

Underwriting Guide



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Table of Contents

Tips for Underwriting.....	4
Initial Underwriting Requirements Chart.....	5
Underwriting Requirements.....	7
Underwriting Requirements – Expirations.....	8
APS Ordering Guidelines.....	9
General Financial Guidelines.....	11
Retention and Reinsurance.....	13
Underwriting Policies.....	14
Underwriting Criteria.....	15
Height & Weight Charts.....	17
Underwriting Guidelines for Medical Impairments.....	19

Tips for Underwriting

Did you know...

- ✓ **Non-Medical does not mean guaranteed issue.** Applications are subject to MIB and medical history. Additional underwriting requirements, such as a telephone interview (PHI), an attending physician's statement (APS), paramed, blood, urine specimen and/or others may be requested.
- ✓ **An application is valid for 90 days.** While we will generally require a statement of good health to be signed on delivery if the application is between 90 and 180 days old, a new application may be requested at the Underwriter's or New Business Representative's discretion.
- ✓ **If the proposed insured is a juvenile, a parent/legal guardian signature is required.** If the legal guardian is not a parent, proof of guardianship may be requested at the Underwriter's discretion.
- ✓ **An agent may be charged for ordering unnecessary paramed requirements.** Please refer to your agent guide for standard age/volume medical requirements.
- ✓ **Faxed applications are acceptable: applications can also be emailed.** See Agentnetinfo.com for instructions on how to email documents.

How to Speed up Underwriting:

- ✓ **Double check your applications for missed questions.**
Commonly missed information:
 - **Complete and accurate doctor information:** full name, dates seen, reason, city and phone #
 - Tobacco use
 - HIV question
 - Insurance in force (Life/DI)
 - Beneficiary relationship
 - Child/additional insured information including height and weight
- ✓ **We may need a PHI... please provide best times/numbers to call client and any special language needs.**
- ✓ **Give us the following information on all medical conditions.**
 - 1) Date of diagnosis
 - 2) Past and current treatment, including medication
 - 3) Follow-up information
 - a) All doctors seen
 - b) Last time seen
 - c) Current status (readings, last attack, etc...)
 - 4) Various questionnaires are available on Agent Net Info (ANI) to assist in collecting the information needed to categorize a given risk/impairment. Use of these questionnaires will reduce the number of PHIs and APSs.
- ✓ **Put a legible policy number on all correspondence/FAXs.**

Initial Underwriting Requirements Chart

	Trendsetter® Super/ Trendsetter® NY	All Other Products (Except IUL)	Issue Age							
			0 – 17	18 – 40	41 – 50	51 – 60	61 – 70	71 – 75	76 – 80	81 +
Face Amount	\$25,000 – 50,000 ¹	N/A	N/A	Non-med ²	Non-med ²	Non-med ²	Non-med ²	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	\$50,001 – 99,999 ¹	N/A	N/A	Non-med ²	Non-med ²	Non-med ²	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	N/A	Up to \$99,999	Non-med ²	Paramed BCP HOS MVR	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	\$100,000 – 250,000		Non-med ²	Paramed BCP HOS MVR	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR ³	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
	\$250,001 – 500,000		Non-med ²	Paramed BCP HOS MVR	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR ³	Paramed BCP HOS ECG MVR ³	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
	\$500,001 – 1,000,000		HOS	Paramed BCP HOS MVR	Paramed BCP HOS MVR ³	Paramed BCP HOS ECG MVR ³	Paramed BCP HOS ECG MVR ³	Paramed BCP HOS ECG CS PFS MVR	Paramed BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR
	\$1,000,001 – 2,000,000		HOS	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS CS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	\$2,000,001 – 3,500,000		HOS	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	\$3,500,001 – 5,000,000 ⁴		HOS	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	\$5,000,001 – 10,000,000 ⁴		HOS	Paramed BCP HOS MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
\$10,000,001 and higher ⁵		HOS	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS	

Underwriting Requirements

Paramed = Paramed Exam

Medical = Medical Exam by a physician, must be arranged through an approved Paramedical Company

BCP = Blood Chemistry Profile

HOS = Home Office Specimen (urine)

ECG = Resting Electrocardiogram—interpretation to be done by HO (Home Office)

TRD = Treadmill Electrocardiogram—interpretation to be done by HO

MVR = Motor Vehicle Report (ordered by HO)

IR = Inspection Report (ordered by HO)

CS = Cognitive Screen (ordered by HO)

PFS = Personal Financial Statement

Initial Underwriting Requirements Chart for IUL Products

Underwriting Requirements

		Issue Age							
		0–17	18–40	41–50	51–60	61–70	71–75	76–80	81 +
Face Amount	\$25,000 – 50,000 ¹	Non-med ²	Non-med ²	Non-med ²	Non-med ²	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	\$50,001 – 75,000 ¹	Non-med ²	Non-med ²	Non-med ²	Non-med ²	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	\$75,001 – 100,000	Non-med ²	Non-med ²	Non-med ²	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	\$100,001 – 250,000	Non-med ²	Paramed BCP HOS MVR	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR ³	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
	\$250,001 – 500,000	Non-med ²	Paramed BCP HOS MVR	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR ³	Paramed BCP HOS ECG MVR ³	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
	\$500,001 – 1,000,000	HOS	Paramed BCP HOS MVR	Paramed BCP HOS MVR ³	Paramed BCP HOS ECG MVR ³	Paramed BCP HOS ECG MVR ³	Paramed BCP HOS ECG CS PFS MVR	Paramed BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR
	\$1,000,001 – 2,000,000	HOS	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS CS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	\$2,000,001 – 3,500,000	HOS	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	\$3,500,001 – 5,000,000 ⁴	HOS	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	\$5,000,001 – 10,000,000 ⁴	HOS	Paramed BCP HOS MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	\$10,000,001 and higher ⁵	HOS	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS

¹ Not available for foreign residence applicants.

² Non-med application (Part 2) and HIPAA notice required. Script check will be obtained by Home Office.

³ MVRs will be ordered at Home Office discretion.

⁴ Electronic inspection report ordered by Home Office.

⁵ Third-party financial verification required.

Script check will be ordered by the Home Office on all non-medical business.

Non-medical face amounts not available for foreign residence applicants.

Business Beneficiary Inspection Report (BBIR) ordered for business coverage over \$2 million.

Please refer to Product Guides to verify available face amounts for specific product.

Transamerica reserves the right to request other evidence of insurability as it deems necessary.

Underwriting Requirements

Paramedical Testing Information

In calculating the coverage amount that requires these tests, be sure to include the total amount applied for with any AEGON company within the past 6 months.

Examination Authority over Paramedical Limits

Medical exams may be arranged through an authorized paramedical company. Board certified medical exams are not required.

Examinations by physicians not arranged by a paramedical company, such as applicant's personal physician, should not be used without prior approval from Underwriting.

Authorized Paramedical Companies

The companies listed below are authorized to perform paramedical and medical exams on our behalf.

