard
Breast cancer, (after 3 years; depends on pathology)	Possible flat extra to Decline	Decline
Breast disorders, not cancer	No rating	Standard
Broken bone fully recovered	No rating	Standard or ER
not recovered or pins/plates inserted	No rating	ER or Decline
Bronchiectasis (depends on severity)	No rating to Decline	ER or Decline
Bronchitis (acute)	No rating	Standard
Bronchitis (chronic)	No rating to Decline	ER or Decline
Bundle branch block, right/incomplete	No rating	Standard
Bundle branch block, right/complete	No rating to Table 4	Standard or Decline

DIR = Disability Income Rider ER = Exclusion Rider

This listing is not meant to be all-inclusive. Please contact your Underwriter with questions.

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Medical Condition	Probable Action	
	LIFE	DIR
Bundle branch block, left/complete with cardiac evaluation with no cardiac evaluation	Table 4 to Decline Decline	Decline Decline
Bursitis	No rating	ER or Decline
Cancer, internal	Call for quote	Call for quote
Cancer, skin, basal cell (removed)	Usually Standard	Exclusion Rider or Decline
Cancer, skin, squamous cell (removed)	Possible Standard	Decline
Cancer, skin, melanoma	Possible Standard	Decline
Cardiomyopathy present or chronic resolved >3 years	Decline Table 4 to Decline	Decline Decline
Cartilage - torn present fully recovered	No rating No rating	Exclusion Rider Standard or ER
Cataracts (recovered 3 months)	No rating	Standard or ER
Cerebral palsy	Table 4 to Decline	Decline
Chronic fatigue syndrome (fully recovered)	No rating	Decline
Chronic obstructive lung disease (COPD)	Table 2 to Decline	Decline (depends on severity)
Cirrhosis of the liver	Decline	Decline
Colitis, spastic	No rating	Standard or ER
Colitis, ulcerative	No rating to Decline	ER or Decline
Concussion, cerebral within six months after six months - no residuals	Postpone No rating	Postpone Standard or ER
Congestive heart failure	Table 6 to Decline	Decline
Convulsions	No rating to Table 6	Decline
Coronary artery disease	No rating to Decline	Decline
Crohn's disease	Table 2 to Decline	Decline
Cyst - sebaceous, Bartholin	No rating	Standard
Cystic fibrosis	Decline	Decline
Cystitis	No rating	Standard
Cystocele, rectocele surgically corrected present	No rating No rating	Standard Exclusion Rider
D & C (dilatation and curettage) - benign results first year after one year - no recurrence	No rating No rating	ER or Decline Standard
Defibrillator/Ventricular Tachycardia	Decline	Decline
Depression	No rating to Decline	Decline
Dermatitis - atopic	No rating	Standard
Diabetes mellitus (depends on age of onset, control)	No rating to Decline	Decline
Dislocation - one occurrence; fully recovered	No rating	Standard
Diverticulitis and diverticulosis	No rating to Moderate Rating	ER or Decline

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Medical Condition

Probable Action

	LIFE	DIR
Drug abuse (total abstinence 5 years)	No rating to Decline	Decline
Emphysema	Table 4 to Decline	Decline
Endocarditis	Rate for cause	Decline
Epilepsy, petit mal - no attack in one year	No rating	Decline
Epilepsy, grand mal/others - no attack in one year	No rating to moderate rating	Decline
Esophageal stricture	Rate for cause	ER or Decline
Fibrositis, myositis	No rating	ER or Decline
Fibromyalgia	No rating to moderate rating	Decline
Fractured skull (no residuals)	No rating	Standard or ER
Fracture (other than skull) full recovery	No rating	Standard or ER
not recovered or pins/plates inserted	No rating	Exclusion Rider or Decline
Gall bladder disorder - present	No rating	ER or Decline
Gastroenteritis	No rating	Standard or ER
Genitourinary disorder (rate for cause)	No rating to moderate rating	Standard or ER
Glaucoma	No rating	ER or Decline
Gout	No rating	Exclusion Rider
Headache, migraine	No rating	Standard or ER
Hearing impaired	No rating	Exclusion Rider
Heart attack (depends on age/severity)	No rating to Decline	Decline
Heart bypass surgery (depends on age/severity)	No rating to Decline	Decline
Heart valve replacement	Table 4 to Decline	Decline
Hepatitis, chronic		
Hep. B (treated and resolved)	Table 4 to Decline	Decline
Hep. C (treated and resolved)	Table 4 to Decline	Decline
Other	Call for quote	Decline
Hernia	No rating	ER or decline
Herniated disc	No rating	Exclusion Rider
High blood pressure (well controlled)	No rating	Standard
Hip disorder	Rate for cause	ER or Decline
Histoplasmosis, nonsystemic, six months after recovery	Table 2 to Decline	Decline
Hodgkin's disease	Call for quote	Decline
Hydronephrosis (fully recovered/depends on cause)	Table 2 to decline	ER or Decline
Hysterectomy		
benign	No rating	Standard
malignant	Flat extra to Decline	Decline
Ileitis, regional	Table 4 to Decline	Decline
Kidney failure, dialysis	Decline	Decline
Kidney infection/pyelonephritis		
(if no recurrence in 2+ years; depends on cause)	No rating	Standard or ER
Kidney removal (depends on cause)	Call for quote	Decline

