

UNDERWRITING GUIDE

Underwriting guidelines and case submission information. Preferred and standard.

For producer use only

UNDERWRITING GUIDE

CNA

LIFE

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INTRODUCTION

Effective February 1, 2001, CNA has adopted full rules-based underwriting criteria. This will replace the weighted point system we have used over the last few years.

CNA will maintain a competitive underwriting stance. The precision of the rules-based underwriting system will make it easier for producers to pre-determine the rate class a client is likely to fall into. As a result, it will also increase the accuracy of the client's quote. When we have to decline a case, the rules-based system will better assist us in identifying the precise reasons behind the underwriting decisions we make.

All CNA products are fully underwritten. All underwriting requirements are subject to change, and additional requirements may be necessary based on underwriting judgment or new product features.

General underwriting requirements

There are five general underwriting requirement categories for every application: age and face amount requirements, Attending Physician Statement (APS) guidelines, height and weight chart, medical, personal and financial history. The age/face amount and APS guidelines listed below apply to all rate classes.

Age and face amount requirements

These apply to all products in the five-, six- and eight- rate class systems

Nearest age	Up to \$150,000	\$150,001–\$250,000	\$250,001–\$500,000	\$500,001–\$2,000,000	\$2,000,001–\$5,000,000	\$5,000,001 and above
18* - 40	Non-Medical Blood Profile/ Urinalysis Abbreviated Paramed** MVR	Non-Medical Blood Profile/ Urinalysis Abbreviated Paramed** MVR	Non-Medical Blood Profile/ Urinalysis Abbreviated Paramed** MVR	Paramed Blood Profile/ Urinalysis Inspection MVR Financial Questionnaire (\$1,000,001+)	Physician's Exam Blood Profile/ Urinalysis EKG Inspection MVR Financial Questionnaire	Physician's Exam Blood Profile/ Urinalysis Graded-Exercise Inspection MVR Financial Questionnaire
41 - 50	Non-Medical Blood Profile/ Urinalysis Abbreviated Paramed** MVR	Non-Medical Blood Profile/ Urinalysis Abbreviated Paramed** MVR	Non-Medical Blood Profile/ Urinalysis Abbreviated Paramed** MVR	Paramed Blood Profile/ Urinalysis EKG Inspection MVR Financial Questionnaire (\$1,000,001+)	Physician's Exam Blood Profile/ Urinalysis EKG Inspection MVR Financial Questionnaire	Physician's Exam Blood Profile/ Urinalysis Graded Exercise Inspection MVR Financial Questionnaire
51 - 60	Non-Medical Blood Profile/ Urinalysis Abbreviated Paramed**	Non-Medical Blood Profile/ Urinalysis Abbreviated Paramed**	Paramed Blood Profile/ Urinalysis EKG MVR	Paramed Blood Profile/ Urinalysis EKG Inspection MVR Financial Questionnaire (\$1,000,001+)	Physician's Exam Blood Profile/ Urinalysis EKG Inspection MVR Financial Questionnaire	Physician's Exam Blood Profile/ Urinalysis Graded Exercise Inspection MVR Financial Questionnaire
61 - 70	Paramed Blood Profile/ Urinalysis MVR	Paramed Blood Profile/ Urinalysis EKG MVR	Paramed Blood Profile/ Urinalysis EKG MVR	Paramed Blood Profile/ Urinalysis EKG Inspection MVR Financial Questionnaire (\$1,000,001+)	Physician's Exam Blood Profile/ Urinalysis EKG Inspection MVR Financial Questionnaire	Physician's Exam Blood Profile/ Urinalysis Graded Exercise Inspection MVR Financial Questionnaire
71 and up	Paramed Blood Profile/ Urinalysis Inspection MVR	Physician's Exam Blood Profile/ Urinalysis EKG Inspection MVR	Physician's Exam Blood Profile/ Urinalysis EKG Inspection MVR	Physician's Exam Blood Profile/ Urinalysis EKG Inspection MVR Financial Questionnaire (\$1,000,001+)	Physician's Exam Blood Profile/ Urinalysis EKG Inspection MVR Financial Questionnaire	Physician's Exam Blood Profile/ Urinalysis Graded Exercise Inspection MVR Financial Questionnaire

* Under age 18, blood profile and urinalysis are not required unless ordered by an underwriter.