- American Para Professional Systems, Inc. (APPS)
- Examination Management Services, Inc. (EMSI)
- ExamOne, Inc.
- Portamedic/Hooper Holmes, Inc.
- Superior Mobile Medics

Testing of Proposed Insureds Blood Tests (BCP)

Testing is performed by ExamOne/LabOne, Clinical Reference Labs, and Heritage Labs. Appointed paramedical services can obtain the abbreviated blood draw. A 12-hour fast is recommended.

Home Office Urine Specimen (HOS)

An HOS is required with all medical and paramedical exams.

Resting Electrocardiogram (ECG) and Treadmill (TRD)

If resting ECG or TRD records are available from a test conducted within the last 12 months, the test need not be repeated. Please provide a copy.

A normal (standard rate) Treadmill ECG will be valid for 2 years with a current normal (standard rate) resting ECG (done within the last 90 days) for insureds up to age 70.

Minnesota Cognitive Acuity Screen (CS)

Proposed insureds age 71 and older will complete the Minnesota Cognitive Acuity Screen (CS) which screens for cognitive deficits. The CS is a simple, short telephone interview, conducted by registered nurses (RNs) trained to administer the test. The CS will be good for 6 months.

Underwriting Requirements – Expirations

Exam	Up to Age 70	Age 71 and Older
Paramed or Medical*	Good for 1 year	Good for 6 months
Part 2 (Non-med)	Good for 3 months	Good for 3 months
Resting Electrocardiogram (ECG)**	Good for 1 year	Good for 1 year
Treadmill (TRD)**	Good for 2 years	Good for 2 years
Inspection Reports (IR)	Good for 1 year	Good for 1 year
Personal Financial Supplement (PFS)	Good for 1 year	Good for 1 year
Home Office Urine Specimen (HOS) Blood Chemistry Profile (BCP)	Good for 1 year Please note that an underwriter can always request additional labs if there are abnormalities in the current results or there is other information that may cause concern.	Good for 6 months
Minnesota Cognitive Acuity Screen (CS)	N/A	Good for 6 months
Motor Vehicle Report (MVR)	Good for 6 months	Good for 6 months

(We always reserve the right to order any additional requirements as needed to determine proper rate class and financial justification.)

*Paramed and Medical (Age 1–70)

- Exam valid for 3 months by itself
- Exam valid from 3 months to 6 months with a good health statement
- Exam valid from 6 months to a year with a newly completed non-med Part 2 (Part 2 good for 3 months and must be completed, signed by the applicant and reviewed by an underwriter before issue)

**ECG and TRD

- If Resting ECG or TRD records are available from a test conducted within the last 12 months, the test need not be repeated.
- A normal (standard rate) Treadmill ECG will be valid for 2 years with a current normal (standard rate) resting ECG (done within the last 90 days) for insureds up to age 70.

*Paramed and Medical (Age 71 and Older)

- An exam more than 2 months old will need a completed “Statement of Good Health.”
Underwriters may order a Part 2 instead of the Statement of Good Health if they are concerned with the medical history and need more details.
- An exam more than 6 months old will need a completed Paramed.

APS Ordering Guidelines

An Attending Physician’s Statement (APS) should be ordered on any impairment that may potentially require a rating, including but not limited to: Chronic Bronchitis/COPD/ Emphysema, Cancer/Tumor, TIA/ Cerebrovascular Accidents/Stroke, Crohn’s Disease/ Ulcerative Colitis, Diabetes, Epilepsy/Seizures, Heart Disease, Hypertension, Kidney Disorders (not kidney stones), Liver Disorders, Depression (on multiple medications), Neurological Disorders (Parkinson’s, MS), Peripheral Vascular Disease, Sleep Apnea and Substance Abuse.

APS should be ordered if prior adverse action was taken due to medical history. Example: Decline, postpone, rating, and approved other than as applied for.

Unless required for age/amount and are the only records available, an APS should NOT be ordered for: FAA, DOT, insurance or military exams unless you determine a “for cause” need.

APS Requirements			
Face Amounts			
Age	Up to and including \$1 million	\$1,000,001 to \$2,500,000	Over \$2.5 million
0–50	NOT ROUTINELY (for cause or for exam within the past 3 months not marked within normal limits)*	NOT ROUTINELY (for cause or for exam within the past 3 months not marked within normal limits)*	YES Individual consideration if applicant has not seen an MD in the past 5 years
51–60	NOT ROUTINELY (for cause or for exam within the past 3 months not marked within normal limits)*	NOT ROUTINELY (for cause or for exam within the past 3 months not marked within normal limits)*	YES Individual consideration if applicant has not seen an MD in the past 5 years
61–69	NOT ROUTINELY (for cause or has seen an MD in the past 3 months, any amount)*	YES Individual consideration if applicant has not seen an MD in the past 5 years	YES Should have seen an MD in the past 3 years**
70–74	YES***	YES***	YES
75 and older	YES***	YES***	YES

*APS not needed on annual female exams (unless exam was noted as abnormal) or regular annual exams that are marked within normal limits. If it is determined that an APS is not needed on recent exams and not marked within normal limits, please amend noting normal results.

**Individual consideration up to and including \$5 million (and under age 40) if applicant has not seen an MD for more than 3 years (manager referral if over \$5 million).

***Ages 70 to 79, normal underwriting guidelines if seen in the last 36 months by PCP. Otherwise consider ordering an MD exam for individual consideration or preferred class. **Age 80 and above should have seen an MD in the last 12 months for any consideration.**

APS Ordering Guidelines

Authorized APS Retrieval Companies

The companies listed below are authorized to obtain Attending Physician Statements (APS) on behalf of TLIC and TFLIC.

- Examination Management Services, Inc. (EMSI)
- ExamOne/LabOne
- Express Imaging Services, Inc.
- Mediconnect.net, Inc.
- Parameds.com
- Portamedic/Hooper Holmes, Inc.
- Westside Copy

The Underwriting Department reserves the right to request an APS or other requirements whenever determined necessary.

An APS is **not** always needed for some conditions:

- *Hypertension*, with one medication and a diagnosis over a year ago. If the readings are within normal limits, would allow without a “for cause” APS.
- *Asthma*, mild with no attacks within the last five years, one preventive medication or medication as needed and no steroids, would allow without a “for cause” APS. (Question or order records if there has been a recent hospitalization for Asthma.)
- *Basal Cell Carcinoma (BCC)*, clearly identified and diagnosed as BCC, would not obtain records unless there are multiple incidences.
- *Anxiety*, with no problems and a low dose of medication or no medication may not need an APS. Also may not need records for situational depression that has been resolved for over a year and there are no medications needed. (Question or order records if there has been a recent hospitalization for depression or anxiety.)
- *Cholesterol*, treatment does not need a “for cause” APS.
- *Hypothyroid*, over one year after diagnosis if medication confirms diagnosis or medications are not needed.