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Medical Condition	Probable Action	
	LIFE	DIR
Kidney removal (depends on cause)	Call for quote	Decline
Leukemia (in remission 5+ years)	Flat extra to Decline	Decline
Ligament injury - full recovery	No rating	Standard or ER
Lou Gehrig's Disease - ALS	Decline	Decline
Lupus, systemic	Table 4 to Decline	Decline
Lupus, discoid (skin only; in remission, no steroid use)	No rating	Decline
Malaria - single attack	No rating	Standard
Meniere's disease	No rating	Exclusion Rider
Meningitis (full recovery)	No rating	Standard
Mental retardation (depends on severity)	Moderate rating to Decline	Decline
Murmur (mitral)	Moderate rating to Decline	ER or Decline
Mitral valve prolapse	No rating to Decline	Standard to Decline
Mononucleosis (infectious; uncomplicated recovery)	No rating	Standard
Multiple sclerosis (not progressive or disabling)	Table 2 to Decline	Decline
Myasthenia gravis	Call for quote	Decline
Myocarditis	Call for quote	Decline
Muscular dystrophy	Decline	Decline
Nephritis		
single episode and no complications	No rating	Standard or ER
others	Mod. rating/Decline	Decline
NonHodgkins lymphoma	Call for quote	Decline
Osteomyelitis	No rating/Moderate rating	Decline
Pacemaker	Table 3 to Decline	Decline
Pancreatitis	Rate for cause	Decline
Paraplegic	Table 6 to Decline	Decline
Parkinson's disease	Table 3 to Decline	Decline
Pericarditis(present)	Rate for cause	Decline
recovered	No rating	Standard or ER
Peripheral vascular disease (not severe)	Table 2 at best	Decline
Phlebitis		
full recovery	No rating	Exclusion Rider
multiple episodes (depends on cause)	Table 2 to Decline	Decline
Pleurisy		
single episode and recovered	No rating	Standard
others	Rate for cause	Decline
Pneumonia full recovery, no further work up needed	No rating	Standard

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Medical Condition

Probable Action

	LIFE	DIR
Leukemia (in remission 5+ years)	Flat extra to Decline	Decline
Ligament injury - full recovery	No rating	Standard or ER
Lou Gehrig's Disease - ALS	Decline	Decline
Lupus, systemic	Table 4 to Decline	Decline
Lupus, discoid (skin only; in remission, no steroid use)	No rating	Decline
Malaria - single attack	No rating	Standard
Meniere's disease	No rating	Exclusion Rider
Meningitis (full recovery)	No rating	Standard
Mental retardation (depends on severity)	Moderate rating to Decline	Decline
Murmur (mitral)	Moderate rating to Decline	ER or Decline
Mitral valve prolapse	No rating to Decline	Standard to Decline
Mononucleosis (infectious; uncomplicated recovery)	No rating	Standard
Multiple sclerosis (not progressive or disabling)	Table 2 to Decline	Decline
Myasthenia gravis	Call for quote	Decline
Myocarditis	Call for quote	Decline
Muscular dystrophy	Decline	Decline
Nephritis		
single episode and no complications	No rating	Standard or ER
others	Mod. rating/Decline	Decline
NonHodgkins lymphoma	Call for quote	Decline
Osteomyelitis	No rating/Moderate rating	Decline
Pacemaker	Table 3 to Decline	Decline
Pancreatitis	Rate for cause	Decline
Paraplegic	Table 6 to Decline	Decline
Parkinson's disease	Table 3 to Decline	Decline
Pericarditis(present)	Rate for cause	Decline
recovered	No rating	Standard or ER
Peripheral vascular disease (not severe)	Table 2 at best	Decline
Phlebitis		
full recovery	No rating	Exclusion Rider
multiple episodes (depends on cause)	Table 2 to Decline	Decline
Pleurisy Hysterectomy		
benign	No rating	Standard
malignant	Flat extra to Decline	Decline
Ileitis, regional	Table 4 to Decline	Decline
Kidney failure, dialysis	Decline	Decline
Kidney infection/pyelonephritis		
(if no recurrence in 2+ years; depends on cause)	No rating	Standard or ER