** Abbreviated paramed – in addition to blood/HOS, the technician will take pulse, blood pressure, height and weight.

The guidelines on height/weight and medical/personal history vary among the rate class systems. The specific guidelines for each are listed beginning on page 10.

Ordering requirements

- Parameds, blood profile/urinalysis, physician's exams, EKGs and graded exercises – ordered by the agent through one of the CNA-approved vendors listed on page 6. For quick turnaround time on underwriting and policy issue, please remind the paramedical facility to enclose the Part II form in the Osborn lab kit.
- Motor Vehicle Reports (MVRs) – ordered by the Nashville office of CNA.
- Inspection Reports – face amount determines what type of Inspection Report must be completed. Be sure to indicate the amount being applied for when ordering the Report. All completed Inspection Reports should be mailed or faxed to the CNA Nashville office. When faxing an Inspection Report, please fax to **615-871-1883**.
- Financial Questionnaire (MED120396)– Available for download from the agent Web site at <http://agents.cnalife.com> or in print from SalesLink.

General notes to this chart:

- Use age nearest birthday
- The limits in this chart apply to the face amount applied for plus in-force coverage recently issued by CNA.
- Blood profile/urinalysis is required for every case. Please have your client fast a minimum of 8 to 12 hours before blood is drawn. All blood/HOS values must be within normal range or acceptable range for the rate class.
- The financial questionnaire is recommended at \$500,000+, but not required until \$1,000,001. It is also very important for over-age-70 applicants at all amounts. A cover letter describing the amount of coverage requested and how you arrived at that amount should accompany all cases.

Approved paramedical providers:

- American Para Professional Systems (APPS) 1-800-PARA-999
www.appsnet.com
- Examination Management Services, Inc. (EMSI) 1-800-USA-EMSI
www.emsinet.com
- ExamOne 1-800-873-8845
www.examone.com
- Portamedic 1-800-765-1010
www.portamedic.com

Attending Physician Statement (APS) guidelines

In addition to the above requirements, the CNA Nashville office will request an Attending Physician Statement (APS) if your client is over age 60 or has any of the following impairments. These requirements apply to all rate class systems.

Alcoholism	Emphysema
Blood pressure treatment	Epilepsy/convulsions
Cancer (including melanoma but excluding other skin cancers)	Heart attack
Coronary artery disease	Liver disorders
Crohn's disease	Mental/emotional disorders
Diabetes	Rheumatoid arthritis
	Ulcerative colitis

Generally, we won't order an APS if the doctor was seen more than three years ago. If an APS is ordered by the field, do not order more than one per case. APSs for SelectIssue (impaired risk) cases are ordered on a case-by-case basis. If the client has been treated for abnormal cholesterol, triglycerides or lipids, or skin cancer (other than melanoma), an APS is not automatic. Use the chart on the next page as a guide.

Age and face amount requirements for ordering APSs

Nearest age	\$250,000 and below	\$250,001–\$500,000	\$500,001–\$1,000,000	\$1,000,001 and up
0 - 40	Order at underwriter discretion	Order at underwriter discretion	Order at underwriter discretion	Order if doctor has been seen in the last 3 years
41 - 50	Order at underwriter discretion	Order at underwriter discretion	Order if doctor has been seen in the last 2 years	Order if doctor has been seen in the last 3 years
51 - 60	Order at underwriter discretion	Order if doctor has been seen in the last 2 years	Order if doctor has been seen in the last 3 years	Order if doctor has been seen in the last 3 years
61 - 70	Order if doctor has been seen in the last 3 years	Order if doctor has been seen in the last 3 years	Order if doctor has been seen in the last 3 years	Order if doctor has been seen in the last 3 years

If unnecessary APSs are ordered, the agent will receive a chargeback for the cost.

APS class guidelines

Best class available if no APS is available for the past three years.

