

**Product Feature**

<b>Description:</b>
<b>Age Limits:</b> Based on: Age Last    Min Issue Age: 0    Max Issue Age: 80
<b>Face Amounts:</b> Min Benefit Amount: \$100,000.00    Max Benefit Amount: Over
<b>Risk Classes:</b> <b>Risk Class Name:</b> Super Preferred Non-Nicotine Preferred Non-Nicotine Standard Plus Non-Nicotine Preferred Nicotine Standard Non-Nicotine Standard Nicotine Juvenile
<b>Modal Factors:</b> <b>Mode    Method    Factor</b> Annual Direct Bill    1 Semi-Annual Direct Bill    0.515 Quarterly Direct Bill    0.265 Monthly Auto    0.0875 Monthly Direct Bill    0.095
<b>Approvals:</b> <b>Location Name:</b> 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, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Washington D.C., West Virginia, Wisconsin, Wyoming

## Underwriting Guidelines

	<b>Super Preferred Non-Nicotine</b>	<b>Preferred Non-Nicotine</b>	<b>Standard Plus Non-Nicotine</b>
<b>Alcohol/Drug History</b>	<u>Alcohol and/or Drug Use:</u> No Counseling or treatment ever	<u>Alcohol and/or Drug Use:</u> No counseling or treatment in past 10 years	<u>Alcohol and/or Drug Use:</u> No ratable history
<b>Aviation</b>	No private aviation	Available if over 100 solo hours, 750 hours of total flight time, IFR, averages 25-250 hours per year, flies in US and Canada only, ages 70 and under, clean MVR	Available if over 100 solo hours, 750 hours of total flight time, IFR, averages 25-250 hours per year, flies in US and Canada only, ages 70 and under, clean MVR
<b>Avocation</b>			
<b>Blood Pressure</b>	135/85 max for ages 20-50 and 140/90 max for ages 51+	135/85 max for ages 20-50 and 140/90 max for ages 51+	140/90 max for all ages
<b>Cholesterol</b>	<u>Blood Profile:</u> Normal Cholesterol/HDL ratio 4.5 or less. Triglycerides less than 300	<u>Blood Profile:</u> <u>Normal</u> <u>Cholesterol/HDL ratio 5.5 or less.</u> <u>Triglycerides less than 300.</u>	<u>Blood Profile:</u> Normal Cholesterol/HDL ratio 6.5 or less. Triglycerides less than 300
<b>Family History</b>	No death of parent or sibling prior to age 65 from heart disease, coronary artery disease or cancer	No death of parent or sibling prior to age 60 from heart disease, coronary artery disease	No death of parent or sibling prior to age 60 from heart disease, coronary artery disease
<b>Foreign Travel</b>			
<b>Medical History</b>	Standard insurance risk and no history of type 1 diabetes, cancer or cardiovascular disease	Standard insurance risk and no history of type 1 diabetes, cancer or cardiovascular disease	Standard insurance risk and no history of type 1 diabetes, cancer or cardiovascular disease
<b>Military</b>			

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<b>Motor Vehicle Report</b>	No more than two moving violations in past three years and no DWI in ten years.	No more than two moving violations in past three years and no DWI in ten years	No more than three moving violations and no DWI in five years
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<b>Other/Misc.</b>	<u>Minimum Face Amount: \$500,000</u>	<u>Minimum Face Amount: \$100,000</u>
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**Residence/Citizenship**

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<b>Tobacco Definition</b>	<u>Super preferred Non-Nicotine:</u> No use of nicotine products within 60 months	<u>Super preferred Non-Nicotine:</u> No use of nicotine products within 60 months	<u>Super preferred Non-Nicotine:</u> No use of nicotine products within 60 months
	<u>Preferred Non-Nicotine:</u> No use of tobacco products or nicotine products within 36 months	<u>Preferred Non-Nicotine:</u> No use of tobacco products or nicotine products within 36 months	<u>Preferred Non-Nicotine:</u> No use of tobacco products or nicotine products within 36 months
	<u>Standard Plus Non-Nicotine:</u> No use of tobacco products or nicotine products within 12 months	<u>Standard Plus Non-Nicotine:</u> No use of tobacco products or nicotine products within 12 months	<u>Standard Plus Non-Nicotine:</u> No use of tobacco products or nicotine products within 12 months