General Financial Guidelines

The following financial guide is intended to assist you in determining maximum coverage.

Please refer to the guide often as it will provide a means of anticipating the Underwriting Requirements for all large amount cases you write.

Amounts over \$10,000,000—third party verification required.

Financial underwriting guidelines are calculated based on net worth, income and current in-force policies, irrespective of estate-tax liability.

Juvenile Applicants

- Up to \$500,000, with individual consideration for amounts over \$500,000.
- The parents or guardian should have minimum of 2 times the amount requested.
- Siblings should have equal amounts of coverage.
- An APS and/or inspection can be ordered for cause.

Personal Insurance Needs Based on Projected Estate Value:

If Net Worth x 50% x 7% growth rate for the applicable number of years.

Age	Growth Rate	Number of Years
Up to age 65	7%	15
66–75	7%	10
76 and over	7%	7

Coverage for an unemployed spouse will be 50% of the insured’s coverage, up to \$2,500,000.

Coverage for juveniles or adults with no apparent dependents or taxable estate will be determined by the need for and purpose of the insurance.

Personal Insurance Needs Based on Annual Earned Income:

To determine the qualifying coverage based on annual earned income, a 3% Cost of Living Adjustment (COLA) is applied to the insured’s current annual income for a certain number of years depending on the insured’s age. Remember that “earned income” includes salary, bonuses, commissions and deferred compensation. It excludes income from investments.

3% COLA	
Age	COLA Factor
To age 49	20
50–70	10

The adjusted annual income is then multiplied by the appropriate income factor as dictated by the insured’s age and reflected in the table below,

Age	Income Factor
Up to age 35	30
36 age 45	25
46 to 50	20
51 to 55	15
56 to 65	10
66 to 70	5
71 and over	Individual Consideration

General Financial Guidelines

Business Insurance Needs

Key Person

Age	Income Factor
Up to age 65	10 times income
66 and over	5 times income

A cover letter from the writing producer is needed to explain the key person's value to the company, how the coverage amount was determined, whether the Proposed Insured has ownership in the company and, if so, the percentage of ownership.

Buy-Sell and Stock Repurchase

The amount should be related directly to the Proposed Insured's ownership percentage and the fair market value of the company.

Creditor or Business Loan Coverage Guidelines

- Amount depends upon the amount and purpose of the loan, the duration of the loan, collateral pledged, and interest rate.
- Term of the loan is 5 years or more.
- Coverage considered on key individuals only.

Personal Financial Supplement

When indicated on the requirements chart a PFS is required at time of application and must be submitted with the application.

Ages 18–60: Insurance amounts over \$5,000,000

Ages 61–70: Insurance amounts over \$1,000,000

Ages 71+: Insurance amounts over \$500,000

A PFS will be requested if:

- The income and net worth of PI is not provided on application.
- The underwriter finds the financial information is unclear, inconsistent or additional details are needed.
- Insurance is being used for business coverage including Buy-Sell, Loan and Keyman applications.

Personal Financial Statements are good for 1 year.

Inspection Reports

Authorized Inspection Companies

The companies listed below are authorized to perform Inspection Reports (IRs) on our behalf. Inspection Reports are good for 1 year. These will be ordered by the Home Office.

- Examination Management Services, Inc. (EMSI)
- ExamOne
- Portamedic/Hooper Holmes, Inc.

Personal Coverage

Electronic Inspection Report required for:

- All Ages: Insurance amounts between \$3,500,001 and \$10,000,000 (obtained by Home Office)

Inspection Report required for:

- All Ages: Insurance amounts \$10,000,001 and higher

Business Coverage

Business coverage may require a Business Beneficiary Inspection Report (BBIR) at face amounts over \$2,000,000.

Retention and Reinsurance

Reinsurance plays an important role in our business and we have developed valuable relationships with our reinsurers over the years that enable us to meet and service the needs of our field representatives and clients effectively.

The amount of life insurance retained varies by the age and rating class of the client. Amounts in excess of what we retain are reinsured with top-rated reinsurance companies through an automatic reinsurance pool or facultative reinsurance. Under the automatic arrangement, the reinsurers are automatically bound to accept our decision and do not review our underwriting papers.

Facultative cases do not qualify for automatic pool arrangements. These require the entire underwriting file to be sent to the reinsurance company for the reinsurer's review and decision.

Automatic Issue Limits

The automatic issue limit is the amount of life insurance coverage we can issue without seeking facultative coverage. It includes the amount we retain, as well as the amount we automatically cede to our reinsurers.

Our limits are among the highest in the industry and have been made possible by the strength and integrity of our underwriting standards and practices, and the quality of our field underwriting.

Jumbo Limit Definition

The jumbo limit cannot be exceeded or we must seek facultative coverage. It is defined as the sum of all in-force coverage plus the sum of all face amounts applied for, whether to be placed or not, excluding policies being exchanged for current coverage. If the applicant completes an absolute assignment form, that policy (or policies) will be excluded from our calculations for jumbo. This is subject to receipt and approval of all forms and underwriting review.

Underwriting Policies

Personal History Interviews (PHI)

A Personal History Interview may be ordered at the discretion of the underwriter for any amount of coverage. A PHI will be completed on all applications requesting the Disability Income Rider. Please provide phone number(s) and best time to reach the proposed insured.

Cover Letter (What to Include)

The writing producer is an important source of information. Through the cover letter, he or she can provide an explanation of the purpose of the coverage and the method used to establish the requested face amount.

Specific information should be included regarding the background of the sale and the purpose and need for the coverage. Be sure to clarify any unusual aspects of the case. List all coverage amounts in force and the amount being replaced, if any. Copies of an estate planning analysis and available financial statements should accompany the cover letter.

A cover letter should be sent on all cases over \$5,000,000 or on any unusual cases needing further detail. This will help expedite handling and result in less inconvenience to all parties.

Cash with Application

Money may be taken with an application(s), provided the total of all amounts applied for does not exceed the Conditional Receipt limits.

Even though we allow money to be collected on applications up to the conditional receipt limit, the Company's liability is limited to the terms of the Conditional Receipt.

The Conditional Receipt can be used only if payment is made at the time the application is signed. If money is not collected with the application, the blank Conditional Receipt must be submitted with the application.

Illustrations

A signed illustration is required to be submitted with all applications in jurisdictions where the NAIC Model Illustration Regulation has been passed and the policy is illustratable.

All UL applications require an illustration regardless of jurisdiction.