Issue age	Age and face amount requirements	
	less than \$500,000	\$500,000 and up
18 - 59	Preferred plus non-tobacco Preferred tobacco	Preferred plus non-tobacco Preferred tobacco
60 - 64	Preferred non-tobacco Preferred tobacco	Select non-tobacco Preferred tobacco
65 - 70	Select non-tobacco Preferred tobacco	Standard non-tobacco Standard tobacco
71+	Declined	Declined

Special medical conditions and avocations

Although our age/face amount requirements and the height/weight guidelines are designed to help you estimate the client's rate class as accurately as possible, special medical conditions or avocations can make that difficult. Here are some general guidelines to use in special situations:

- Cigar smoking. Cigar smokers who are "infrequent users" – not more than one cigar every two weeks – may qualify for better rates. See Bulletin UW00048 for details. The Tobacco Usage questionnaire must be submitted with the application.
- Aviation. For private pilots, class 3, select non-tobacco or preferred tobacco user are generally the best classes they can qualify for. Aviation questionnaire is required.
- Scuba. An applicant who dives on vacation or for recreation, 75' or less, can usually qualify for preferred tobacco or non-tobacco user. Others are given individual consideration. Submit Hazardous Sports questionnaire.

Additional underwriting questionnaires should be completed and submitted if the client's statements on the application relate to these medical conditions or avocations:

Medical conditions:

Alcohol usage

Drug usage

Diabetes

Psychiatric history

Tobacco usage

Avocations:

Aviation (plane, glider, balloon lighter-than-air)

Hazardous sports (car racing, scuba or skin diving, hang gliding)

Travel

Rate-class systems

CNA's best-selling term and universal life products are covered by our six rate-class, eight rate-class and five rate-class systems. There are some differences in underwriting criteria between the systems, which allow for the most accurate underwriting for each product line.

CNA's rate class systems, the specific rate class categories of each and the products they apply to are as follows:

Rate-class systems and products			
	Six Rate	Eight Rate	Five Rate
Products	CNA Term Life 100G CNA Term Life 400G ViaPro II ViaPro G	ViaMax UL 10 ViaMax UL 15 ViaMax NJ and NY Estate Saver 2000 ViaTerm NY	ViaCare Ultimax Plus* Capital Select Dimensions Variable UL

Rate-class categories			
Users	Six Rate	Eight Rate	Five Rate
Preferred plus non-tobacco**	X	Class 1	X
Preferred non-tobacco**	X	Class 2	X
		Class 3	
Select non-tobacco	X	Class 4	—
Standard non-tobacco	X	Class 5	X
		Class 6	
Preferred tobacco	X	Class 7	X
Standard tobacco	X	Class 8	X

* Not available in most states.

** Not available for SelectIssue.

Six rate-class underwriting

The charts on these two pages show the special requirements for our six rate-class products: CNA Term Life 100G, CNA Term Life 400G, ViaPro II, ViaPro G

Height and maximum weight requirements

Height	Maximum weight that will qualify			
	Preferred plus NTU	Preferred NTU and Preferred tobacco	Select NTU	Standard NTU and Standard tobacco
5'0"	146	155	165	175
5'1"	150	160	170	181
5'2"	154	165	175	187
5'3"	157	170	180	193
5'4"	163	176	186	199
5'5"	167	181	191	205
5'6"	171	187	197	212
5'7"	177	193	203	218
5'8"	183	198	208	225
5'9"	189	204	214	231
5'10"	194	210	221	238
5'11"	200	216	227	245
6'0"	206	222	233	252
6'1"	212	228	240	259
6'2"	217	235	246	266
6'3"	223	241	253	273
6'4"	228	247	260	280
6'5"	234	254	267	288
6'6"	239	261	274	295
6'7"	244	267	281	303
6'8"	250	274	288	311
6'9"	255	281	295	318
6'10"	261	288	302	326
6'11"	266	295	310	334

