

“ONE RATE CLASS”



UNDERWRITING GUIDE

*Standard to Preferred Underwriting wrapped
into one Preferred Rate Class.*

ONE RATE CLASS Preferred - Quick Guide

Criteria	"One Rate Class" Standard to Preferred
Nicotine/Tobacco Use	No cigarette use in the past 12 months. Cigar use is permitted 1 x per month, as long as labs are negative for nicotine.
Blood Pressure Readings	Currently well controlled with or without treatment 145 / 90 ≤ Age 55 150 / 90 > 55
Total Cholesterol & HDL Ratio	May not exceed ratio 7.0 with or without treatment. Total cholesterol should not exceed 270 with or without treatment.
Moving Violations	No more than 2 in the past two years.
DUI/DWI	No DUI or DWI convictions in the last 5 years.
Drug/Alcohol Abuse	No abuse in the past 7 years.
Family History	No more than 1 death of natural parent and/or sibling prior to age 60, due to coronary artery disease, cancer or cardiovascular disease.
Felony Convictions	No history of felony convictions.
Avocation	Accepted. Specifics of avocation may cause adverse action.
Residency	Must have residency in the US for the past 2 years and either a US citizen or have a permanent Green Card.
Foreign Travel	Accepted. Specifics of foreign travel may cause adverse action.
Aviation	Exclusions only, with the exception of commercial pilots.
Military Duty	Active military acceptable but must not have received orders for deployment to hazardous areas.
Personal Medical History	No history of coronary artery disease, diabetes, stroke, or cancer (except basal cell-skin).

ONE RATE CLASS Stretch Underwriting Project	
Type	10, 20 and 30 year guaranteed level premium <u>permanent</u> life insurance
	Accumulation, GUL, and Survivorship permanent life insurance Products
	Term premiums are constant, level and guaranteed for the length of the term selected. Thereafter, either no renewability OR premiums are guaranteed but increased annually to age 95.
Conversion Options	<p>Conversion without evidence of insurability, to any level premium, level death benefit, permanent plan or whole life insurance currently being offered by the company at the time of conversion.</p> <ul style="list-style-type: none"> • The first 8 years for 10 yr term • The first 15 yrs for 20 yr term • The first 20 yrs for 30 yr term <p>*Offered until the term runs expire</p>
Issue Ages (Age Nearest)	10 year term: ages 18 -65
	20 year term: ages 18-60
	30 year term: ages 18-50
Face Amounts	Minimum Issue \$100,000 to Maximum Issue \$1,000,000
	18 - 50: Minimum \$100,000 Maximum \$1,000,000
	51 - 60: Minimum \$100,000 Maximum \$500,000
	61 - 65: Minimum \$100,000 Maximum \$250,000
Modal Factors	Monthly EFT = 0.089
	Quarterly = 0.265
	Semi-annual = 0.520
	Annual
Policy Fees	\$85 Non-Commissionable \$100,000 - \$249,999
	\$50 Non-Commissionable \$250,000 - \$1,000,000
Special Product Features	20 - Year Term Spouse Rider
	Children's Term Insurance Rider
	Waiver of Premium Disability Benefit Rider
<i>Riders may have additional cost and may not be available in all states</i>	

ONE RATE CLASS Preferred Weight Chart	
Height	Maximum Weight Allowed Male/Female
5' 0"	160
5' 1"	173
5' 2"	179
5' 3"	184
5' 4"	189
5' 5"	194
5' 6"	200
5' 7"	205
5' 8"	210
5' 9"	215
5' 10"	221
5' 11"	227
6' 0"	233
6' 1"	240
6' 2"	248
6' 3"	255
6' 4"	263
6' 5"	270
6' 6"	277
6' 7"	286
6' 8"	294
6' 9"	302
6' 10"	311
6' 11"	320

