

# Underwriting Guidelines

*competitive, progressive, flexible*



You work hard to prospect and sell new cases. You need an insurance company that works just as hard to underwrite them. We pride ourselves on our progressive, flexible underwriting guidelines. Our team of underwriters will help you place your business as easily and promptly as possible, working with you every step of the way. Enclosed you will find the key information needed to help you submit a case to Manulife.

## REQUIREMENTS

*To speed up the underwriting process and to ensure that your clients receive our best possible offer, be sure to complete the application, health questionnaire and authorization form. These forms are available via SalesNet ([www.manulife.com/usinsurance](http://www.manulife.com/usinsurance)) or by faxing orders to the New Business Department at 416-926-5599.*

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This Underwriting Guide does not apply to SPVL. For more information on SPVL, please call your Manulife Representative or our New Business Department at 1-800-505-9427, option 2 and ask for an underwriter.

### MEDICAL EXAMINERS

Examining M.D.s/D.O.s (Medical Doctor or Doctor of Osteopathy), licensed to practice medicine in the state where the exam is completed, may conduct exams for any amount. *Manulife Financial will also accept an exam completed by the proposed insured's attending physician for any amount.*

### PARAMEDICAL SERVICES

Manulife Financial has selected the following providers of paramedical services.

- American Para Professional Systems, Inc. (APPS)
- Examination Management Services, Inc. (EMSI)
- ExamOne
- Portamedic

# INDIVIDUAL LIFE APPLICATIONS

## Routine Medical Requirements

Age	Amount 25,000 99,999	100,000 500,000	500,001 1,000,000	1,000,001 2,500,000	2,500,001 5,000,000	5,000,001 10,000,000	10,000,001 + up
0-13	1	1	1	1	1	1	1
14-19	2	2	2	2	2	2	2
20-40	2	3	4	4	4	6	6
41-50	2	3	4	5	5	7	7
51-55	3	4	5	5	7	7	7
56-65	3	4	5	5	7	Non-Smoker: 7 Smoker: 8	8
66-69	4	5	5	7	7	Non-Smoker: 7 Smoker: 8	8
70-79	5	7	7	7	7	7	7
80-90	9	9	9	9	9	9	9

1	HQ
2	HQ, DBS, Micro
3	HQ, Px Measurement, BCP, Micro
4	Para, BCP, Micro
5	Para, BCP, Micro, EKG
6	Exam, BCP, Micro
7	Exam, BCP, Micro, EKG
8	Exam, BCP, Micro, TST
9	APS for preliminary underwriting

### Legend

HQ	Health Questionnaire
DBS	Dried Blood Spot
BCP	Blood Chemistry Profile
Micro	Urinalysis
APS	Attending Physician Statement
EKG	Electrocardiogram
TST	Treadmill Stress Test
MVR	Motor Vehicle Record
BBR	Business Beneficiary Report

#### Notes:

- Additional underwriting requirements such as chest x-rays, treadmills and PFTs (Pulmonary Function Tests) may be required by the underwriter due to the proposed insured's medical history, or the circumstances of a case or facultative reinsurance.
- Requirements are based on the proposed insured's age as of last birthday.
- Requirements are based on all amounts applied for and placed with Manulife Financial within the past 12 months. If both an individual policy and a survivorship policy are applied for, call your underwriter to determine requirements.
- Requirements for ages 80-90 will be the same as for ages 70-79, except that an exam is always required after preliminary review.

# SURVIVORSHIP LIFE APPLICATIONS

## Routine Medical Requirements

Age	Amount 250,000 1,000,000	1,000,001 3,000,000	3,000,001 5,000,000	5,000,001 10,000,000	10,000,001 15,000,000	15,000,001 + up
20-40	A	B	B	D	E	E
41-50	A	C	C	E	E	E
51-55	B	C	C	E	E	E
56-65	B	C	C	E	Non-Smoker: E Smoker: F	F
66-69	C	C	E	E	Non-Smoker: E Smoker: F	F
70-79	E	E	E	E	E	E
80-90	G	G	G	G	G	G

A	HQ, Px Measurement, BCP, Micro
B	Para, BCP, Micro
C	Para, BCP, Micro, EKG
D	Exam, BCP, Micro
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### Legend

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#### Notes:

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- Requirements are based on the proposed insured's age as of last birthday.
- Requirements are based on all amounts applied for and placed with Manulife Financial within the past 12 months. If both an individual policy and a survivorship policy are applied for, call your underwriter to determine requirements.
- Requirements for ages 80-90 will be the same as for ages 70-79 after preliminary review.
- If one life is uninsurable, full individual evidence is required on the insurable life.