Underwriting Criteria

Accum UL & Index UL	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
All Other Products	Preferred Plus (Term) & Select (UL)	Preferred Nonsmoker	Standard Plus (Term)	Standard Nonsmoker	Preferred Smoker	Standard Smoker
Tobacco Usage	None in the past 5 years	None in the past 2 years	None in the past 2 years	None in the past 2 years	Tobacco permitted	Tobacco permitted
Incidental Cigar Usage	Available subject to: - Admitted on app and exam - HOS neg for cotinine - No more than 1 per month	Available subject to: - Admitted on app and exam - HOS neg for cotinine - No more than 1 per month	Available subject to: - Admitted on app and exam - HOS neg for cotinine - No more than 1 per month	Available subject to: - Admitted on app and exam - HOS neg for cotinine - No more than 1 per month	Permitted	Permitted
Cholesterol With or without treatment	230	260	300	*	260	*
Chol / HDL	5.0 for ages ≤70 5.5 for ages 71+	5.5 for ages ≤70 6.0 for ages 71+	6.2 for ages ≤70 6.7 for ages 71+	7.0 for ages ≤70 7.5 for ages 71+	5.5 for ages ≤70 6.0 for ages 71+	7.0 for ages ≤70 7.5 for ages 71+
Blood Pressure	135/85 for ages ≤70 145/85 for ages 71+	145/85 for ages ≤70 150/90 for ages 71+	148/88 for ages ≤70 152/88 for ages 71+	* *	145/85 for ages ≤70 150/90 for ages 71+	* *
Treatment	<u>Through age 49:</u> Without treatment <u>Ages 50-80:</u> With treatment, as long as readings fit criteria above <u>Ages 81+:</u> Without treatment	With or without treatment	With or without treatment	*	With or without treatment	*
Family History Includes coronary artery disease and the following cancers:** Breast Ovarian Prostate Colon Lung Melanoma	No family deaths before age 65 of either parent or sibling. Disregard if PI is age 65 or older.	No family deaths before age 60 of either parent. Disregard if PI is age 60 or older.	No family deaths before age 60 of either parent. Disregard if PI is age 60 or older.	*	No family deaths before age 60 of either parent. Disregard if PI is age 60 or older.	*
Personal History	No heart or vascular disease, diabetes, or cancer (except some skin cancers)	No heart or vascular disease, diabetes, or cancer (except some skin cancers)	No heart or vascular disease, diabetes, or cancer (except some skin cancers)	No ratable impairments	No heart or vascular disease, diabetes, or cancer (except some skin cancers)	No ratable impairments
Driving History DUI/Reckless	None in past 5 years			*	None in past 5 years	*
MVR - Major Violations	No more than 1 major violation in the past 3 yrs and NONE in the past 12 months	No more than 1 major violation in past 3 yrs		*	No more than 1 major violation in past 3 yrs	*
MVR - Minor Violations	No more than 3 minor moving violations within the past 3 yrs			*	No more than 3 minor moving violations within the past 3 yrs	*

*Individual consideration on a case-by-case basis – may or may not be eligible.

**Some gender specific cancers may qualify for preferred rates.

Underwriting Criteria

Accum UL & Index UL	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Tobacco
All Other Products	Preferred Plus (Term) & Select (UL)	Preferred Nonsmoker	Standard Plus (Term)	Standard Nonsmoker	Preferred Smoker	Standard Smoker
Private Aviation¹	Only available with Aviation Exclusion Rider; not available to those age 71 and older	Term and TransACE - Preferred can be offered with or without ratable aviation. All other products: Preferred available for those clients who qualify for Preferred for all accounts and they are not ratable for aviation.	Can be offered with or without ratable aviation	Available as qualifies	Term and TransACE - Preferred can be offered with or without ratable aviation. All other products: Preferred available for those clients who qualify for Preferred for all accounts and they are not ratable for aviation.	Available as qualifies
Avocation (Hazardous)	No participation in activities listed below ²	No participation in activities listed below ²	No participation in activities listed below ²	No participation in activities listed below, if ratable ²	No participation in activities listed below ²	No participation in activities listed below, if ratable ²
Alcohol/ Substance Abuse	No history or treatment at any time	No history or treatment at any time	No history or treatment in the past 10 years	No history or treatment in the past 7 years	No history or treatment at any time	No history or treatment in the past 7 years
Citizenship/ Residence	U.S. citizen or legal permanent resident/green card residing in the U.S. – all others, contact Underwriting for individual consideration.					
Foreign Travel (Unsafe)	No traveling to “dangerous” areas of the world where the State Department has issued travel advisories ³					
Military	Active military duty is acceptable provided the proposed insured is not serving in a hazardous area or does not have orders to serve in a hazardous area. ⁴					

¹Private Aviation: An Aviation Exclusion Rider (AER) is not available on joint life applications.

²Avocation: Prohibited activities involving aeronautics (e.g., hang-gliding, ultralight, soaring, skydiving, ballooning, etc.), power racing, competitive vehicles, mountain climbing, rodeos, competitive skiing or scuba/skin diving at a depth greater than 75 feet.

³Foreign Travel: Unless otherwise prohibited by statute.

⁴Military: Unless otherwise prohibited by statute.

Height & Weight Chart

Male (Up to and including age 70)					Male (Age 71+)				
Accum UL & Index UL	Preferred Elite	Preferred Plus & Pref. Tobacco	Preferred	Non-Tobacco & Tobacco	Accum UL & Index UL	Preferred Elite	Preferred Plus & Pref. Tobacco	Preferred	Non-Tobacco & Tobacco
All Other Products	Select (UL) & Preferred Plus (Term)	Preferred	Standard Plus (Term)	Standard	All Other Products	Select (UL) & Preferred Plus (Term)	Preferred	Standard Plus (Term)	Standard
4'6"	119	132	139	155	4'6"	123	133	143	158
4'7"	123	136	144	160	4'7"	127	138	148	164
4'8"	127	140	149	166	4'8"	131	143	153	170
4'9"	131	145	154	172	4'9"	135	148	158	176
4'10"	135	150	159	178	4'10"	140	153	163	182
4'11"	140	155	164	184	4'11"	145	158	168	188
5'0"	144	160	169	190	5'0"	149	163	173	194
5'1"	149	164	175	196	5'1"	154	168	179	200
5'2"	154	169	180	202	5'2"	159	173	185	206
5'3"	159	174	186	208	5'3"	164	178	191	212
5'4"	164	179	192	214	5'4"	169	184	197	218
5'5"	169	184	198	220	5'5"	174	189	203	225
5'6"	174	189	204	227	5'6"	179	194	209	232
5'7"	179	195	210	233	5'7"	185	200	215	238
5'8"	184	200	215	239	5'8"	190	205	221	244
5'9"	189	206	221	244	5'9"	195	211	227	249
5'10"	195	211	227	250	5'10"	200	216	232	255
5'11"	200	217	233	256	5'11"	206	222	238	261
6'0"	205	223	239	263	6'0"	212	228	244	268
6'1"	211	229	245	269	6'1"	217	234	250	274
6'2"	217	235	251	276	6'2"	222	240	256	281
6'3"	223	241	257	283	6'3"	228	246	262	288
6'4"	228	247	263	289	6'4"	234	252	268	295
6'5"	233	253	269	296	6'5"	239	258	274	302
6'6"	238	259	276	303	6'6"	244	264	281	309
6'7"	244	265	283	310	6'7"	250	270	287	316
6'8"	249	271	289	317	6'8"	255	276	293	323
6'9"	254	277	295	324	6'9"	261	282	300	331
6'10"	260	283	302	331	6'10"	266	288	306	338
6'11"	265	289	308	338	6'11"	272	294	313	345
7'0"	270	295	314	346	7'0"	277	300	319	353