Underwriting Requirements - "ONE RATE CLASS"		
Insurance Age	100,00 to 499,999	500,000 to 1,000,000
18-40	A	A
41-50	A	B
51-60	A	B*
61-65	A**	N/A

Underwriting Requirement Key	
Letter Key	Requirement
A	Tele-Interview, Quickcheck (height/weight,blood pressure), Blood, HOS
B	Tele-Interview, Quickcheck (height/weight,blood pressure), Blood, HOS Resting EKG

** Maximum face amount is \$500,000 **Maximum Face Amount is \$250,000*

ONE RATE CLASS - Underwriting Guidelines for Medical Impairments

Impairment	Offer to Decline No APS	Full Underwriting- Traditional Plan
Aids/HIV	Decline	Decline
Alcohol Abuse	Decline	Full Underwriting
Alcoholism	Decline	Alcohol Free for at least 7 years
Allergies, Hay Fever	Offer	Full Underwriting
ALS (Lou Gehrig's)	Decline	Decline
Alzheimer's Disease	Decline	Decline
Amputations	Offer-if due to injury	Full Underwriting
Anemia (Not Sickle Cell), Anemia (Not Sideroblastic)	Decline	Full Underwriting
Aneurysm, Abdominal	Decline	Full Underwriting
Aneurysm, Cerebral	Decline	Full Underwriting
Angina Pectoris (Chest Pain)	Decline	Full Underwriting
Anxiety	Offer- Subject to RX check	Full Underwriting
Atrial Fibrillation	Decline	Full Underwriting
Arthritis, Osteo	Decline	Full Underwriting
Arthritis, Rheumatoid	Decline	Full Underwriting
Asthma - No Tobacco	Offer	Full Underwriting with Tobacco
Aviation / Commercial Only	Offer Subject to Questionnaire	Full Underwriting
Aviation / Private-Corporate	Offer Subject to Questionnaire	Full Underwriting
Back Disorder	Decline	Full Underwriting
Barrett's Esophagus	Decline	Full Underwriting
Bell's Palsy	Offer	Full Underwriting
Bipolar Disorder	Decline	Full Underwriting
Blindness	Offer if partial blindness	Full Underwriting
BPH (Benign Prostatic Hypertrophy)	Decline	Full Underwriting
Breast Disorders (Not Cancer)	Offer	Full Underwriting
Broken Bone	Offer	Full Underwriting
Bronchiectasis	Decline	Full Underwriting
Bronchitis, Acute	Offer	Full Underwriting
Bronchitis, Chronic (COPD)	Decline	Full Underwriting
Bundle Branch Block, Right	Decline	Full Underwriting
Bundle Branch Block, Left	Decline	Full Underwriting
Bursitis	Offer	Full Underwriting
Cancer (Internal Organ)	Decline	Call Home Office or Cancer Questionnaire
Cancer, Skin (Not Melanoma)	Decline	Full Underwriting