# NON-MEDICAL REQUIREMENTS

## INDIVIDUAL NON-MEDICAL REQUIREMENTS

\$2,500,000	cover letter
\$2,500,001 - \$7,500,000	cover letter, telephone report, BBR if applicable
\$7,500,001 and up	cover letter, inspection report, BBR if applicable

MVR is required on all amounts of \$250,000 and up.

Age 71-90: A Mature Age Telephone Interview Report may be required:

- If another company's exam is used; or
- If Manulife's Medical Exam (01/2002) is not used.

## SURVIVORSHIP NON-MEDICAL REQUIREMENTS

\$2,500,000 - \$5,000,000	cover letter
\$5,000,001 - \$10,000,000	cover letter, telephone report, BBR if applicable.
\$10,000,001 and up*	cover letter, inspection report plus spouse report, BBR if applicable

MVR is required on all amounts of \$500,000 and up.

Age 71-90: A Mature Age Telephone Interview Report may be required:

- If another company's exam is used; or
- If Manulife's Medical Exam (01/2002) is not used.

### Notes:

\*Order a full inspection on the primary life to be insured and only a supplement on the second life to be insured.

A cover letter to Underwriting explaining the purpose and need for the amount applied for is required for amounts of \$2,500,000 and more, and for all juvenile cases. For amounts less than \$2,500,000, or if the proposed insured is age 71 or older, a cover letter is highly recommended.

Financial Statements are always required for amounts over \$7,500,000 and may be required for lesser amounts. The underwriter reserves the right to order a full inspection and/or financial statements where financial requirements are inadequate.

Updated November 2001

## KICK-START<sup>SM</sup> – MANULIFE'S CONVENIENT TELEPHONE APPLICATION PROCESS

*Kick-Start, our telephone application process, is an easy and convenient method of starting the life insurance application process.*

***With Kick-Start, you can take advantage of:***

- *A simple, convenient application process; less paperwork.*
- *Underwriting requirements arranged for you.*
- *Reduced routine underwriting requirements for your client.*
- *Client interviews conducted by trained interviewers.*

**Refer to pages 6 - 8 for the routine underwriting requirements for *Kick-Start*.**

In many cases, physical measurements replace paramedical exams and telephone reports are not required.

# INDIVIDUAL LIFE APPLICATIONS

## Routine Medical Requirements for Kick-Start

Age	Amount 100,000 500,000	500,001 1,000,000	1,000,001 2,500,000	2,500,001 5,000,000	5,000,001 10,000,000	10,000,001 + up
0-13	1	1	1	1	1	1
14-19	2	2	2	2	2	2
20-40	3	3	3	3	6	6
41-50	3	3	4	4	7	7
51-55	3	4	4	7	7	7
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6	Exam, BCP, Micro
7	Exam, BCP, Micro, EKG
8	Exam, BCP, Micro, TST
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Legend	
HQ	Health Questionnaire
DBS	Dried Blood Spot
BCP	Blood Chemistry Profile
Micro	Urinalysis
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EKG	Electrocardiogram
TST	Treadmill Stress Test
MVR	Motor Vehicle Record
BBR	Business Beneficiary Report

- Notes:**
- Additional underwriting requirements such as chest x-rays, treadmills and PFTs (Pulmonary Function Tests) may be required by the underwriter due to the proposed insured's medical history, or the circumstances of a case or facultative reinsurance.
  - Requirements are based on the proposed insured's age as of last birthday.
  - Requirements are based on all amounts applied for and placed with Manulife Financial within the past 12 months. If an individual policy and a survivorship policy are applied for, call your underwriter to determine requirements.
  - Requirements for ages 80-90 will be the same as for ages 70-79, except that an exam is always required after preliminary review.
  - **Kick-Start** is not available in New York and cannot be used with SPVL, COLI, informal or preliminary applications.