## Build Charts

Height (In Inches)	Permanent Products '17, Preferred NN, 0-Over, Unisex, 7/9/2009-12/31/9 998 Max Weight	Permanent Products '17, Standard + NN, 0-Over, Unisex, 7/9/2009-12/31/9 998 Max Weight	Permanent Products '17, Super Pref NN, 0-Over, Unisex, 7/9/2009-12/31/9 998 Max Weight
56 / 4'8"	135	143	124
57 / 4'9"	139	148	129
58 / 4'10"	142	153	133
59 / 4'11"	147	159	138
60 / 5'	153	164	144
61 / 5'1"	159	170	151
62 / 5'2"	165	176	157
63 / 5'3"	171	183	162
64 / 5'4"	177	188	167
65 / 5'5"	182	193	172
66 / 5'6"	187	198	176
67 / 5'7"	193	205	182
68 / 5'8"	198	211	187
69 / 5'9"	205	217	193
70 / 5'10"	210	221	198
71 / 5'11"	216	228	203
72 / 6'	222	236	209
73 / 6'1"	227	241	214
74 / 6'2"	233	248	219
75 / 6'3"	240	254	223

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<b>76 / 6'4"</b>	246	261	229
<b>77 / 6'5"</b>	252	267	234
<b>78 / 6'6"</b>	259	275	240
<b>79 / 6'7"</b>	266	282	245

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## Underwriting Requirements

Age/Face Amount	0-17	18-25	26-40	41-50	51-60
<b>\$0.00 - \$99,999.99</b>	·Medical History Interview ·Motor Vehicle Report	·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	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam
<b>\$100,000.00 - \$250,000.00</b>	·Medical History Interview ·Motor Vehicle Report	·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	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam
<b>\$250,000.01 - \$1,000,000.00</b>	·Medical History Interview ·Motor Vehicle Report	·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	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam ·Resting EKG
<b>\$1,000,000.01 - \$5,000,000.00</b>	·Call Home Office Und. for Req.	·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	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam ·Resting EKG
<b>\$5,000,000.01 - \$10,000,000.00</b>	·Call Home Office Und. for Req.	·Blood Profile ·Financial Supplement ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Financial Supplement ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Financial Supplement ·Home Office Urine Specimen ·Paramedical Exam ·Prescription database check ·Resting EKG	·Blood Profile ·Financial Supplement ·Home Office Urine Specimen ·Inspection Report ·Paramedical Exam ·Prescription database check ·Resting EKG
<b>\$10,000,000.01 - Over</b>	·Call Home Office Und. for Req.	·Blood Profile ·Financial Supplement ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Prescription database check ·Resting EKG	·Blood Profile ·Financial Supplement ·Home Office Urine Specimen ·Inspection Report ·Paramedical Exam ·Prescription database check ·Resting EKG	·Blood Profile ·Financial Supplement ·Home Office Urine Specimen ·Inspection Report ·Paramedical Exam ·Prescription database check ·Resting EKG	·Blood Profile ·Financial Supplement ·Home Office Urine Specimen ·Inspection Report ·Paramedical Exam ·Prescription database check ·Resting EKG

Age/Face Amount	61-69	70-999
<b>\$0.00 - \$99,999.99</b>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Prescription database check</li> <li>·Senior Supplement Screen</li> </ul>
<b>\$100,000.00 - \$250,000.00</b>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Prescription database check</li> <li>·Resting EKG</li> <li>·Senior Supplement Screen</li> </ul>
<b>\$250,000.01 - \$1,000,000.00</b>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Resting EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Prescription database check</li> <li>·Resting EKG</li> <li>·Senior Supplement Screen</li> </ul>
<b>\$1,000,000.01 - \$5,000,000.00</b>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Resting EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Financial Supplement</li> <li>·Home Office Urine Specimen</li> <li>·Inspection Report</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Prescription database check</li> <li>·Resting EKG</li> <li>·Senior Supplement Screen</li> </ul>

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**\$5,000,000.01 - \$10,000,000.00**

- Blood Profile
- Financial Supplement
- Home Office Urine Specimen
- Motor Vehicle Report
- Paramedical Exam
- Prescription database check
- Resting EKG

- Blood Profile
- Financial Supplement
- Home Office Urine Specimen
- Inspection Report
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- Senior Supplement Screen

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**\$10,000,000.01 - Over**

- Blood Profile
- Financial Supplement
- Home Office Urine Specimen
- Inspection Report
- Motor Vehicle Report
- Paramedical Exam
- Prescription database check
- Resting EKG

- Blood Profile
- Financial Supplement
- Home Office Urine Specimen
- Inspection Report
- Motor Vehicle Report
- Paramedical Exam
- Prescription database check
- Resting EKG
- Senior Supplement Screen