ONE RATE CLASS - Underwriting Guidelines for Medical Impairments

Impairment	Offer to Decline No APS	Full Underwriting- Traditional Plan
Carpal Tunnel Syndrome	Offer	Full Underwriting
Cataracts	Offer	Full Underwriting
Cerebral Palsy	Decline	Full Underwriting
Cerebral Vascular Accident, Stroke (CVA)	Decline	Full Underwriting
Chronic Fatigue Syndrome	Decline	Full Underwriting
Chronic Obstructive Pulmonary Disorder (COPD)	Decline	Full Underwriting
Chronic Pain	Decline	Full Underwriting
Cirrhosis (Liver)	Decline	Decline
Colitis, Ulcerative	Decline	Full Underwriting
Colitis, other than Ulcerative	Offer	Full Underwriting
Concussion (head injury)	Decline	Full Underwriting
Congestive Heart Failure (CHF)	Decline	Full Underwriting
Convulsions, Seizures	Offer	Full Underwriting
Coronary Artery Disease	Decline	Full Underwriting
Criminal Activity	Decline	Full Underwriting
Crohn's Disease	Decline	Full Underwriting
Cyst, benign	Offer	Full Underwriting
Cystic Fibrosis	Decline	Full Underwriting
Depression	Decline	Full Underwriting
Dermatitis	Offer	Full Underwriting
Diabetes	Decline	Full Underwriting
Diverticulitis	Offer	Full Underwriting
Down's syndrome	Decline	Decline
Driving Under the Influence (DUI)	Decline	Full Underwriting
Drug Abuse, Marijuana	Decline	Full Underwriting
Drug Abuse, other than Marijuana (Last 7 years)	Decline	Full Underwriting
Eczema	Offer	Full Underwriting
Emphysema	Decline	Full Underwriting
Endocarditis	Decline	Full Underwriting
Epilepsy, petit mal	Offer <i>(subject to details)</i>	Full Underwriting
Epilepsy, grand mal	Offer <i>(subject to details)</i>	Full Underwriting
Esophageal stricture	Decline	Full Underwriting
Foreign Travel	Offer	Full Underwriting
Fibromyalgia, fibrositis, Myositis	Decline	Full Underwriting
Fistula and fissure, anal	Offer	Full Underwriting

ONE RATE CLASS - Underwriting Guidelines for Medical Impairments

Impairment	Offer to Decline No APS	Full Underwriting- Traditional Plan
Fracture, bone or skull (no residuals)	Offer	Full Underwriting
Gall Bladder Disorders	Offer	Full Underwriting
Gastric bypass surgery	Decline	Full Underwriting
Gastroenteritis, recovered	Offer	Full Underwriting
Gastroesophageal reflux disease (GERD)	Offer	Full Underwriting
Genitourinary disorders	Offer	Full Underwriting
Glaucoma	Offer	Full Underwriting
Glomerulonephritis, Chronic	Decline	Full Underwriting
Gout	Offer	Full Underwriting
Headache, migraine or tension	Offer	Full Underwriting
Hearing impairment	Offer	Full Underwriting
Heart attack	Decline	Full Underwriting
Heart bypass surgery	Decline	Full Underwriting
Heart valve surgery	Decline	Full Underwriting
Heartburn	Offer	Full Underwriting
Hemorrhoids	Offer	Full Underwriting
Hepatitis A	Offer	Full Underwriting
Hepatitis B	Decline	Full Underwriting
Hepatitis C	Decline	Full Underwriting
Hernia	Offer	Full Underwriting
Herniated disc	Offer	Full Underwriting
High Blood Pressure/Hypertension	Offer <i>(subject to details)</i>	Full Underwriting
Histoplasmosis	Decline	Full Underwriting
Hodgkin's disease	Decline	Full Underwriting
Huntington's Disease	Decline	Full Underwriting
Hydronephrosis	Decline	Full Underwriting
Hysterectomy	Offer If Not due to Cancer	Full Underwriting
Ileitis	Decline	Full Underwriting
Indigestion	Offer	Full Underwriting
Kidney failure, dialysis	Decline	Decline
Kidney infection, recovered	Offer	Full Underwriting
Kidney removal	Decline	Full Underwriting
Kidney stones	Offer	Full Underwriting
Kidney transplant	Decline	Full Underwriting
Leukemia	Decline	Full Underwriting
Lou Gehrig's disease (ALS)	Decline	Decline
Lupus, discoid	Decline	Full Underwriting
Lupus, systemic	Decline	Full Underwriting