# SURVIVORSHIP LIFE APPLICATIONS

## Routine Medical Requirements for Kick-Start

Age	Amount 250,000 1,000,000	1,000,001 3,000,000	3,000,001 5,000,000	5,000,001 10,000,000	10,000,001 15,000,000	15,000,001 + up
20-40	A	A	A	D	E	E
41-50	A	B	B	E	E	E
51-55	A	B	B	E	E	E
56-65	A	B	B	E	Non-Smoker: E Smoker: F	F
66-69	C	C	E	E	Non-Smoker: E Smoker: F	F
70-79	E	E	E	E	E	E
80-90	G	G	G	G	G	G

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B	HQ, Px Measurement, BCP, Micro, EKG
C	Para, BCP, Micro, EKG
D	Exam, BCP, Micro
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- Notes:**
- Additional underwriting requirements such as chest x-rays, treadmills and PFTs (Pulmonary Function Tests) may be required by the underwriter due to the proposed insured's medical history, or the circumstances of a case or facultative reinsurance.
  - Requirements are based on the proposed insured's age as of last birthday.
  - Requirements are based on all amounts applied for and placed with Manulife Financial within the past 12 months. If both an individual policy and a survivorship policy are applied for, call your underwriter to determine requirements.
  - Requirements for ages 80-90 will be the same as for ages 70-79 after preliminary review.
  - If one life is uninsurable, full individual evidence is required on the insurable life.
  - **Kick-Start** is not available in New York and cannot be used with SPVL, COLI, informal or preliminary applications.

# NON-MEDICAL REQUIREMENTS

## INDIVIDUAL NON-MEDICAL REQUIREMENTS FOR *KICK-START*

\$2,500,001 - \$7,500,000    BBR if applicable  
\$7,500,001 and up        inspection report, BBR if applicable

MVR is required on all amounts of \$250,000 and up.

## SURVIVORSHIP NON-MEDICAL REQUIREMENTS FOR *KICK-START*

\$5,000,001 - \$10,000,000    BBR if applicable  
\$10,000,001 and up\*        inspection report plus spouse report, BBR if applicable

MVR is required on all amounts of \$500,000 and up.

### Notes:

\*Order a full inspection on the primary life to be insured and only a supplement on the second life to be insured.

Financial Statements are always required for amounts over \$7,500,000 and may be required for lesser amounts. The underwriter reserves the right to order a full inspection and/or financial statements where financial requirements are inadequate.

Updated March 2002

# ATTENDING PHYSICIAN STATEMENTS FOR ALL APPLICATIONS

1. APSs are usually required at:

- Age 0-19: - \$500,001 and over if AP seen within 1 year (exam if no AP)
- Age 20-40: - Up to and including \$1,000,000 if AP seen within the past 30 days  
- \$1,000,001 and over if AP seen within 1 year
- Age 41-50: - Up to and including \$1,000,000 if AP seen within the past 30 days  
- \$1,000,001 and over
- Age 51-65: - Up to and including \$500,000 if AP seen within the past 30 days  
- \$500,001 and over
- Age 66-79: - All face amounts

2. An APS is required for age 80-90 for preliminary underwriting.

3. An APS is also required regardless of the amount if the proposed insured has consulted a doctor for, or has had any history of the following within the past 10 years:

- Alcohol/Drug abuse and/or treatment
- Cancer – not basal cell or squamous cell skin cancer
- By-pass surgery (CABG), angioplasty (PTCA), heart attack, myocardial infarct, chest pain, angina, arrhythmia, TIA, stroke, heart murmur, peripheral vascular disease (PVD), abnormal EKG/treadmills
- Dementia, Alzheimer's Disease, memory loss
- Diabetes
- Emphysema, chronic bronchitis, COPD
- Hepatitis, liver disease
- Kidney/renal disease
- Multiple Sclerosis
- Parkinson's Disease
- Ulcerative Colitis, Crohn's disease

4. An APS is also required regardless of the amount if the proposed insured has consulted a doctor for, or has had any history of the following within the past 3 years:

- Depression
- Epilepsy, seizures, convulsions
- Hypertension

# PREFERRED UNDERWRITING

To qualify for preferred rates, the face amount must be \$100,000 or greater (\$250,000 or greater for Term).

