

Amounts	Ages 0-17	Ages 18-59	Ages 60 & Up
\$0 to \$99,999	Non-Med	Para-Med, HOS & SMAC	Para-Med, EKG, HOS & SMAC
\$100,000 to \$299,999	Non-Med	Para-Med, HOS & SMAC	Para-Med, EKG, HOS & SMAC
\$300,000 to \$500,000	Non-Med	Para-Med, EKG @ 45 and up, HOS & SMAC	Para-Med, EKG, HOS & SMAC
\$500,001 to \$1,000,000	Para-Med, HOS & APS	Para-Med, EKG @ 45 and up, HOS & SMAC	Para-Med, EKG, HOS & SMAC
\$1,000,001 to \$2,000,000	Para-Med, HOS & APS	Para-Med, EKG @ 40 and up, HOS & SMAC	Para-Med, EKG, HOS & SMAC
\$2,000,001 to \$3,000,000	Para-Med, HOS, APS & DBS	Para-Med, EKG @ 40 and up, HOS & SMAC	Para-Med, EKG, HOS & SMAC
\$3,000,001 to \$5,000,000	Para-Med, HOS, APS & DBS	Para-Med, EKG @ 40 and up, HOS & SMAC	Para-Med, HOS & SMAC, Treadmill
\$5,000,001 & UP	Para-Med, HOS, APS & DBS	M.D. Exam, EKG, Treadmill @ 40 and up, HOS & SMAC	M.D. Exam, HOS & SMAC, Treadmill

EKG – Electrocardiogram; HOS – Home Office Specimen; SMAC – Blood Profile; DBS – Dried Blood Spot

- To begin the underwriting process, we will need a completed Application - Part I and the requirements described in the Initial Submission Guidelines.
- An Inspection Report will be ordered by the General Agency for amounts over \$1,000,000.
- HOS (Home Office Specimen) and SMAC (Blood Profile) must be forwarded to one of our designated providers (Osborn Laboratories or LabOne) unless the underwriter directs elsewhere for special tests.
- A chest X-ray is not routinely required. However, it may be necessary due to a Proposed Insured's current or prior medical history.
- Jumbo case requirements depend on the reinsurer; please check with your General Agent.
- Various states require special authorization forms for blood testing. Please obtain and submit with the Application when required.
- The requirements described in the Initial Submission Guidelines are subject to individual consideration. The company may need additional requirements as determined by the underwriter.



GE Financial

First Colony Life Insurance Company is a GE Financial company

First Colony Life Insurance Company, Lynchburg, Virginia, is committed to providing high-quality, competitive life insurance and annuities designed to help your clients build, protect and transfer wealth.

The company is licensed and conducts business in every state (in New York through its subsidiary, American Mayflower Life Insurance Company of New York) and Bermuda with some 200 general agents and, through them, over 135,000 life insurance brokers.

First Colony Life Insurance Company is rated A++ (Superior) by the A.M. Best Company, the highest of 16 ratings awarded insurers that, in Best's opinion, have achieved superior overall performance when compared with the norms of the life/health insurance industry. This rating represents the opinion of the rating agency and is not a warranty of the company's ability to meet financial obligations. The rating is current as of May 2002.

With more than \$405 billion life insurance coverage in force, First Colony Life is in the top ranks of U.S. life insurance companies in this category according to *Best's Review*.

First Colony Life is a member of the Insurance Marketplace Standards Association (IMSA). Membership promotes ethical market conduct for individual life insurance and annuities.



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Underwritten by First Colony Life Insurance Company



GE Financial

We bring good things to life.

www.gefinancialpro.com



Competitive Underwriting

CRITERIA FOR Preferred Best, Preferred, Select No Nicotine Use, Standard Plus & Standard

Effective May 2002

First Colony Underwriting

First Colony built its reputation by providing competent underwriting for your hard-to-insure cases. Since the mid-1960s, the company has maintained its position as a consistently competitive leading underwriter of preferred and impaired risks. Today, underwriting remains a key element of First Colony's growth and product pricing.

Success in this arena has been due, in part, to making informed decisions about underwriting risks. For our underwriters to do the best job for you on a particular case, it is important that the proposed insured furnish complete information on the application as well as any additional requirements.

APS (Attending Physician's Statement)

Upon receipt of initial requirements, the underwriter will determine whether an APS is needed.

Exam

First Colony does not maintain a list of approved medical examiners. An examiner approved by the principal company of a broker may be used. With prior approval of the underwriter, the company may allow the use of the applicant's personal physician. These physicians will have to be supplied with the appropriate First Colony SMAC (Blood Profile) kit.

Para-Med

Where a Para-Med exam is indicated, it should be done by one of the following companies:

- *EMSI (Examination Management Services Inc.)
- *PORTAMEDIC (Hooper Holmes)
- *TELE-MED® Providers

These companies stock the necessary kits for the SMAC (Blood Profile) test.

Cigar Use

We will consider occasional/celebratory cigar-users as "non-nicotine" users according to the following guidelines:

- Cigar use limited to 12 cigars or less per year; and
- Current Home Office Specimen (HOS) is negative for cotinine (nicotine metabolite).