Height & Weight Chart

Female (Up to and including age 70)					Female (Age 71+)				
Accum UL & Index UL	Preferred Elite	Preferred Plus & Pref. Tobacco	Preferred	Non-Tobacco & Tobacco	Accum UL & Index UL	Preferred Elite	Preferred Plus & Pref. Tobacco	Preferred	Non-Tobacco & Tobacco
All Other Products	Select (UL) & Preferred Plus (Term)	Preferred	Standard Plus (Term)	Standard	All Other Products	Select (UL) & Preferred Plus (Term)	Preferred	Standard Plus (Term)	Standard
4'6"	117	128	136	149	4'6"	120	132	140	152
4'7"	121	132	141	154	4'7"	124	136	145	157
4'8"	125	136	146	159	4'8"	128	140	150	162
4'9"	129	140	151	164	4'9"	133	145	155	168
4'10"	133	144	156	169	4'10"	137	150	160	174
4'11"	138	149	161	175	4'11"	142	155	165	180
5'0"	142	154	166	181	5'0"	146	160	170	186
5'1"	147	159	171	187	5'1"	151	164	176	192
5'2"	151	164	176	193	5'2"	156	169	181	198
5'3"	156	169	181	197	5'3"	160	174	186	203
5'4"	161	174	185	202	5'4"	165	179	190	207
5'5"	165	179	189	206	5'5"	170	184	195	211
5'6"	170	184	194	210	5'6"	175	189	199	215
5'7"	174	189	199	215	5'7"	179	195	204	220
5'8"	178	195	204	220	5'8"	183	200	210	225
5'9"	182	200	210	225	5'9"	187	205	215	230
5'10"	186	205	215	230	5'10"	191	210	220	235
5'11"	190	210	221	236	5'11"	196	216	226	241
6'0"	195	216	227	242	6'0"	201	222	232	247
6'1"	200	222	233	248	6'1"	206	228	238	254
6'2"	205	228	239	254	6'2"	211	233	244	260
6'3"	210	233	244	260	6'3"	216	239	251	267
6'4"	215	239	250	267	6'4"	221	244	257	273
6'5"	220	245	256	274	6'5"	226	250	263	279
6'6"	225	250	262	281	6'6"	231	256	270	286
6'7"	230	256	268	287	6'7"	237	261	277	292
6'8"	235	262	274	293	6'8"	243	267	284	299
6'9"	240	267	280	300	6'9"	249	273	291	305
6'10"	245	273	286	306	6'10"	254	279	298	312
6'11"	250	279	292	313	6'11"	259	285	305	319
7'0"	255	284	298	319	7'0"	264	290	312	325

Height & Weight Chart

Underwriting Guidelines for Medical Impairments

T=Table

Impairment	Term/UL	Preferred Possible
AIDS/HIV	Decline	N
Alcohol abuse	T2 to Decline	N
Alcoholism*	<2 yrs since complete abstinence – Decline	Y – with greater than 10 yrs of sobriety
	3-5 yrs since complete abstinence – T3 to T10	N
	>5 yrs since complete abstinence – Standard to T3	N
Allergies, hay fever	Standard	Y
ALS (Lou Gehrig’s Disease)	Decline	N
Alzheimer’s Disease	Decline	N
Amputations	Limited, traumatic injury – Standard Otherwise, see specific cause/disease	Possible in those cases of limited, traumatic injury resulting in amputation.
Anemia	Fully investigated with no underlying cause identified. Mild – Standard	N
	Moderate – T2 to T5	N
	Severe – Decline	N
Aneurysm, abdominal* **	No surgery but with periodic surveillance – T2 to T6	N
	No surgery or surveillance – Decline	N
	No surgery, size >5 cm – Decline	N
	Treated with surgery: <6 mos since surgery – Postpone	N
	>6 mos since surgery – T2 to T6 depending on length of time since surgery	N
Aneurysm, cerebral* **	No surgery – \$7.50 Flat Extra to Decline	N
	<6 mos since surgery – Postpone	N
	6 mos to 2 yrs since surgery – \$5 Flat Extra	N
	>2 yrs since surgery – Standard (if multiple cerebral aneurysms or significant residuals, possible Decline)	N
Angina*	See Coronary Artery Disease	
Anxiety	Mild – (minimal amt of medication, no counseling, no time off work, no psychiatric counseling) – Standard	Y
	Moderate – (satisfactory response to treatment, out-patient psychotherapy, no more than 1-2 weeks off work) – Standard to T4	N
	Severe – (recurring episodes requiring in-patient care, unable to work) – T4 to Decline	N
Arthritis, osteo	Mild or Moderate – Standard	Y – mild only
	Severe – possible T2	N

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**Indicates range of rating will depend on client’s age, date of diagnosis, and severity of condition.

Underwriting Guidelines

for Medical Impairments

T=Table

Impairment	Term/UL	Preferred Possible
Arthritis, rheumatoid* **	Mild – <i>(minimal pain, no deformity, no continuous treatment required)</i> – Standard	N
	Moderate – <i>(moderate activity, frequent drug therapy, slight deformity)</i> – T2 to T3	N
	Severe – <i>(chronic active disease, serious restrictions of movement, continuing treatment including steroids)</i> – T4 to Decline	N
Asthma**	Mild – Standard to T2	Y – mild only
	Moderate – T3 to T8	N
	Severe – Decline	N
	Children: <Age 7 can be considered for coverage at a Standard rate if their asthma is mild and well controlled. Age 2 or younger, cannot be considered for coverage.	N
Atrial fibrillation* **	No underlying heart disease, short duration <4 episodes per year – Standard to T3	N
	Chronic or prolonged episodes – T2 to T6	N
Aviation, paid	Commercial pilot, passenger or freight, flying within the U.S. or Canada – Standard	Y
	Corporate Pilot – Standard	Y
	Other, \$2.50 to \$10 Flat Extra <i>(rating determined by occupation)</i>	N
Aviation, private	Student pilot – \$3.50 Flat Extra	See Preferred guidelines
	Qualified pilot – Standard to \$3.50 Flat Extra <i>(rating determined by client age, number of hours flown each year and total flying experience)</i>	N
Back pain <i>See also Chronic pain</i>	Mild to Moderate – Standard	Y
	Severe – possible T2 to T4	N
Barrett's esophagus*	Standard to Decline	N
Bell's Palsy	Standard	Y – If >3 mos since diagnosis, fully recovered with no complications.
Bipolar disorder*	Mild – <i>(no loss of work, stable symptoms, low-dose single antidepressant)</i> – T2 to T4	N
	Moderate – <i>(1 or more episodes, satisfactory response to treatment, infrequent disabling attacks)</i> – T4 to T6	N
	Severe – <i>(recurring episodes, inpatient care, disabled from work)</i> – T8 to Decline	N
Blindness	Total blindness – Standard to T3	Possible, if otherwise considered Standard and no impairment of functional capacity.
	Partial – Standard	Y
BPH (Benign Prostatic Hypertrophy)	Normal PSA, urinalysis, no impairments – Standard	Y
Breast disorders (not Cancer)	Benign mass without atypia per biopsy – Standard	Y
	Benign mass with atypia per biopsy – Standard to T4 <i>(determined by client's age and if family history is positive for breast cancer)</i>	N
Broken bone	Standard	Y