Medical and personal history guidelines

Category	Preferred plus NTU	Preferred NTU and Preferred tobacco	Select NTU	Standard NTU and Standard tobacco
Blood pressure	No treatment, past or present Current and average readings in the last 2 years not over 140/80 to age 60, 150/90 over age 60	Currently controlled (including treatment) Current and average readings in the last 2 years not over 140/90 to age 60, 150/90 over age 60	Currently controlled (including treatment) Current and average readings in the last 2 years not over 150/90 to age 60, 155/95 over age 60	Currently controlled (including treatment) Current and average readings in the last 2 years not over 155/95 to age 60, 160/95 over age 60
Maximum cholesterol	220	250	280	300
Maximum cholesterol/HDL ratio	5.0	6.0	7.0	8.0
Nicotine use	None in any form in last 5 years	Preferred NTU – None in any form in last 3 years Preferred tobacco user – Not to exceed 1 pack a day	None in any form in last 2 years	Standard NTU – None in any form in last 12 months Standard tobacco user – where use exceeds 1 pack a day
Aviation	With exclusion rider	Available only with flat extra or exclusion	Available but may have flat extra or exclusion	Available but may have flat extra or exclusion
Alcohol/substance abuse	No history/treatment ever	No history/treatment in last 10 years	No history/treatment in last 7 years	No history/treatment in last 5+ years
Family history of cardiovascular disease or cancer	None in either parent or siblings before age 60	No death from these diseases in either parent before age 60	Not more than one death from these diseases in parents before age 60	More than one cardiovascular death in parents before age 60 Individual consideration
Personal history of cardiovascular disease or cancer	None (except basal cell carcinoma)	None (except basal cell carcinoma)	Generally not available without a rating if any personal history (except basal cell carcinoma)	Coverage may be available based on specific history
Driving history	No DUI in last 7 years No more than 1 DUI or reckless driving ever No more than 1 moving violation in last 3 years	No DUI in last 5 years No more than 1 DUI ever No more than 2 moving violations in last 3 years	No DUI in last 5 years No more than 2 moving violations in last 3 years	DUI in last 12 months – no offer DUI in last 1-5 years – available with rating No more than 3 moving violations in last 3 years

Additional personal history –

Residence:

- Preferred/Select – United States resident for past three years and either U.S. citizen or have permanent Visa or Green Card
- Standard – United States resident for past two years and either U.S. citizen or have permanent Visa or Green Card

Hazardous occupations or avocations:

- Participation may affect client rate class; table ratings, flat extras and/or exclusion riders may be required in certain situations.

Eight rate-class underwriting

The charts on these two pages show the special requirements for our eight rate-class products: ViaMax UL 10, ViaMax UL 15, ViaMax NJ and NY, Estate Saver, ViaTerm NY

Height and maximum weight requirements				
Height	Maximum weight that will qualify			
	Class 1	Class 2 and 7	Class 3 and 4	Class 5* and 8
5'0"	146	155	165	175
5'1"	150	160	170	181
5'2"	154	165	175	187
5'3"	157	170	180	193
5'4"	163	176	186	199
5'5"	167	181	191	205
5'6"	171	187	197	212
5'7"	177	193	203	218
5'8"	183	198	208	225
5'9"	189	204	214	231
5'10"	194	210	221	238
5'11"	200	216	227	245
6'0"	206	222	233	252
6'1"	212	228	240	259
6'2"	217	235	246	266
6'3"	223	241	253	273
6'4"	228	247	260	280
6'5"	234	254	267	288
6'6"	239	261	274	295
6'7"	244	267	281	303
6'8"	250	274	288	311
6'9"	255	281	295	318
6'10"	261	288	302	326
6'11"	266	295	310	334