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Medical Condition	Probable Action	
	LIFE	DIR
Pregnancy - current		
no current or past complications	No rating	Postpone
with history of complications	Rate for cause	ER or Decline
Prostate; prostatitis; TURP (no malignancy)		
acute episode - no recurrence for 3 years	No rating	Standard
recurrent/chronic	No rating	ER or Decline
single episode and recovered	No rating	Standard
others	Rate for cause	Decline
Psychosis (schizophrenia)	Table 6 to Decline	Decline
Quadriplegic	Highly rated to Decline	Decline
Raynaud's disease (full recovery)	No rating	Exclusion Rider
Raynaud's phenomenon (depends on cause)	No rating to Decline	ER or Decline
Rheumatic fever, no heart damage	No rating	Standard
Sarcoidosis (depends on organs involved)	Moderate rating to Decline	Decline
Sebaceous cyst - removed	No rating	Standard
Sciatica	No rating	ER or Decline
Sleep Apnea (consistent cpap use)	Possible Standard	Decline
Stroke (after one year; full recovery)	Table 4 at best	Decline
Suicide attempt (after 2 years)	Flat extra to Decline	Decline
Tennis elbow	No rating	Standard or ER
Thyroid disorder		
hyperthyroid - if medically stable	No rating	Standard or ER
hypothyroid - controlled with medication	No rating	Standard
Transient ischemic attack (TIA) (no residuals)	No rating to moderate rating	Decline
Tuberculosis (full recovery; no residuals)	No rating	Standard to Decline
Tumors	Call for quote	Call for quote
Ulcer (depends on type)	No rating to moderate rating	Exclusion Rider
Varicose veins	No rating	Standard or ER

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Uninsurable and Problematic Risks

Applications should not be written on persons with the following impairments/issues. This list is not intended to be all-inclusive. If your applicant has a serious condition not listed here, please contact your Underwriting Team for a tentative quote.

Age 60 and over must have routine health care and physical within 24 months. We will otherwise need to decline.

If **declined by another carrier** within the last year, contact your Underwriting Team for a quick quote (UnderwritingQuotes@NationalLife.com).

- Abdominal Aortic Aneurysm, present or surgically corrected within the past six months
- Alcohol treatment within the last two years
- Angioplasty/Bypass or MI/heart attack in the last six months; or in combination with history of diabetes, stroke and/or continued tobacco use
- Alzheimer's disease, Dementia or Cognitive Impairment
- Bankruptcy, Chapter 7, that has not been discharged
- Cancer treatment, current; or certain internal organ cancer diagnosed within the past three to five years – contact underwriter with specific details
- Chronic Opioid/Narcotic use
- Cirrhosis of Liver
- COPD/Emphysema, severe (on oxygen or disabling) or with current tobacco use
- CVA (stroke) within one year; or with history of diabetes or cardiac history
- Diabetes if uncontrolled (glycohemoglobin A1C 10.0 and above) or if complications present (amputation, retinopathy, kidney or vascular disease) or in combination with cardiac, stroke or morbid obesity. Juvenile onset diabetes (diagnosed prior to age 20)
- Disabled for most non-musculoskeletal related impairments (i.e. on SSDI or DI due to depression, PTSD or other medical issues.)
- Driver's license currently suspended or revoked
- Drug use within the last three years or daily marijuana use
- Single DUI in the last year or multiple DUI's with any occurring within the last 5 years
- **Low BMI when an infant**
- **Low BMI when age 60 and over**
- Epilepsy/Seizures diagnosed within one year
- History of being charged with a felony. History of being charged with a misdemeanor and not released from probation or parole for one full year
- Gastric Bypass within six months
- Heart Surgery within six months or in combination with Diabetes or Stroke history
- Heart Valve Surgery within one year
- HIV positive/AIDS
- IOLI / SOLI – Investor Owned or Stranger Owned Life Insurance
- Kidney Dialysis or Chronic Renal Failure
- Mental Disorder/PTSD requiring hospitalization or disability in last year
- Multiple Sclerosis, if disabling or progressive
- Organ Transplant, awaiting or recipient
- Parkinson's Disease if disabling
- Parole or Probation (see Felony or Misdemeanor)
- Polycystic Kidney Disease
- Pregnancy with current gestational diabetes, toxemia, eclampsia, pre-eclampsia. Would reconsider at six weeks post partum.
- Surgery (major) pending
- Suicide attempt in last year; or more than one attempt within two year
- Valve replacement within year