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Underwriting Guidelines

for Medical Impairments

T=Table

Impairment	Term/UL	Preferred Possible
Bronchiectasis*	Minimal or Mild – Standard to T3	N
	Moderate – T4 to T6	N
	Severe – T8 to Decline <i>(could be considered Standard, if successful surgery >1 yr out)</i>	N
Bronchitis, acute	Standard	Y
Bronchitis, chronic (COPD)*	Mild – Standard to T3	N
	Moderate – T4 to T8	N
	Severe – Decline <i>(if currently using oxygen – Decline)</i>	N
Bundle branch block, right	Incomplete – Standard	Y
	Complete: No CAD risk factors – Standard	N
	With CAD risk factors – T2 to T3	N
Bundle branch block, left*	T4 to Decline	N
Bursitis	Standard	N
Cancer (internal organ)*	Call Home Office	N
Cancer, skin (not Melanoma)	Standard	Y
Cardiomyopathy	<3 yrs since diagnosis – Postpone	N
	>3 yrs since diagnosis – T4 to T8	N
Carpal Tunnel Syndrome	Standard	Y
Cataracts	Standard	Y
Cerebral Palsy*	Age 8 or less – Decline	N
	Age 9 or greater: Very mild & no mental retardation – Standard	N
	Otherwise, T4 to Decline	N
Cerebral Vascular Accident, stroke (CVA)* **	<1 yr since occurrence – Postpone	N
	>1 yr since occurrence – T4 to Decline	N
	Multiple CVAs – Decline	N
Chronic Fatigue Syndrome	<1 yr since last symptoms – Postpone	N
	>1 yr since last symptoms – Standard	Y
Chronic Obstructive Pulmonary Disorder (COPD)**	Minimal to Mild – Standard to T4	N
	Moderate – T6 to T8	N
	Severe – Usually Decline <i>(rating will be higher if currently using tobacco. Supplemental oxygen – Decline)</i>	N
Chronic pain	Mild – Standard to T3	N
	Moderate – T4 to T8	N
	Severe – Decline <i>(if currently using oxygen – Decline)</i>	N

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Underwriting Guidelines

for Medical Impairments

T=Table

Impairment	Term/UL	Preferred Possible
Cirrhosis (liver)	Complete abstinence from alcohol for >5 yrs, no complications, normal liver enzymes – T6 to Decline	N
	Otherwise, Decline	N
Colitis, ulcerative* **	<1 yr since diagnosis – T3 to T4	N
	1-5 yrs since diagnosis – T2 to T6	N
	>5 yrs since diagnosis – Standard	N
	Severe colitis or with complications – Decline	N
Colitis, other than ulcerative	Standard to Decline, depending on cause	Y
Concussion (head injury)	Mild – Postpone 6 mo, then Standard (<i>if no residuals</i>)	Y – if no residuals
	Moderate – Postpone 1 yr, then Standard (<i>if no residuals</i>)	N
	Severe – Postpone 2 yrs, then Standard (<i>if no residuals</i>)	N
Congestive Heart Failure (CHF)* **	<1 yr since complete recovery – Postpone	N
	Otherwise, T4 to Decline	N
Convulsions*	<i>See Epilepsy</i>	
Coronary Artery Disease* **	<3 mos after bypass – Postpone	N
	<6 mos after angioplasty – Postpone	N
	Ages: <40 – Decline	N
	40-45 – T6 to Decline	N
	46-59 – T4 to Decline	N
	>60 – T2 to Decline <i>May be able to improve offer with credits for favorable factors such as cholesterol and recent negative cardiac testing.</i>	N
Criminal activity	Criminal charges pending, or currently on probation or parole – Postpone Otherwise, call Home Office	N
Crohn's Disease* **	<1 yr from diagnosis or major attack – Postpone	N
	>1 yrs from diagnosis or major attack – T2 to T6	N
Cyst, benign	Standard	Y
Cystic Fibrosis	Decline	N
Depression	Mild – (<i>minimal amt of medication, no counseling, no time off work, no psychiatric counseling</i>) – Standard	Possible
	Moderate – (<i>satisfactory response to treatment, out-patient psychotherapy, no more than 1-2 weeks off work</i>) – Standard to T4	N
	Severe – (<i>recurring episodes requiring in-patient care, unable to work</i>) – T6 to Decline	N
Dermatitis	Standard	N

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Underwriting Guidelines for Medical Impairments

T=Table

Impairment	Term/UL	Preferred Possible
Diabetes* **	Standard to Decline – <i>(rating determined by current age, how long since diagnosis, and control)</i>	N
	Well controlled diabetes, older than age 20, no tobacco with no complication, stable – T2 to Decline	N
Diverticulitis**	Mild attacks, fully recovered – Standard to T2	Y
Down's Syndrome* **	Mild – T8 to T10	N
	Moderate or Severe – Decline	N
Driving Under the Influence (DUI)*	<1 yr since violation: <age 26 – Decline	N
	Ages 26-35 – \$5 Flat Extra	N
	Ages 36 & older – \$3.50 Flat Extra	N
	1-5 yrs since violation – Standard to \$5 Flat Extra <i>depending on age</i>	N
	>5 yrs since violation – Standard	N
	Multiple DUIs – Probable Decline	Y
	Under age 21 at time of offense – Individual Consideration	Individual Consideration
Drug abuse, marijuana	Current use, <9 times a month – Tobacco Rates	N
	Current use, more frequent – T2 to Decline	N
Drug abuse, other than marijuana* **	Current use or use within last 3 yrs – Decline	N
	3-6 yrs since complete abstinence – \$7.50 Temporary Flat Extra	N
Eczema	Standard	Y
Emphysema* **	Minimal to Mild – Standard to T4	N
	Moderate – T6 to T8	N
	Severe – Usually Decline <i>(rating will be higher if currently using tobacco. Supplemental oxygen – Decline)</i>	N
Endocarditis	Postpone 1 yr, then Standard <i>(if no residuals)</i>	Y
Epilepsy, grand mal* **	Diagnosis <1 yr ages <36 – Postpone	N
	Diagnosis <6 mos ages 36 & up – Postpone	N
	<7 seizures per year: Age <36 – T6	N
	Ages 36 & up – T4	N
	7-12 seizures per year: Age <36 – T8	N
	Age 36 & up – T6	N
	>12 seizures per year: Age <36 – T12 to Decline	N
	Age 36 & up – T8 to Decline	N
Seizures Ceased >1 yr: T3 to Standard	Y <i>(if last seizure >5 yrs ago)</i>	