Other factors not addressed by these guidelines could prevent an applicant from qualifying for Preferred Best, Preferred, Select No Nicotine Use, Standard Plus or Standard as determined by the underwriter.

Preferred Best

Impairments

No diseases, disorders or activities that would affect mortality.

Blood Pressure

No current, or history of, blood pressure treatment or medication. No current, or history of, blood pressure readings in excess of:

140/85 Age 60 or Younger
150/90 Age 61 or Older

Family History

No cardiovascular or cancer disease (except basal cell carcinoma) in either parent or siblings on or before age 60.

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

Nicotine

No use of nicotine or nicotine substitutes in last 5 years. For cigar use, see statement under "First Colony Underwriting."

Cholesterol

Cholesterol 240 maximum.

CHOL/HDL Ratio

Cholesterol/HDL Ratio cannot exceed 5.0.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse.

Cancer History

Preferred Best not available if any cancer history (except basal cell carcinoma).

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Preferred Best Build Chart

Male/Female, Height/Weight

5'0"	145	5'7"	176	6'2"	216	6'9"	254
5'1"	149	5'8"	182	6'3"	222	6'10"	260
5'2"	153	5'9"	188	6'4"	227	6'11"	265
5'3"	158	5'10"	193	6'5"	233		
5'4"	162	5'11"	199	6'6"	238		
5'5"	166	6'0"	205	6'7"	243		
5'6"	170	6'1"	211	6'8"	249		

Preferred

Impairments

No diseases, disorders or activities that would affect mortality.

Blood Pressure

Currently controlled and average reading in last 2 years (including treatment) does not exceed:

140/90 Age 60 or younger
150/90 Age 61 or Older

Family History

For either parent, no cardiovascular death on or before age 60.

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

Nicotine

No use of nicotine or nicotine substitutes in last 3 years for Preferred No Nicotine Use. For cigar use, see statement under "First Colony Underwriting."

Cholesterol

Cholesterol 270 maximum.

CHOL/HDL Ratio

Cholesterol/HDL Ratio cannot exceed 6.0.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse in last 10 years.

Cancer History

Preferred not available if any cancer history (except basal cell carcinoma).

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Preferred Build Chart

Male/Female, Height/Weight

5'0"	154	5'7"	192	6'2"	234	6'9"	280
5'1"	159	5'8"	197	6'3"	240	6'10"	287
5'2"	164	5'9"	203	6'4"	246	6'11"	294
5'3"	169	5'10"	209	6'5"	253		
5'4"	175	5'11"	215	6'6"	260		
5'5"	180	6'0"	221	6'7"	266		
5'6"	186	6'1"	227	6'8"	273		

Select No Nicotine Use

Impairments

No diseases, disorders or activities that would affect mortality.

Blood Pressure

Currently controlled and average reading in last 2 years (including treatment) does not exceed:

150/90 Age 60 or Younger
155/95 Age 61 or Older

Family History

Not more than one cardiovascular death in parents on or before age 60.

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 3 years.

Nicotine

No use of nicotine or nicotine substitutes in last 2 years. For cigar use, see statement under "First Colony Underwriting."

Cholesterol

Cholesterol 285 maximum.

CHOL/HDL Ratio

Cholesterol/HDL ratio cannot exceed 7.0.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse in last 7 years.

Cancer History

Select No Nicotine Use not available if any cancer history (except basal cell carcinoma).

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Select No Nicotine Use Build Chart

Male/Female, Height/Weight

5'0"	164	5'7"	202	6'2"	245	6'9"	294
5'1"	169	5'8"	207	6'3"	252	6'10"	301
5'2"	174	5'9"	213	6'4"	259	6'11"	309
5'3"	179	5'10"	220	6'5"	266		
5'4"	185	5'11"	226	6'6"	273		
5'5"	190	6'0"	232	6'7"	280		
5'6"	196	6'1"	239	6'8"	287		

Standard Plus

Impairments

No diseases, disorders or activities that would affect mortality.

Blood Pressure

Currently controlled and average reading in last 2 years (including treatment) does not exceed:

155/95 Age 60 or Younger
160/95 Age 61 or Older

Family History

Not more than one cardiovascular death in parents on or before age 60.

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 2 years.

Nicotine

No use of nicotine or nicotine substitutes in last 12 months for Standard Plus No Nicotine Use. For cigar use, see statement under "First Colony Underwriting."

Cholesterol

Cholesterol 300 maximum.

CHOL/HDL Ratio

Cholesterol/HDL ratio cannot exceed 8.0.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse in last 7 years.

Cancer History

Coverage may be available based on specific cancer history.

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Standard Plus Build Chart

Male/Female, Height/Weight

5'0"	174	5'7"	217	6'2"	265	6'9"	317
5'1"	180	5'8"	224	6'3"	272	6'10"	325
5'2"	186	5'9"	230	6'4"	279	6'11"	333
5'3"	192	5'10"	237	6'5"	287		
5'4"	198	5'11"	244	6'6"	294		
5'5"	204	6'0"	251	6'7"	302		
5'6"	211	6'1"	258	6'8"	310		

Standard

Proposed insureds not qualifying for Standard Plus, but not requiring a table rating, will be considered for Standard classification.