Medical and personal history guidelines

Category	Class 1	Class 2 and 7	Class 3 and 4	Class 5* and 8
Blood pressure	No treatment, past or present Current and average readings in the last 2 years not over 140/80 to age 60, 150/90 over age 60	Currently controlled (including treatment) Current and average readings in the last 2 years not over 140/90 to age 60, 150/90 over age 60	Currently controlled (including treatment) Current and average readings in the last 2 years not over 150/90 to age 60, 155/95 over age 60	Currently controlled (including treatment) Current and average readings in the last 2 years not over 155/95 to age 60, 160/95 over age 60
Maximum cholesterol	220	250	Class 3 265 Class 4 280	300
Maximum cholesterol/HDL ratio	5.0	6.0	Class 3 6.5 Class 4 7.0	8.0
Nicotine use	None in any form in last 5 years	Preferred NTU – None in any form in last 3 years Preferred tobacco user – Not to exceed 1 pack a day	Class 3 - None in any form in last 2 years Class 4 - None in any form in last 12 months	Standard NTU – None in any form in last 12 months Standard tobacco user – where use exceeds 1 pack a day
Aviation	With exclusion rider	Available only with flat extra or exclusion	Available but may have flat extra or exclusion	Available but may have flat extra or exclusion
Alcohol/substance abuse	No history/treatment ever	No history/treatment in last 10 years	No history/treatment in last 7 years	No history/treatment in last 5+ years
Family history of cardiovascular disease or cancer	None in either parent or siblings before age 60	No death from these diseases in either parent before age 60	Not more than one death from these diseases in parents before age 60	More than one cardiovascular death in parents before age 60 Individual consideration
Personal history of cardiovascular disease or cancer	None (except basal cell carcinoma)	None (except basal cell carcinoma)	Generally not available without a rating if any personal history (except basal cell carcinoma)	Coverage may be available based on specific history.
Driving history	No DUI in last 7 years No more than 1 DUI or reckless driving ever No more than 1 moving violation in last 3 years	No DUI in last 5 years No more than 1 DUI ever No more than 2 moving violations in last 3 years	No DUI in last 5 years Class 3 - No more than 2 moving violations in last 3 years Class 4 - No more than 3 moving violations in last 3 years	DUI in last 12 months – no offer DUI in last 1-5 years – available with rating No more than 3 moving violations in last 3 years

* Any proposed insured who does not qualify for class 5 but does not require a table rating would qualify for class 6.

Additional personal history

Residence:

- Class 1-3, 7 – United States resident for past three years and either U.S. citizen or have permanent Visa or Green Card
- Class 4-6, 8 – United States resident for past two years and either U.S. citizen or have permanent Visa or Green Card

Hazardous occupations or avocations:

- Participation may affect client rate class; table ratings, flat extras and/or exclusion riders may be required in certain situations.

Five rate-class underwriting

The charts on these two pages show the special requirements for our five rate-class products: ViaCare, ULtimax Plus*, Capital Select Dimensions Variable UL

Height and weight maximum requirements				
Height	Maximum weight that will qualify			
	Preferred plus NTU	Preferred NTU	Preferred tobacco	Standard NTU and Standard tobacco
5'0"	146	165	155	175
5'1"	150	170	160	181
5'2"	154	175	165	187
5'3"	157	180	170	193
5'4"	163	186	176	199
5'5"	167	191	181	205
5'6"	171	197	187	212
5'7"	177	203	193	218
5'8"	183	208	198	225
5'9"	189	214	204	231
5'10"	194	221	210	238
5'11"	200	227	216	245
6'0"	206	233	222	252
6'1"	212	240	228	259
6'2"	217	246	235	266
6'3"	223	253	241	273
6'4"	228	260	247	280
6'5"	234	267	254	288
6'6"	239	274	261	295
6'7"	244	281	267	303
6'8"	250	288	274	311
6'9"	255	295	281	318
6'10"	261	302	288	326
6'11"	266	310	295	334

Medical and personal history guidelines

Category	Preferred plus NTU	Preferred NTU	Preferred tobacco	Standard NTU and Standard tobacco
Blood pressure	No treatment, past or present Current and average readings in the last 2 years not over 140/80 to age 60, 150/90 over age 60	Currently controlled (including treatment) Current and average readings in the last 2 years not over 150/90 to age 60, 155/95 over age 60	Currently controlled (including treatment) Current and average readings in the last 2 years not over 140/90 to age 60, 150/90 over age 60	Currently controlled (including treatment) Current and average readings in the last 2 years not over 155/95 to age 60, 160/95 over age 60
Maximum cholesterol	220	280	250	300
Maximum cholesterol/HDL ratio	5.0	7.0	6.0	8.0
Nicotine use	None in any form in last 5 years	Preferred NTU – None in any form in last 2 years	Not more than 1 pack a day	Standard NTU – None in any form in last 12 months Standard tobacco user – where use exceeds 1 pack a day
Aviation	With exclusion rider	Available but may have flat extra or exclusion	Available only with flat extra or exclusion	Available but may have flat extra or exclusion
Alcohol/substance abuse	No history/treatment ever	No history/treatment in last 7 years	No history/treatment in last 10 years	No history/treatment in last 5+ years
Family history of cardiovascular disease or cancer	None in either parent or siblings before age 60	Not more than one death from these diseases in parents before age 60	No death from these diseases in either parent before age 60	More than one cardiovascular death in parents before age 60 Individual consideration
Personal history of cardiovascular disease or cancer	None (except basal cell carcinoma)	Generally not available without a rating if any personal history (except basal cell carcinoma)	None (except basal cell carcinoma)	Coverage may be available based on specific history
Driving history	No DUI in last 7 years No more than 1 DUI ever No more than 1 moving violation in last 3 years	No DUI in last 5 years No more than 1 DUI ever No more than 2 moving violations in last 3 years	No DUI in last 5 years No more than 1 DUI ever No more than 2 moving violations in last 3 years	DUI in last 12 months – no offer DUI in last 1-5 years – available with rating No more than 3 moving violations in last 3 years