Accelerated Elite/Preferred Criteria

EZ Underwriting

	Elite for applicants who do not use tobacco products	Preferred Non-Tobacco and Tobacco product users	Select for applicants who do not use tobacco products
Tobacco or Nicotine Use	No use of tobacco or nicotine of any kind within last 60 months	No use of tobacco or nicotine of any kind within last 36 months.	No use of tobacco or nicotine of any kind within last 12 months
Family History	No family history (parents or siblings) of death from coronary heart disease or cancer prior to age 65.	No family history (parents or siblings) of death from coronary heart disease or cancer prior to age 60.	No family history (parents or siblings) of death from coronary heart disease or cancer prior to age 60.
Health History	Standard risks with no personal health history of coronary artery disease, hepatitis B or C, diabetes, melanoma or cancer (except skin cancer in situ)	Standard risks with no personal health history of coronary artery disease, hepatitis B or C, diabetes, melanoma or cancer (except skin cancer in situ)	Standard risks with no current borderline medical problems. No currently ratable medical history.
Driving History	No reckless driving (includes no excessive speed) or alcohol related moving violation within 5 years, no license suspension within 3 years, and no more than one moving violation within last 3 years.	No reckless driving or alcohol related moving violation within 5 years, no license suspension within 3 years, and no more than two moving violation within last 3 years ¹	No reckless driving or alcohol related moving violation within 5 years, no license suspension within 3 years, and no more than three moving violation within last 3 years.
Prescription Drug History	No medications in past 5 years for heart disease, cancer, mood disorders, rheumatoid arthritis, kidney or liver disease, hepatitis, diabetes, dementia, alcohol or drug abuse, lung disease, autoimmune disease, vascular disease, and neurological disease. (one hypertensive medication allowed and medication for cholesterol is allowed)	No medications in past 5 years for heart disease, cancer, depression, rheumatoid arthritis, liver disease, hepatitis, diabetes, dementia, alcohol or drug abuse, lung disease, autoimmune disease, vascular disease and neurological disease. (one hypertensive medication allowed and medication for cholesterol is allowed)	No medications in past 5 years for heart disease, cancer, depression, rheumatoid arthritis, liver disease, hepatitis, diabetes, dementia, alcohol or drug abuse, lung disease, autoimmune disease, vascular disease and neurological disease.
Aviation/Avocation	No aviation, no ratable hazardous avocation or occupation. Commercial pilots for major US carriers permitted.	No aviation, no ratable hazardous avocation or occupation. Commercial pilots for major US carriers permitted.	No ratable aviation, hazardous avocation or occupation.
Alcohol/Drug	No history of drug or alcohol abuse or treatment at any time.	No history of drug or alcohol abuse or treatment within last 10 years.	No ratable history of drug or alcohol abuse.
BMI	>18.5 and <27.1	>18.5 and <29.9	>18.5 and <32.7

¹ For ages 18-25 if one moving violation results in points assessed by underwriting manual, preferred will not be allowed.

Underwriting Rate Classes Explained¹

LSW Products

Elite Preferred Non-Tobacco

See guidelines on next pages.

Preferred Non-Tobacco

See guidelines on next pages.

Select Non-Tobacco

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Verified Standard Non-Tobacco

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Offered for those clients who do not meet all criteria for preferred but meet the special standard “plus” criteria for this well-priced non-tobacco/non-nicotine class.

