

Non-Tele-Interview Underwriting Requirements

FACE AMOUNT(S)	Ages 15 Days - 17 Yrs	Ages 18 - 45	Ages 46 - 55	Ages 56 - 60	Ages 61 - 75	Ages 76 and Up
Minimum to \$249,999 (\$250,000 for Ages 15 Days - 17 Years)	A	B	B	B	C	E
\$250,000 to \$500,000 (\$250,001 for Ages 15 Days - 17 Years)	B	B	B	B	D	F
\$500,001 to \$1,000,000	G	G	G	H	I	F
\$1,000,001 to \$2,000,000	G	G	J	J	K	F
\$2,000,001 to \$3,000,000	L	L	M	M	N	O
\$3,000,001 to \$5,000,000	P	P	P	Q	Q	O
\$5,000,001 and Over	R	R	S	S	S	T

ALPHA CODE(S) / REQUIREMENT(S)

A	Non-Medical
B	Part A and B; Paramed; Blood / HOS; APS for Cause
C	Part A and B; Paramed; Blood / HOS; Ages 61-69 APS for Cause; Ages 70-75 APS
D	Part A and B; Paramed; Blood / HOS; Ages 61-69 APS for Cause; Ages 70-75 APS; EKG
E	Part A and B; Paramed; Blood / HOS; APS; EKG / PHI / FCE
F	Part A and B; Paramed; Blood / HOS; APS; EKG / FCE; Inspection
G	Part A and B; Paramed; Blood / HOS; APS for Cause; PHI
H	Part A and B; Paramed; Blood / HOS; APS for Cause; EKG / PHI
I	Part A and B; MD Exam; Blood / HOS; Ages 61-69 APS 1 Year; Ages 70-75 APS; EKG / PHI
J	Part A and B; Paramed; Blood / HOS; APS 6 Months; EKG / PHI
K	Part A and B; MD Exam; Blood / HOS; Ages 61-69 APS 2 Years; Ages 70-75 APS; EKG / PHI
L	Part A and B; MD Exam; Blood / HOS; APS 1 Year; EKG / PHI; Financial Quest
M	Part A and B; MD Exam; Blood / HOS; APS 2 Years; EKG / PHI; Financial Quest
N	Part A and B; MD Exam; Blood / HOS; Ages 61-69 APS 2 Years; Ages 70-75 APS; PHI; Treadmill; Financial Quest
O	Part A and B; Paramed; Blood / HOS; APS; EKG / FCE; Inspection; Financial Quest
P	Part A and B; MD Exam; Blood / HOS; APS; EKG / PHI; Financial Quest
Q	Part A and B; MD Exam; Blood / HOS; APS; PHI; Treadmill; Financial Quest
R	Part A and B; MD Exam; Blood / HOS; APS; EKG; Inspection; Financial Quest
S	Part A and B; MD Exam; Blood / HOS; APS; Treadmill; Inspection; Financial Quest
T	Part A and B; Paramed; Blood / HOS; APS; FCE; Treadmill; Inspection; Financial Quest

NOTE(S)

- ♦ HOME OFFICE RESERVES THE RIGHT TO ORDER ADDITIONAL REQUIREMENTS DEEMED NECESSARY.
- ♦ Ages 0 - 17 years are eligible for permanent plans only.
- ♦ Ages 15 days - 17 years are non-med up to \$250,000. Best class is standard. Medical requirements are needed at amounts of \$250,001 and over as stated above.
- ♦ FCE = Functional Capacity Evaluation (Senior Questionnaire)
- ♦ MVRs will be ordered for all applicants that are of driving age and have a valid driver's license.

Tele-Interview Underwriting Requirements

FACE AMOUNT(S)	Ages 15 Days - 17 Yrs	Ages 18 - 45	Ages 46 - 55	Ages 56 - 60	Ages 61 - 75	Ages 76 and Up
Minimum to \$249,999 (\$250,000 for Ages 15 Days - 17 Years)	A	B	B	B	C	E
\$250,000 to \$500,000 (\$250,001 for Ages 15 Days - 17 Years)	B	B	B	B	D	E
\$500,001 to \$1,000,000	B	B	B	F	G	H
\$1,000,001 to \$2,000,000	B	B	I	I	J	H
\$2,000,001 to \$3,000,000	K	K	L	L	M	H
\$3,000,001 to \$5,000,000	N	N	N	O	O	H
\$5,000,001 and Over	N	N	O	O	O	P

ALPHA CODE(S) / REQUIREMENT(S)

A	Non-Medical
B	Part 1; Tele-Interview; Blood / HOS; Vitals; APS for Cause
C	Part 1; Tele-Interview; Blood / HOS; Vitals; Ages 61-69 APS for Cause; Ages 70-75 APS
D	Part 1; Tele-Interview; Blood / HOS; Vitals; Ages 61-69 APS for Cause; Ages 70-75 APS; EKG
E	Part 1; Tele-Interview; Blood / HOS; Vitals; APS; EKG / FCE
F	Part 1; Tele-Interview; Blood / HOS; Vitals; APS for Cause; EKG
G	Part 1; Tele-Interview; Blood / HOS; Vitals; Ages 61-69 APS 1 Year; 70-75 APS; EKG
H	Part 1; Tele-Interview; Blood / HOS; Vitals; APS; EKG / FCE; Financial Quest
I	Part 1; Tele-Interview; Blood / HOS; Vitals; APS 6 Months; EKG
J	Part 1; Tele-Interview; Blood / HOS; Vitals; Ages 61-69 APS 2 Years; Ages 70-75 APS; EKG; Financial Quest
K	Part 1; Tele-Interview; Blood / HOS; Vitals; APS 1 Year; EKG; Financial Quest
L	Part 1; Tele-Interview; Blood / HOS; Vitals; APS 2 Years; EKG; Financial Quest
M	Part 1; Tele-Interview; Blood / HOS; Vitals; Ages 61-69 APS 2 Years; Ages 70-75 APS; Treadmill; Financial Quest
N	Part 1; Tele-Interview; Blood / HOS; Vitals; APS; EKG; Financial Quest
O	Part 1; Tele-Interview; Blood / HOS; Vitals; APS; Treadmill; Financial Quest
P	Part 1; Tele-Interview; Blood / HOS; Vitals; APS; FCE; Treadmill; Financial Quest

NOTE(S)

- ♦ HOME OFFICE RESERVES THE RIGHT TO ORDER ADDITIONAL REQUIREMENTS DEEMED NECESSARY.
- ♦ Ages 0 - 17 years are eligible for permanent plans only.
- ♦ Ages 15 days - 17 years are non-med up to \$250,000. Best class is standard. Medical requirements are needed at amounts of \$250,001 and over as stated above.
- ♦ Ages 76 and up, treadmill is required for amount of \$5,000,001 +
- ♦ Vitals = Physical measurements
- ♦ FCE = Functional Capacity Evaluation (Senior Questionnaire)
- ♦ MVRs will be ordered for all applicants that are of driving age and have a valid driver's license.