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Underwriting Guidelines

for Medical Impairments

T=Table

Impairment	Term/UL	Preferred Possible
Epilepsy, petit mal* **	<6 mos since diagnosis – Postpone	N
	>6 mos since diagnosis: <7 seizures per year – Standard	N
	7-12 seizures per year – Standard to T2	N
	>12 seizures per year – T2 to T3	N
	>2 yrs since last seizure – Standard	Y (if last seizure >5 yrs ago)
Esophageal stricture	Mild to Moderate – Standard to T4	N
	Severe – T4 to T8	N
	(consider Standard if successful surgery >1 ago)	N
Fibromyalgia, fibrositis	Possible Standard (severe, disabling cases may require rating)	Y
Fistula & fissure, anal	Standard	Y
Fracture, bone or skull (no residuals)	Standard	Y
Gall bladder disorders	Standard	Y
Gastric bypass surgery*	Banding, LAGB, VBG Surgeries: 3 mos or less since surgery – Postpone	N
	3 mos to 2 yrs – T2	N
	>2 yrs – Standard	N
	Malabsorptive Surgeries: <6 mos since surgery – Postpone	N
	>6 mos to <2 yrs – T3	N
	2-5 yrs – T2	N
	>5 yrs – Standard	N
Gastroenteritis, recovered	Standard	Y
Gastroesophageal Reflux Disease (GERD)	Standard	Y
Glaucoma	Standard	Y
Glomerulonephritis, chronic*	Standard to Decline (depends on cause & severity)	N
Gout	Standard (chronic, severe cases may require rating)	Y
Headache, migraine or tension	Standard	Y
Hearing impairment	Standard	Y
Heart attack* **	See Coronary Artery Disease	
Heart bypass surgery* **	See Coronary Artery Disease	
Heart valve replacement*	<6 mos since surgery – Postpone	N
	>6 mos since surgery – T2 to Decline (rate dependent on age & valve replaced)	N

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Underwriting Guidelines for Medical Impairments

T=Table

Impairment	Term/UL	Preferred Possible
Heart valve surgery* **	<6 mos since surgery – Postpone	N
	>6 mos since surgery – Standard to Decline	N
Heartburn	Standard	Y
Hemorrhoids	Standard	Y
Hepatitis A	Standard (<i>fully recovered</i>)	Y
Hepatitis B	One episode, fully recovered – Standard	N
	Chronic – Standard to Decline	N
Hepatitis C	Standard to Decline	N
Hernia	Standard	Y
Herniated disc	Standard	Y
High blood pressure (Hypertension)	Usually Standard (<i>if under control</i>)	Y
Histoplasmosis	Present – Postpone	N
	Recovered w/o residuals >6 mos – Standard	Y
	W/ residual lung impairment – T2 to Decline	N
Hodgkin’s Disease* **	T2 to Decline	N
Huntington’s Disease**	Present – Decline	N
	Family history, with negative genetic testing – Standard	N
	Family history, without genetic testing – \$2.50 to \$10 Flat Extra	N
Hydronephrosis**	Resolved or cause corrected – Standard	N
	Cause still present – T2 to Decline	N
Hysterectomy	Standard if no cancer history	Y
Ileitis* **	<i>See Crohn’s Disease</i>	
Indigestion	Standard	Y
Kidney failure, dialysis	Decline	N
Kidney infection, recovered	Standard	Y
Kidney removal	Standard to Decline (<i>depending on cause & current renal function</i>)	Y (<i>depending on reason</i>)
Kidney stones	Standard (<i>frequent attacks may require rating</i>)	Y
Kidney transplant* **	<1 yr since transplant – Decline	N
	>1 yr since transplant – T6 to Decline	N
Leukemia* **	<2 yrs since last treatment – Postpone	N
	>2 yrs since last treatment – T4 to Decline	N
Lou Gehrig’s Disease (ALS)	Decline	N
Lupus, discoid	Standard to Decline (<i>depending on severity</i>)	N

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Underwriting Guidelines

for Medical Impairments

T=Table

Impairment	Term/UL	Preferred Possible
Lupus, systemic*	<1 yr since diagnosis – Postpone	N
	1 yr & up from diagnosis – T2 to Decline	N
Lymphoma* **	<3 yrs from last treatment – Postpone	N
	>3 yrs – T2 to Decline	N
Malaria	Single episode – Standard	Y – if fully recovered
	Multiple episodes – Standard to T2	N
Melanoma* **	Standard to Decline	N
Meniere’s Disease	Standard	Y
Meningioma*	Surgically removed – Standard to \$7.50 Flat Extra	N
	Otherwise, T2 to Decline	N
Meningitis	<6 mos since recovery – Postpone	N
	>6 mos since recovery, no residuals – Standard	Y
Mental retardation* **	Mild to Moderate – Standard to T2	N
	Severe/Profound – Decline	N
Mitral insufficiency, Mitral Valve Prolapse (MVP)*	Mild – Standard to T4	N
	Moderate – T2 to T4	N
	Severe – T4 to Decline	N
Mitral stenosis*	Mild – Standard to T6	N
	Moderate – T2 to Decline (<i>depending on age</i>)	N
	Moderate – Severe – T4 to Decline	N
Mononucleosis	Standard	Y
Mountain climbing	Standard to Decline. <i>Based on location, scale (YDS or other grading scale), altitude and equipment used. Please call Home Office with details for quote.</i>	Subject to details. Minor trail climbing or equivalent may be acceptable within preferred classes.
Multiple Sclerosis (MS)* **	<1 yr since diagnosis: Progressive – T8	N
	Relapsing-Remitting – T6	N
	>1 yr since diagnosis – degree of disability: Mild – T2 to T3	N
	Moderate – T4 to T6	N
	Severe – T8 to Decline	N
	Benign MS >25 yrs since diagnosis w/no signs or symptoms for 5 yrs – Standard	N

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Underwriting Guidelines for Medical Impairments