Standard Non-Smoker

Offers competitive rates for applicants who are fully underwritten, who are standard risks and do not use tobacco or nicotine products. If additional table ratings are applicable, use this rate class as the platform for non tobacco class illustrations with ratings.

Preferred Smoker

Available to applicants who use products containing tobacco or nicotine and meet all preferred guidelines (see following pages). Blood/urine testing always required.

Standard Smoker

Applicants who use tobacco or nicotine products that do not otherwise meet the preferred guidelines will use this rate class. If additional table ratings are applicable, use this rate class as the platform for tobacco class illustrations with ratings.

Juvenile

Applicants who are ages 0-19 will be issued as a juvenile rating.

Table Ratings converted to Percent Ratings

Table 2	Table B	150%
Table 3	Table C	175%
Table 4	Table D	200%
Table 5	Table E	225%
Table 6	Table F	250%
Table 8	Table G	300%
Table 10	Table H	350%
Table 12	Table I	400%
Table 16	Table J	500%

Ratings are illustrated using Standard or Verified Standard class as the platform for Non-Smoker clients or using Standard Tobacco class as the platform for tobacco users. Some products may show Standard Tobacco vs. Standard Smoker. Please refer to product guides for specific rate classes available.

¹ See product-specific tables

² Please refer to the product-specific charts for class

Accelerated Underwriting Products (EZ-Underwriting)

National Life Group is pleased to offer accelerated underwriting to applicants. This means your client may be eligible for our best class without the need to complete medical requirements (blood profile, urinalysis, paramed exam and EKG).

EZ underwriting is available to applicants ages 18-50 applying for face amounts up to and including \$2,000,000 and applicants ages 51-60 applying for face amounts up to and including \$1,000,000 and applicants ages 61-65 applying for face amounts to \$250,000.

Please consult the product's age and face amount grid for current guidelines. (See NLG's website for current listing).

Applicants Applying for the Following Face Amounts:

	Ages 18-50	Ages 51-60	Ages 61-65
FlexLife	Up to \$2M	Up to \$1M	Up to \$250,000
PeakLife	Up to \$2M	\$1M	n/a
	Ages 18-60	Ages 61-65	
Term	Up to \$1M	Up to \$250,000	
TotalSecure	Up to \$1M	Up to \$250,000	

What does the agent need to know?

NLG will review the application containing your client's financial and medical information. The information will be cross-referenced with several databases used for the risk assessment such as:

- Medical Information Bureau (MIB)
- Millimen Intelliscript a Prescription Data Base
- Lexis Nexis Risk Classifier a third party data aggregator of FCRA compliant information

What is the Lexis Nexis Risk Classifier?

LexisNexis® Risk Classifier aggregates public records from thousands of data sources in compliance with the Fair Credit Reporting Act to determine mortality and an individuals lifestyle risk.¹

This tool provides access to a much larger pool of data enabling us to:

- make quicker underwriting decisions
- meet demand for a much faster and less invasive process to obtain life insurance than in the past.

The Risk Classifier score is determined by a combination of data points that fall into three general buckets:

- Public record attributes
- Motor vehicle records (MVA) attributes
- Credit record attributes

A risk classifier score is not based on a single factor. Rather, it is the combination of multiple data points from these three general buckets that are used to determine an applicant's relative mortality risk.

The LexisNexis® Risk Classifier does NOT use the following data for mortality scoring:

- Race, religion, national origin, marital status, sexual orientation, geography, disability, title, employer, and employment history are NOT used for scoring purposes.
- Data that is NOT compliant with the Fair Credit Reporting Act (consumer shopping data, facial recognition, and social media).

Questions about a Risk Classifier Score?

The LexisNexis® Consumer Center contact number for LIFE is 888-497-9215

Contact the LexisNexis® Consumer Center to:

- Receive a copy of and subsequently discuss their Life Report
- Dispute information contained in their Life Report
- Request a Report to be sent post-dispute

The mailing address for the LexisNexis® Consumer Center is:

LexisNexis® Consumer Center Attn: Life Report P.O. Box 105108 Atlanta, GA 30348-5108

When first calling, it is helpful if you:

Specifically request a Life Report

Advise the representative that you applied for life insurance

Life Reports are not available online.