

## Protective Life

### Protective Classic Choice Term 25

1/6/2019

#### Product Feature

**Description:**

Protective Classic Choice Term, policy form number ICC16-TL 21/TL-21, and state variations thereof, is a level death benefit term life insurance policy to age 90, issued by Protective Life Insurance Company, Birmingham, AL. In New York, Protective Classic Choice Term, policy form number TL-21-NY 4-16, is a level death benefit term life insurance policy to age 90, issued by Protective Life and Annuity Insurance Company, Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult policies for benefits, riders, limitations and exclusions. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age of sex. In Montana, unisex rates apply. Premiums increase annually after the initial guaranteed premium period. All payments and guarantees are subject to the claims-paying ability of Protective Life Insurance Company.

**Age Limits:**

Based on: Age Nearest    Min Issue Age: 18    Max Issue Age: 55

**Face Amounts:**

Min Benefit Amount: \$100,000.00    Max Benefit Amount: \$50,000,000.00

**Risk Classes:****Risk Class Name:**

Select Preferred  
Preferred  
Non-Tobacco  
Tobacco

**Modal Factors:****Mode    Method    Factor**

Annual Direct Bill    1  
Annual Auto-PAC    1  
Semi-Annual Direct Bill    0.52  
Semi-Annual Auto-PAC    0.52  
Quarterly Direct Bill    0.27  
Quarterly Auto-PAC    0.27  
Monthly Auto    0.086  
Monthly Auto-PAC    0.086

**Annual Policy Fee:**

**Method:**Direct Bill **Policy Fee:** 55 **Commissionable:**True

**Method:**Auto-PAC **Policy Fee:** 55 **Commissionable:**True

**Approvals:****Location Name:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Washington D.C., West Virginia, Wisconsin, Wyoming

**Rider Summary:**

Children's Term Rider, Accidental Death Benefit Rider, TI-ADB, Waiver of Premium. Riders may not be approved in all states.

**Product Re-Entry:**

If the Policy terminates at the end of a Grace Period you may request a reinstatement. Reinstatement must be made prior to the Policy's End Date, during the life of the Insured and within 5 years of the last day of the Grace Period. Further requirements depend on when this Policy is reinstated. Prompt Reinstatement - This is reinstatement within 31 days after the end of the Grace Period. Evidence of insurability is not required. All overdue premiums must be paid. Later Reinstatement - This is reinstatement more than 31 days after the end of the Grace Period. Evidence of insurability satisfactory to us is required. All overdue premiums must be paid with interest from their due dates to the date of reinstatement. Interest will be computed at an annual effective rate of 6%. 31 Day Grace Period all states except CA. 61 Day Grace Period for CA.

**Conversion Information:**

Full and partial conversion rights expire at the anniversary nearest the Insured's 70th birthday or the level premium term period minus two years, whichever comes first. Base Plan - Standard/Basic - Expanded 10 Year - Up to 8 Years - Policy Years 1 – 5 15 Year - Up to 13 Years - Policy Years 1 – 5 20/25/30 Year - Up to 18 Years - Policy Years 1 – 5 Basic Conversion Products include any permanent products made available for conversion. Expanded Conversion Products include Basic Conversion Products and selected currently marketed permanent products made available for conversion. Not available in New York. All available products are reviewed annually therefore product availability is subject to change.

## Underwriting Guidelines

Select Preferred

Preferred

---

Alcohol/Drug History

---

**Aviation**

**Through Age 70**

Not a private pilot or participant in aviation activities. Pilot and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities.

Exclusions will be permitted for qualification, where jurisdiction approved.

**OVER Age 70**

Exclusions will be permitted for qualification, where jurisdiction approved.

**Through Age 70**

**-UL, VUL, & SUL**

Pilot and crewmembers on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities.

Private pilots acceptable if the following requirements are met:

- Ages 27 to 65
- 26 to 200 hours annually
- Possesses IFR or ATR
- No abnormal liver function tests
- 400 solo hours
- Flying in the US and Canada Only
- Clean MVR

Exclusions will be permitted for qualification, where jurisdiction approved.

**-Term Only**

Not a private pilot or participant in aviation activities. Pilot and crewmembers on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusions will be

---

permitted for qualification, where jurisdiction approved.