Additional personal history

Residence:

- Preferred – United States resident for past three years and either U.S. citizen or have permanent Visa or Green Card
- Standard – United States resident for past two years and either U.S. citizen or have permanent Visa or Green Card

Hazardous occupations or avocations:

- Participation may affect client rate class; table ratings, flat extras and/or exclusion riders may be required in certain situations.



Underwriting programs

CNA currently offers two special underwriting programs – Conditional Exchange and SelectIssue.

Conditional Exchange (available only on ViaMax UL 10 and 15 products)

The three-year Conditional Exchange option allows some preferred tobacco users, eligible for class 7, to qualify for standard non-tobacco user class 7/6 rates for the first three policy years. At the end of the third policy year, new medical evidence must be submitted which indicates that the insured has not used tobacco (or nicotine) in the last 12 months and there has been no significant change in health. Otherwise, they assume class 7 rates based on their age at original issue. The maximum issue age for this program is 60.

SelectIssue

Most of CNA's term and universal life products are available for SelectIssue*, CNA's impaired risk underwriting program. Multiple classes are available, and cases may be issued with or without table ratings subject to age, amount and product limitations.

Trial cases or CNA.QUOTES (via fax or e-mail) allow CNA's impaired risk underwriting team to evaluate the risk to determine a tentative rating. If that

* Term Life 105G and 405G not available for SelectIssue

rating is salable, send an application and requirements as instructed by your underwriter. If we turn up nothing in the underwriting process that forces us to revisit our quote, you should be able to offer the client coverage at that price.

In the 20th policy year or at age 65, whichever comes later, CNA will drop any table ratings or permanent flat extras assigned to the policy. This change is effective 10/19/00. For more information, contact your MGA/LSO or visit the Web at <http://agents.cnalife.com>.

Financial underwriting

You can use the following general guidelines to help your client select an appropriate face amount.

Personal coverage

Multiples of annual earned income.

The underwriter will question any amount over 10X that looks speculative.

Age	Factor
20-30	20X
31-40	15X
41-60	10X
61+	5X

Key person coverage

Five times (5X) the annual earned income is considered a reasonable amount. Over 5X, we look for a cover letter and financials demonstrating that the person has a unique talent, makes a significant contribution to profits or is the company's key to favorable financing. In special circumstances, coverage may go to 10X.

Estate and tax planning

The proper amount is principally determined by estate tax laws and future tax expectations. You should document how the need was determined and include a copy of the estate/business plan. A growth factor of up to 5% per year can be used to project future estate settlement costs. The maximum future projection period is as follows:

Age	Factor
To age 65	10
66-70	5
71-80	2

Business purchase

Insurance will be limited to a reasonable appraised value of the proposed insured's proportional share of the business.

Conditional binding authority

We will accept premium before the case is underwritten on policies up to and including \$1,000,000 face amounts. If the face amount exceeds \$1,000,000 on one or more applications for the same life, no money can be taken. In addition, total coverage, including in-force and applied for with CNA, cannot exceed \$5,000,000 (e.g., if the client has a total of \$4,200,000 in force with CNA, you can submit premium for another \$800,000).

Cases sent to CNA's SelectIssue (impaired risk) unit are considered on a COD basis only. Any money received for cases exceeding the above guidelines or for SelectIssue will be returned.

Note: We reserve the right to ask for verification of statements of income and assets.

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