

Underwriting Classifications

Preferred Non-Tobacco

Standard Plus Non-Tobacco

Aviation	Non-ratable licensed commercial and private pilots are acceptable. Exclusion may be required.
Blood Pressure	Up to age 64: Has blood pressure that is 145/85 or better, without treatment, from all sources. Age 65 and above: Has blood pressure that is 150/90 or better, without treatment, from all sources.
Cholesterol	Has a cholesterol count, with or without treatment, of 240 or less, with a total cholesterol/HDL ratio of 5.5 or less.
Citizenship	Is a U.S. citizen or has had permanent resident status for at least two years.
Driving	Has not had more than two moving violations in the past three years, or a DWI, DUI or reckless driving conviction or license suspension in the past five years.
Drug/Alcohol	No history of drug or alcohol abuse within the past 10 years.
Family History	Has not had a natural parent or sibling die from coronary artery disease or cancer prior to age 60.
Foreign Travel	Travel to countries or areas considered hazardous by the company not allowed.
Military	Not an active duty military risk.
Personal History	No history of cancer (excluding non-melanoma skin cancers), diabetes, cardiovascular disease, coronary disease, or other significant health problems.
Recreation	Not-ratable hazardous sports (e.g. racing, scuba diving) are acceptable.
Tobacco	Has not used tobacco or nicotine, in any form, (including nicotine patches or gum) in the past 36 months.

Aviation	Licensed commercial and private pilots are acceptable. Rating or exclusion may be required.
Blood Pressure	Up to age 64: Has blood pressure, with or without treatment, that is 150/90 or better from all sources. Age 65 and above: Has blood pressure that is 155/95 or better, with or without treatment, from all sources.
Cholesterol	Has a cholesterol count, with or without treatment, of 280 or less, with a total cholesterol/HDL ratio of 7.0 or less.
Citizenship	Is a U.S. citizen or has had permanent resident status for at least two years.
Driving	Has not had more than three moving violations in the past three years, or a DWI, DUI or reckless driving conviction or license suspension in the past five years.
Drug/Alcohol	No history of drug or alcohol abuse within the past 10 years.
Family History	Has not had a natural parent or sibling die from coronary artery disease or cancer prior to age 60.
Foreign Travel	Travel to countries or areas considered hazardous by the company not allowed.
Military	Not an active duty military risk.
Personal History	No history of cancer (excluding non-melanoma skin cancers), diabetes, cardiovascular disease, coronary disease, or other significant health problems.
Recreation	Hazardous sports (e.g. racing, scuba diving, skydiving) are acceptable. Rating may be required.
Tobacco	Has not used tobacco or nicotine, in any form, (including nicotine patches and gum) in the past 12 months.

Underwriting Requirements

AMOUNT	AGE (nearest birthday)				
	0-17	18-40	41-50	51-60	61+
\$100,000-\$250,000	A	D	D	E	E
\$250,001-\$500,000	E	E	E	E	F
\$500,001-\$1,000,000	E	E	E	F	F
\$1,000,001-\$2,000,000	+	E	F	F	F
\$2,000,001-\$3,000,000	+	E	F	G	G
\$3,000,001-\$5,000,000	+	E	F	G	H
\$5,000,001+	+	G	H	H	H

A Commercial Inspection Report with MVR on all applications for \$1,000,000 and above will be completed.

A Nonmedical	E Paramedical Urine Specimen Blood Profile
B Limited Exam (Height, Weight, Blood Pressure, Pulse) Urine Specimen with HIV*	F Paramedical Urine Specimen Blood Profile Resting ECG
C Paramedical Urine Specimen with HIV*	G M.D. Exam Urine Specimen Blood Profile Resting ECG
D Limited Exam (Height, Weight, Blood Pressure, Pulse) Urine Specimen Blood Profile	H M.D. Exam Urine Specimen Blood Profile Stress ECG
	+ Consult your Underwriter for requirements

*In WV use fingerstick or dried blood spot (DBS) with urine test.

Reminder: An AIDS Consent Form is required for all applications for which blood and/or urine are collected.

Paramedical examinations must be completed exclusively by the following facilities:

- 1 Portamedic Services (Hooper-Holmes, Inc.)
800-782-7373
- 2 Examination Management Services (EMSI)
800-872-3674 (800-USA-EMSI)
- 3 American Para Professional Systems (APPS)
800-727-2999 (800-PARA-999)
- 4 ExamOne
877-933-9261 (877-93-EXAM1)

If an examination by a physician is required, you may use the physician of your choice. However, the proposed insured's personal physician may not be used. Also, only physicians charging "reasonable" exam fees should be used.

Temporary Life Insurance Agreement

Before accepting the initial premium from an applicant, both health questions on the "Temporary Life Insurance Agreement" must be answered and both must be answered "no." If either question is answered "yes" or left blank, coverage will not take effect under this agreement and you will not be authorized to accept money. **Failure to comply will result in a refund being mailed directly to the applicant**, along with a letter advising that the application will be considered on a COD basis. The maximum face amount that can be submitted on a cash-with-application basis is \$500,000. This maximum amount includes the total amount of life insurance and accidental death benefit in force with our company, plus the total amount of any optional policies applied for. Applications for policies in excess of this limit must be submitted COD.