**OVER Age 70**

Exclusions will be permitted for qualification, where jurisdiction approved

---

Avocation	Through Age 70	Through Age 70
	<p>No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 75 feet is acceptable. Exclusions will be permitted for qualification, where jurisdiction approved.</p>	<p>No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 75 feet is acceptable. Exclusions will be permitted for qualification, where jurisdiction approved.</p>
	<b>OVER Age 70</b>	<b>OVER Age 70</b>
None.	None.	None.

---

**Blood Pressure****Through Age 70**

Average from current medical exam and history readings within the last year do not exceed 135/85 through age 60 or 140/85 for ages 61-70. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.

**OVER Age 70**

Average from exam and readings within the last year may not exceed 150/90. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.

**Through Age 70**

Average from current medical exam and history readings within the last year do not exceed 140/90 through age 60 or 150/90 for ages 61-70. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.

**OVER Age 70**

Average from exam and readings within the last year may not exceed 160/95. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.

---

**Cholesterol****Through Age 70**

Total Cholesterol not greater than 275 including treated cholesterol and Cholesterol/HDL Ratios is 4.5 or less.

**OVER Age 70**

Total Cholesterol may not be lower than 130 untreated and may not exceed 275 with or without treatment.

Cholesterol/HDL Ratio may not exceed 4.5.

**Through Age 70**

Total Cholesterol not greater than 275 including treated cholesterol and Cholesterol/HDL Ration 5.5 or less.

**OVER Age 70**

Total Cholesterol may not be lower than 130 untreated and may not exceed 275 with or without treatment.

Cholesterol/HDL Ratio may not exceed 5.5.

---

**Family History****Through Age 70**

No history of or death from cancer\*, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.

\*Family history cancers are limited to those types that clearly demonstrate a genetic predisposition, i.e. breast, colon, prostate, ovarian, melanoma, lung cancer.

**OVER Age 70**

None.

**Through Age 70**

No death from cancer\*, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.

\*Family history cancers are limited to those types that clearly demonstrate a genetic predisposition, i.e. breast, colon, prostate, ovarian, melanoma, lung cancer.

**OVER Age 70**

None.

---

**Foreign Travel**



---

**Medical History****Through Age 70**

Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse

**Over Age 70**

Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse

**Through Age 70**

Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse

**Over Age 70**

Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse

---

**Military**

Motor Vehicle Report	Through Age 70	Through Age 70
	Not available if two or more moving violations in the last three years or any DUI or reckless driving in the last five years.	Not available if three or more moving violations in the last three years or any DUI or reckless driving in the last five years.
	<b>OVER Age 70</b>	<b>OVER Age 70</b>
	Not available if two or more moving violations in the last three years or if any DUI or reckless driving in the last five years	Not available if three or more moving violations in the last three years or any DUI or reckless driving in the last five years.

---

**Other/Misc.**

Residence/Citizenship	Through Age 70	Through Age 70
	Citizen of U.S. (including Puerto Rico) or Canada or proof of permanent residence.	Citizen of U.S. (including Puerto Rico) or Canada or proof of permanent residence.
	<b>Over Age 70</b>	<b>Over Age 70</b>
	Citizen of U.S. (including Puerto Rico) or Canada or proof of permanent residence.	Citizen of U.S. (including Puerto Rico) or Canada or proof of permanent residence.

---

**Tobacco Definition****Through Age 70**

No nicotine use for the past 5 years (urine nicotine negative). Will allow up to 6 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine

**Over Age 70**

No nicotine use for the past 5 years (urine nicotine negative). Will allow up to 6 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine

**Through Age 70**

No nicotine use of any kind during the last 24 months (urine specimen negative). Will allow up to 12 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.

**Over Age 70**

No nicotine use of any kind during the last 24 months (urine specimen negative). Will allow up to 12 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.