T=Table

Impairment	Term/UL	Preferred Possible
Muscular Dystrophy**	Becker or limb girdle – T10 to Decline	N
	Duchene – Decline	N
	Dystrophia Myotonica – Decline	N
	Facioscapulohumeral – Standard to T6	N
	Mitochondrial – Standard to Decline	N
	Myotonia Congenita – Standard	N
	Periodid Paralysis – Standard to T2	N
Myasthenia Gravis*	Ocular: <1 yr since diagnosis – Postpone	N
	1-5 yrs since diagnosis – T2 to T4	N
	>5 yrs – Standard	N
	Generalized: <1 yr since diagnosis – Postpone	N
	1-7 yrs since diagnosis – T4	N
	>7 yrs since diagnosis – T2	N
Myocarditis*	<2 yrs since diagnosis – Postpone	N
	>2 yrs since diagnosis, fully recovered – Standard to T2	Y
Nephrectomy	Standard to Decline (<i>depending on cause & renal function</i>)	Possible depending on the circumstances
Nephritis, acute	Single episode, fully recovered – Standard	Y
	Multiple episodes – Standard to T3	N
Neurosis, anxiety	<i>See Anxiety</i>	
Non-Hodgkin's lymphoma***	<3 yrs from last treatment – Postpone	N
	>3 yrs – T2 to Decline	N
Occupations with special hazards	Examples of occupations with special hazards: Aviation, Military, Building and Construction, Mining and Quarrying, and Professional Athletes, may be considered for coverage with possible Flat Extra. This is not an inclusive list; contact the Home Office if you have a question about an occupation.	Possible if occupation is considered standard, otherwise no preferred.
Operating While Intoxicated (OWI)	<i>See DUI</i>	
Osteoarthritis	<i>See Arthritis, osteo</i>	
Pacemaker*	Standard to Decline (<i>rating determined by the age of the client, years since pacemaker implanted and reason for the pacemaker.</i>)	N

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Underwriting Guidelines

for Medical Impairments

T=Table

Impairment	Term/UL	Preferred Possible
Pancreatitis	Acute: <6 mos since attack – Postpone	N
	Otherwise, probably Standard	N
	Chronic: <1 yr since last symptoms – Decline	N
	1-4 yrs since symptoms – T3 to T6	N
	>4 yrs since symptoms – Standard to T2	N
	With complications – T8 to Decline	N
Paralysis*	Monoplegia – Standard to T2	N
	Hemiplegia – Standard to T4	N
	Paraparesis – T2 to T10	N
	Paraplegia – Highly Substandard to Decline	N
	Quadriplegia – Decline	N
Parkinson's Disease* **	Mild – Standard to T3	N
	Moderate – T2 to T4	N
	Severe – T4 to Decline	N
Pericarditis*	Single Episode <3 mos since diagnosis – Postpone	N
	>3 mos since full recovery – Standard	N
	Multiple Episodes <6 mos since full recovery – Postpone	N
	6 mos to 1 yr – T3	N
	1 to 3 yrs – T2	N
	>3 yrs – Standard	N
Peripheral Vascular Disease (PVD)*	Nonsmoker – T2 to T4	N
	Smoker – T5 to Decline	N
Phlebitis, thrombosis, blood clot	Single episode, fully recovered – Standard	Y
	Multiple episodes – Standard to T4	N
Pilonidal cyst	Standard	Y
Pituitary adenoma	Standard to Decline	N
Pleurisy	Usually Standard (<i>multiple episodes may be rated</i>)	Y
Pneumoconiosis	Minimal to Mild – Standard to T4	N
	Moderate – T6 to T8	N
	Severe – Decline	N
Pneumonia, full recovery	Standard	Y

*Indicates an Attending Physicians Statement (APS) will probably be needed.

**Indicates range of rating will depend on client's age, date of diagnosis, and severity of condition.

Underwriting Guidelines for Medical Impairments

T=Table

Impairment	Term/UL	Preferred Possible
Pregnancy, no current or history of complications	Standard	Y
Prostatitis, with normal PSA	Standard	Y
Psychosis*	<2 yrs since diagnosis/episode – Postpone	N
	2-10 yrs since diagnosis/episode – T2 to T8	N
	>10 yrs since diagnosis/episode – Standard to T3	N
Pyelonephritis, acute	Single episode, fully recovered – Standard	Y
	Multiple episodes – Standard to T3	N
Pyelonephritis, chronic*	Standard to Decline (<i>depending on renal function</i>)	N
Quadriplegia	Decline	N
Racing, motor vehicle	Amateur – Standard	Y
	Professional or semi-professional – \$2.50 to \$5 Flat Extra	N
Raynaud's Disease	Standard to T4	Y (<i>if not rated</i>)
Rheumatic Fever, no heart complications	Mild – Standard to T2	N
	Moderate – T2	N
	Severe – T4 to Decline	N
Rheumatoid arthritis*	<i>See Arthritis, rheumatoid</i>	
Sarcoidosis* **	Standard to Decline	N
Sebaceous cyst	Standard	Y
Schizophrenia*	<2 yrs since diagnosis/episode – Postpone	N
	2-10 yrs since diagnosis/episode – T2 to T8	N
	>10 yrs since diagnosis/episode – Standard to T3	N
Sciatica	Standard	Y
Scuba diving, recreational, lakes, rivers, coastal waters	100 feet or less – Standard	Y
	101-250 feet – \$2.50 to \$5 Flat Extra	N
	>250 feet – \$7.50 to \$10 Flat Extra	N
Seizures	<i>See Epilepsy</i>	
Sinusitis	Standard	Y
Skydiving	\$5 to \$7.50 Flat Extra	N
Sleep Apnea**	Mild – Standard	N
	Moderate – Standard to T3	N
	Severe – T2 to T4	N
Stroke* **	<1 yr since occurrence – Postpone	N
	>1 yr since occurrence – T4 to Decline	N
	Multiple CVAs – Decline	N

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**Indicates range of rating will depend on client's age, date of diagnosis, and severity of condition.

Underwriting Guidelines

for Medical Impairments

T=Table

Impairment	Term/UL	Preferred Possible
Suicide attempt*	<1 yr since attempt – Postpone	N
	1-5 yrs since attempt – \$5 Flat Extra	N
	>5 yrs since attempt – Standard <i>(if history of multiple attempts, expect higher ratings)</i>	N
Thyroid disorder	Usually Standard	Y
Transient Ischemic Attack (TIA)* **	<6 mos since occurrence – Postpone	N
	>6 mos since occurrence – Standard to T4 <i>(if history of multiple TIAs, Postpone 1 yr since last occurrence and expect higher ratings)</i>	N
Transurethral Resection of Prostate (TURP)	No history of cancer – Standard	Y
Tuberculosis	Usually Standard	Y <i>(if fully recovered)</i>
Tumors, benign	Usually Standard	Y
Tumors, malignant	Call Home Office	N
Ulcerative colitis* **	<i>See Colitis, ulcerative</i>	
Ulcer, stomach	Standard	Y
Upper respiratory tract infection, cold	Standard	Y
Urinary bladder infection, acute	Standard	Y
Varicocele, hydrocele, cystocele	Standard	Y
Varicose veins	Standard	Y

Table Rating Guide

1/A = 25%
 2/B = 50%
 3/C = 75%
 4/D = 100%
 5/E = 125%
 6/F = 150%
 8/H = 200%
 10/J = 250%
 12/L = 300%
 16/P = 400%

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**Indicates range of rating will depend on client's age, date of diagnosis, and severity of condition.

For products referenced in this *Guide*, please refer to the most current *Product Portfolio*.



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