

**PERMANENT PRODUCT PORTFOLIO  
MEDICAL REQUIREMENTS @  
Amount Applied For**

ACTUAL AGE	0 to 50,000	50,001 to 100,000	100,001 to 200,000	200,001 to 250,000	250,001 to 500,000	500,001 to 750,000	750,001# to 1,000,000	1,000,001 to 1,500,000	1,500,001 to 2,000,000	2,000,001 to 2,500,000	2,500,001 to 3,000,000	3,000,001 and up	5,000,001 and up	10,000,001 and up
0-15	A	A	A	A	B	B	B	C	D	D	D	D	D*	G*
16-35	A	A	C	C	C	C	D	D	D	D	D	D	D*	G*
36-40	A	A	C	C	C	D	D	D	D	D	D	D	D*	G*
41-50	A	A	C	C	C	D	D	D	D	D	D	D	F	G*
51-60	B	B	C	C	C	D	D	D	D	E	E	F	F	G*
61-65	B	B	D	D	D	D	D	E	E	E	E	F	F	G*
66-Up	C	C	D	D	D	D	D	E	E	F	F	F	F	G*

A — Nonmedical

B — Paramedical examination plus urine specimen

C — Paramedical examination plus urine specimen plus blood profile (Must complete proper 1556 authorizations)

D — Paramedical examination plus urine specimen plus blood profile plus 12-Lead Resting EKG (Must complete proper 1556 authorizations)

E — M.D. examination plus urine specimen plus blood profile plus 12- Lead Resting EKG (Must complete proper 1556 authorizations)

F — Examination by Special Medical Examiner plus urine specimen plus blood profile plus 12- Lead Resting EKG (Must complete proper 1556 authorizations)

G — Same as F plus a Treadmill EKG (Must complete proper 1556 authorizations)

\* Chest X-ray is required on amounts \$5,000,001 and up for cigarette smokers only.

USE COMPANY-AUTHORIZED MEDICAL (M.D.) AND PARAMEDICAL EXAMINERS whenever possible

SPECIAL MEDICAL EXAMINER must be Board Certified Specialist in Internal Medicine and/or Cardiology.

**REQUIREMENTS FOR MAILING OF BLOOD PROFILES AND URINE SPECIMEN -- Send Specimen to:**

**LAB ONE**  
P.O. BOX 2035  
Shawnee Mission, KS 66201

**PREFERRED UNDERWRITING - See page B-16.1**

LEVEL, FLEXIBLE AND SINGLE PUA RIDER - Medical Requirements determined by factor calculation, refer to page C-6, C-7, and C-8.

SURVIVOR PURCHASE OPTION - see page E-27 for Medical Requirements.

Cumulative Rules on page B-15.2.

@ Expanded Nonmedical Limit on page B-15.2.

#Financial Supplement, Form 1277 required for over \$500,001.

**TERM PRODUCT PORTFOLIO  
MEDICAL REQUIREMENTS @  
Amount Applied For**

ACTUAL AGE	0 to 99,999	100,000 to 200,000	200,001 to 250,000	250,001 to 500,000	500,001# to 750,000	750,001# to 1,000,000	1,000,001 to 1,500,000	1,500,001 to 2,000,000	2,000,001 to 2,500,000	2,500,001 to 3,000,000	3,000,001 and up	5,000,001 and up	10,000,001 and up
18-35	A	C	C	C	C	D	D	D	D	D	D	D*	G*
36-40	A	C	C	C	D	D	D	D	D	D	D	D*	G*
41-50	A	C	C	C	D	D	D	D	D	D	D	F	G*
51-60	C	C	C	C	D	D	D	D	E	E	F	F	G*
61-65	C	D	D	D	D	D	E	E	E	E	F	F	G*
66-Up	C	D	D	D	D	D	E	E	F	F	F	F	G*

- C—Paramedical examination plus urine specimen plus blood profile (Must complete proper 1556 authorizations)
- D— Paramedical examination plus urine specimen plus blood profile plus 12-Lead Resting EKG (Must complete proper 1556 authorizations)
- E — M.D. examination plus urine specimen plus blood profile plus 12- Lead Resting EKG (Must complete proper 1556 authorizations)
- F— Examination by Special Medical Examiner plus urine specimen plus blood profile plus 12- Lead Resting EKG (Must complete proper 1556 authorizations)
- G— Same as F plus a Treadmill EKG (Must complete proper 1556 authorizations)
- \* Chest X-ray is required on amounts \$5,000,001 and up for cigarette smokers only.

USE COMPANY-AUTHORIZED MEDICAL (M.D.) AND PARAMEDICAL EXAMINERS whenever possible  
SPECIAL MEDICAL EXAMINER must be Board Certified Specialist in Internal Medicine and/or Cardiology.

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SURVIVOR PURCHASE OPTION - see page E-27 for Medical Requirements.

Cumulative Rules on Next Page.

@ Expanded Nonmedical Limit on Next Page.

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