## Build Charts

Height (In Inches)	Preferred NT 0-70 Max Weight	Preferred NT 71-999 Min Weight	Preferred NT 71-999 Max Weight	Select Preferred NT 0-70 Max Weight	Select Preferred NT 71-999 Min Weight	Select Preferred NT 71-999 Max Weight
55 / 4'7"	129	86	142	120	95	129
56 / 4'8"	134	89	147	125	98	134
57 / 4'9"	139	92	152	129	102	139
58 / 4'10"	144	96	158	134	105	144
59 / 4'11"	149	99	163	139	109	149
60 / 5'	154	102	169	143	113	154
61 / 5'1"	159	106	175	148	116	159
62 / 5'2"	164	109	180	153	120	164
63 / 5'3"	169	113	186	158	124	169
64 / 5'4"	175	117	192	163	128	175
65 / 5'5"	180	120	198	168	132	180
66 / 5'6"	186	124	204	173	136	186
67 / 5'7"	192	128	211	179	140	192
68 / 5'8"	197	132	217	184	145	197
69 / 5'9"	203	135	223	190	149	203
70 / 5'10"	209	139	230	195	153	209
71 / 5'11"	215	143	237	201	158	215
72 / 6'	221	147	243	206	162	221
73 / 6'1"	227	152	250	212	167	227
74 / 6'2"	234	156	257	218	171	234
75 / 6'3"	240	160	264	224	176	240
76 / 6'4"	246	164	271	230	181	246
77 / 6'5"	253	169	278	236	186	253

<b>78 / 6'6"</b>	260	173	286	242	190	260
<b>79 / 6'7"</b>	266	178	293	249	195	266
<b>80 / 6'8"</b>	273	182	300	255	200	273
<b>81 / 6'9"</b>	280	187	308	261	205	280
<b>82 / 6'10"</b>	287	191	316	268	210	287
<b>83 / 6'11"</b>	294	196	323	274	216	294

## Underwriting Requirements

Age/Face Amount	0-15	16-17	18-29	30-35	36-40
<b>\$0.01 - \$49,999.98</b>	·Nonmedical	·Home Office Urine Specimen ·Nonmedical	·Home Office Urine Specimen ·Motor Vehicle Report ·Nonmedical	·Home Office Urine Specimen ·Nonmedical	·Home Office Urine Specimen ·Nonmedical
<b>\$50,000.00 - \$99,999.99</b>	·Nonmedical	·Blood Profile ·Home Office Urine Specimen ·Nonmedical	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Nonmedical	·Blood Profile ·Home Office Urine Specimen ·Nonmedical	·Blood Profile ·Home Office Urine Specimen ·Nonmedical
<b>\$100,000.00 - \$150,000.99</b>	·Nonmedical	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam
<b>\$150,001.00 - \$250,000.99</b>	·Nonmedical	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam
<b>\$250,001.00 - \$499,999.99</b>	·Home Office Urine Specimen ·Nonmedical	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam
<b>\$500,000.00 - \$500,000.99</b>	·Home Office Urine Specimen ·Nonmedical	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam
<b>\$500,001.00 - \$999,999.99</b>	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam
<b>\$1,000,000.00 - \$1,000,000.99</b>	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam



<b>Age/Face Amount</b>	<b>41-50</b>	<b>51-60</b>	<b>61-64</b>	<b>65-70</b>	<b>71-75</b>
<b>\$0.01 - \$49,999.98</b>	·Home Office Urine Specimen ·Nonmedical	·Home Office Urine Specimen ·Paramedical Exam	·Home Office Urine Specimen ·Paramedical Exam	·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Landmark Drawing Copy Test ·Motor Vehicle Report ·Paramedical Exam ·Part II, Sup. UW App.
<b>\$50,000.00 - \$99,999.99</b>	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Landmark Drawing Copy Test ·Motor Vehicle Report ·Paramedical Exam ·Part II, Sup. UW App.
<b>\$100,000.00 - \$150,000.99</b>	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Landmark Drawing Copy Test ·Motor Vehicle Report ·Paramedical Exam ·Part II, Sup. UW App.
<b>\$150,001.00 - \$250,000.99</b>	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Landmark Drawing Copy Test ·Motor Vehicle Report ·Paramedical Exam ·Part II, Sup. UW App. ·EKG
<b>\$250,001.00 - \$499,999.99</b>	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam ·EKG	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam ·EKG	·Blood Profile ·Home Office Urine Specimen ·Landmark Drawing Copy Test ·Motor Vehicle Report ·Paramedical Exam ·Part II, Sup. UW App. ·EKG