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Impairment	Offer to Decline No APS	Full Underwriting- Traditional Plan
Lymphoma	Decline	Full Underwriting
Malaria	Decline	Full Underwriting
Melanoma	Decline	Full Underwriting
Meniere's Disease	Offer	Full Underwriting
Meningioma	Decline	Full Underwriting
Meningitis	Decline	Full Underwriting
Mental retardation	Decline	Full Underwriting
Mitral insufficiency, Mitral valve prolapse (MVP)	Decline	Full Underwriting
Mitral stenosis	Decline	Full Underwriting
Mononucleois	Offer	Full Underwriting
Motor Vehicle Record (MVR)	Offer - (see chart)	Full Underwriting
Mountain Climbing	Decline	Full Underwriting
Multiple Sclerosis (MS)	Decline	Full Underwriting
Myasthenia Gravis	Decline	Full Underwriting
Myocarditis	Decline	Full Underwriting
Muscular dystrophy, Duchenne	Decline	Decline
Muscular dystrophy, Becker or limb girdle	Decline	Decline
Muscular dystrophy	Decline	Full Underwriting
Facioscapulohumeral	Decline	Full Underwriting
Nephrectomy	Decline	Full Underwriting
Nephritis, acute	Decline	Full Underwriting
Neurosis, anxiety	Decline	Full Underwriting
Non-Hodgkin's lymphoma	Decline	Full Underwriting
Non-US citizens	Decline	Full Underwriting
Occupations with special hazards	Decline	Full Underwriting
Operating While Intoxicated (OWI)	Decline	Full Underwriting
Osteoarthritis	Offer	Full Underwriting
Pacemaker	Decline	Full Underwriting
Pancreatitis - Acute	Offer- if over 6 months	Full Underwriting
Paraplegia	Decline	Full Underwriting
Parkinson's disease	Decline	Full Underwriting
Pericarditis	Decline	Full Underwriting
Peripheral Vascular Disease (PVD)	Decline	Full Underwriting
Phlebitis, Thrombosis, blood clot	Decline	Full Underwriting
Pilonidal cyst	Offer	Full Underwriting

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Impairment	Offer to Decline No APS	Full Underwriting- Traditional Plan
Pituitary adenoma	Decline	Full Underwriting
Puerisry	Offer - subject to no more than one episode	Full Underwriting
Pneumoconiosis	Decline	Full Underwriting
Pneumonia, full recovery	Offer	Full Underwriting
Pregnancy, no current or history of complications	Offer	Full Underwriting
Prostatitis, with normal PSA	Offer	Full Underwriting
Psychosis, schizophrenia	Decline	Full Underwriting
Pyelonephritis, acute	Decline	Full Underwriting
Pyelonephritis, chronic	Decline	Full Underwriting
Quadriplegia	Decline	Decline
Racing, motor vehicle	Decline	Full Underwriting
Reynaud's disease	Decline	Full Underwriting
Rheumatic fever history, no current heart complications	Offer	Full Underwriting
Rheumatoid arthritis	Decline	Full Underwriting
Sarcoidosis	Decline	Full Underwriting
Sebaceous cyst	Offer	Full Underwriting
Sciatica	Offer	Full Underwriting
Schizophrenia	Decline	Full Underwriting
Scuba Diving, Recreational, lakes, river, coastal waters	Offer - subject to questionnaire	Full Underwriting
Sinusitis	Offer	Full Underwriting
Sky diving	Decline	Full Underwriting
Sleep Apnea	Decline	Full Underwriting
Stroke (CVA)	Decline	Full Underwriting
Suicide attempt	Decline	Full Underwriting
Thyroid Disorder	Offer	Full Underwriting
Transient ischemic attack (TIA)	Decline	Full Underwriting
Transurethral resection of prostate (TURP), no history of cancer or PIN	Decline	Full Underwriting
Tuberculosis	Decline	Full Underwriting
Tumors, benign	Decline	Full Underwriting
Tumors, malignant	Decline	Full Underwriting
Ulcerative colitis	Decline	Full Underwriting
Ulcer, stomach	Offer	Full Underwriting
Upper respiratory tract infection, cold	Offer	Full Underwriting
Urinary Bladder infection, acute	Offer	Full Underwriting
Varicocele, hydrocele, cystocele	Offer	Full Underwriting
Varicose veins	Offer	Full Underwriting