<b>\$500,000.00 - \$500,000.99</b>	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·EKG	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·EKG	·Blood Profile ·Home Office Urine Specimen ·Landmark Drawing Co Test ·Motor Vehicle Report ·Paramedical Exam ·Part II, Sup. UW App. ·EKG
<b>\$500,001.00 - \$999,999.99</b>	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·EKG	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·EKG	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·EKG	·Blood Profile ·Home Office Urine Specimen ·Landmark Drawing Co Test ·Motor Vehicle Report ·Paramedical Exam ·Part II, Sup. UW App. ·EKG
<b>\$1,000,000.00 - \$1,000,000.99</b>	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·EKG	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·EKG	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·EKG	·Blood Profile ·Home Office Urine Specimen ·Inspection Report ·Landmark Drawing Co Test ·Motor Vehicle Report ·Paramedical Exam ·Part II, Sup. UW App. ·EKG
<b>\$1,000,001.00 - \$1,999,999.99</b>	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·EKG	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·EKG	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·EKG	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·EKG	·Blood Profile ·Home Office Urine Specimen ·Inspection Report ·Landmark Drawing Co Test ·Motor Vehicle Report ·Paramedical Exam ·Part II, Sup. UW App. ·EKG

<b>\$2,000,000.00 - \$2,000,000.99</b>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Inspection Report</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Inspection Report</li> <li>·Landmark Drawing Coq</li> <li>Test</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Part II, Sup. UW App.</li> <li>·EKG</li> </ul>
<b>\$2,000,001.00 - \$3,000,000.99</b>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Inspection Report</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Inspection Report</li> <li>·Landmark Drawing Coq</li> <li>Test</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Part II, Sup. UW App.</li> <li>·EKG</li> </ul>
<b>\$3,000,001.00 - \$4,999,999.99</b>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Inspection Report</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Inspection Report</li> <li>·Landmark Drawing Coq</li> <li>Test</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Part II, Sup. UW App.</li> <li>·EKG</li> </ul>
<b>\$5,000,000.00 - \$5,000,000.99</b>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Inspection Report</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Inspection Report</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Inspection Report</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Inspection Report</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine</li> <li>Specimen</li> <li>·Inspection Report</li> <li>·Landmark Drawing Coq</li> <li>Test</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Part II, Sup. UW App.</li> <li>·EKG</li> </ul>

---

**\$5,000,001.00 - \$10,000,000.99**

- Blood Profile
- Home Office Urine Specimen
- Inspection Report
- Motor Vehicle Report
- Paramedical Exam
- EKG

- Blood Profile
- Home Office Urine Specimen
- Inspection Report
- Motor Vehicle Report
- Paramedical Exam
- EKG

- Blood Profile
- Home Office Urine Specimen
- Inspection Report
- Motor Vehicle Report
- Paramedical Exam
- EKG

- Blood Profile
- Home Office Urine Specimen
- Inspection Report
- Motor Vehicle Report
- Paramedical Exam
- EKG

- Blood Profile
- Home Office Urine Specimen
- Inspection Report
- Landmark Drawing Copy
- Test
- Motor Vehicle Report
- Paramedical Exam
- Part II, Sup. UW App.
- EKG

---

**\$10,000,001.00 - Over**

- Blood Profile
- Home Office Urine Specimen
- Inspection Report
- Motor Vehicle Report
- Paramedical Exam
- EKG

- Blood Profile
- Home Office Urine Specimen
- Inspection Report
- Motor Vehicle Report
- Paramedical Exam
- EKG

- Blood Profile
- Home Office Urine Specimen
- Inspection Report
- Motor Vehicle Report
- Paramedical Exam
- EKG

- Blood Profile
- Home Office Urine Specimen
- Inspection Report
- Motor Vehicle Report
- Paramedical Exam
- EKG

- Blood Profile
- Home Office Urine Specimen
- Inspection Report
- Landmark Drawing Copy
- Test
- Motor Vehicle Report
- Paramedical Exam
- Part II, Sup. UW App.
- EKG

Age/Face Amount	76-85
<b>\$0.01 - \$49,999.98</b>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine Specimen</li> <li>·Inspection Report</li> <li>·Landmark Drawing Copy</li> <li>Test               <ul style="list-style-type: none"> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Part II, Sup. UW App.</li> </ul> </li> </ul>
<b>\$50,000.00 - \$99,999.99</b>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine Specimen</li> <li>·Inspection Report</li> <li>·Landmark Drawing Copy</li> <li>Test               <ul style="list-style-type: none"> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Part II, Sup. UW App.</li> </ul> </li> </ul>
<b>\$100,000.00 - \$150,000.99</b>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine Specimen</li> <li>·Inspection Report</li> <li>·Landmark Drawing Copy</li> <li>Test               <ul style="list-style-type: none"> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Part II, Sup. UW App.</li> </ul> </li> </ul>
<b>\$150,001.00 - \$250,000.99</b>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine Specimen</li> <li>·Inspection Report</li> <li>·Landmark Drawing Copy</li> <li>Test               <ul style="list-style-type: none"> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Part II, Sup. UW App.</li> <li>·EKG</li> </ul> </li> </ul>

---

**\$250,001.00 - \$499,999.99**

- Blood Profile
- Home Office Urine
- Specimen
  - Inspection Report
  - Landmark Drawing Copy
- Test
  - Motor Vehicle Report
  - Paramedical Exam
  - Part II, Sup. UW App.
  - EKG

---

**\$500,000.00 - \$500,000.99**

- Blood Profile
- Home Office Urine
- Specimen
  - Inspection Report
  - Landmark Drawing Copy
- Test
  - Motor Vehicle Report
  - Paramedical Exam
  - Part II, Sup. UW App.
  - EKG

---

**\$500,001.00 - \$999,999.99**

- Blood Profile
- Home Office Urine
- Specimen
  - Inspection Report
  - Landmark Drawing Copy
- Test
  - Motor Vehicle Report
  - Paramedical Exam
  - Part II, Sup. UW App.
  - EKG

---

**\$1,000,000.00 - \$1,000,000.99**

- Blood Profile
- Home Office Urine
- Specimen
  - Inspection Report
  - Landmark Drawing Copy
- Test
  - Motor Vehicle Report
  - Paramedical Exam
  - Part II, Sup. UW App.
  - EKG

---

**\$1,000,001.00 - \$1,999,999.99**

- Blood Profile
- Home Office Urine
- Specimen
  - Inspection Report
  - Landmark Drawing Copy
- Test
  - Motor Vehicle Report
  - Paramedical Exam
  - Part II, Sup. UW App.
  - EKG

---

**\$2,000,000.00 - \$2,000,000.99**

- Blood Profile
- Home Office Urine
- Specimen
  - Inspection Report
  - Landmark Drawing Copy
- Test
  - Motor Vehicle Report
  - Paramedical Exam
  - Part II, Sup. UW App.
  - EKG

---

**\$2,000,001.00 - \$3,000,000.99**

- Blood Profile
- Home Office Urine
- Specimen
  - Inspection Report
  - Landmark Drawing Copy
- Test
  - Motor Vehicle Report
  - Paramedical Exam
  - Part II, Sup. UW App.
  - EKG

---

**\$3,000,001.00 - \$4,999,999.99**

- Blood Profile
- Home Office Urine
- Specimen
  - Inspection Report
  - Landmark Drawing Copy
- Test
  - Motor Vehicle Report
  - Paramedical Exam
  - Part II, Sup. UW App.
  - EKG

---

**\$5,000,000.00 - \$5,000,000.99**

- Blood Profile
- Home Office Urine
- Specimen
  - Inspection Report
  - Landmark Drawing Copy
- Test
  - Motor Vehicle Report
  - Paramedical Exam
  - Part II, Sup. UW App.
  - EKG

---

**\$5,000,001.00 - \$10,000,000.99**

- Blood Profile
- Home Office Urine
- Specimen
  - Inspection Report
  - Landmark Drawing Copy
- Test
  - Motor Vehicle Report
  - Paramedical Exam
  - Part II, Sup. UW App.
  - EKG

---

**\$10,000,001.00 - Over**

- Blood Profile
- Home Office Urine
- Specimen
  - Inspection Report
  - Landmark Drawing Copy
- Test
  - Motor Vehicle Report
  - Paramedical Exam
  - Part II, Sup. UW App.
  - EKG