AGES 20-70	
Preferred Criteria	Superpreferred Criteria <i>(Term Products only)</i>
<b>Blood Pressure</b> <i>(Treated and Untreated)</i>	
Up to 135/85 to age 55 Up to 140/90 age 56 – 70	Up to 135/85 to age 70
<b>Build</b>	
Within Preferred Build Table.	Within Superpreferred Build Table.
<b>Cholesterol</b> <i>(Treated and Untreated)</i>	
Up to 230 mg/dl to age 55 Up to 250 mg/dl age 56 – 70	Up to 210 mg/dl to age 55 Up to 230 mg/dl age 56 – 70
<b>Chol/HDL ratio</b>	
Up to 5.5 to age 55 Up to 6.5 age 56 – 70	Up to 4.5 to age 55 Up to 5.5 age 56 – 70
<b>Family History</b>	
No more than one immediate family member died or diagnosed before age 65 of/with coronary disease, stroke or kidney disease.	No immediate family member died/diagnosed before age 65 of/with coronary disease, stroke or kidney disease.
<b>Personal History</b>	
No history of diabetes, cardiovascular disease, cerebrovascular disease, or cancer. (Tumors that would be taken standard immediately after excision may qualify for preferred.) No current rateable impairment.	No history of diabetes, cardiovascular disease, cerebrovascular disease, or cancer. (Tumors that would be taken standard immediately after excision may qualify for superpreferred.) No current rateable impairment.
<b>Alcohol/Drug</b>	
No history of alcohol/drug abuse or treatment within the past 10 years.	No history of alcohol/drug abuse or treatment within the past 10 years.
<b>DWI/Reckless</b>	
No driving while intoxicated or reckless driving conviction within the last 5 years or no more than one conviction over 5 years ago.	No driving while intoxicated or reckless driving conviction within the last 10 years, or no more than one conviction ever.
<b>MVR</b>	
Less than 3 moving violations within the last 2 years.	Less than 2 moving violations within the last 2 years.
<b>Aviation</b>	
Private pilots with more than 300 hours of experience who fly 25-200 hours yearly and have IFR or pilots and crew on regularly scheduled airline flights.	No participation within the last 12 months.
<b>Hazardous Sports</b>	
No participation in a rateable sport.	No participation within the last 12 months.

AGES 71 AND UP
Preferred Criteria
<b>Blood Pressure</b> <i>(Treated and Untreated)</i>
Up to 140/90
<b>Build</b>
Within Preferred Build Table.
<b>Cholesterol</b> <i>(Treated and Untreated)</i>
Over 159 mg/dl but less than 300 mg/dl
<b>HDL Cholesterol</b>
Must exceed 35 mg/dl
<b>Serum Albumin</b>
Must exceed 3.6 gm/dl
<b>Functional</b>
Must have the ability to independently perform all the activities of daily living.
<b>Cognitive</b>
No evidence of cognitive impairment.
<b>Personal History</b>
No history of diabetes, cardiovascular disease, cerebrovascular disease, or cancer. (Tumors that would be taken standard immediately after excision may qualify for preferred.) No current rateable impairment.
<b>Alcohol/Drug</b>
No history of alcohol/drug abuse or treatment within the past 10 years.
<b>DWI/Reckless</b>
No driving while intoxicated or reckless driving conviction within the last 5 years or no more than one conviction over 5 years ago.
<b>MVR</b>
Less than 3 moving violations within the last 2 years.
<b>Aviation</b>
No participation within the last 12 months.
<b>Hazardous Sports</b>
No participation within the last 12 months.

One retest is permitted for blood pressure, cholesterol, or CHOL/HDL ratio, where a real possibility of averaging to superpreferred or preferred exists.

Minor deviations over the published cutoff for cholesterol, CHOL/HDL ratio, build, blood pressure may qualify an individual for a small measure of underwriting judgement in the best case scenarios. Conversely, some cases meeting superpreferred or preferred criteria may be excluded for other significant medical reasons.



## BUILD TABLE

Superpreferred Weight	Preferred Weight	Height
130	132	4'8"
133	137	4'9"
137	142	4'10"
141	148	4'11"
145	154	5'0"
149	160	5'1"
153	166	5'2"
158	172	5'3"
162	176	5'4"
166	182	5'5"
170	187	5'6"
176	193	5'7"
182	198	5'8"
188	204	5'9"
193	209	5'10"
199	215	5'11"
205	221	6'0"
211	227	6'1"
216	233	6'2"
222	239	6'3"
227	245	6'4"
233	251	6'5"
238	258	6'6"

## SMOKING DEFINITION

*Manulife's Quit-Smoking Incentive allows Preferred and Standard cigarette smokers to qualify for Standard Non-Smoker COI rates for the first three policy years.*

Manulife offers four classifications (five for term) based on smoker/non-smoker differentiation:

**Superpreferred Non-Smoker (Term only)** – meets the superpreferred criteria and has not used any form of tobacco or nicotine products within the last 5 years.

**Preferred Non-Smoker** – meets the preferred criteria and has not used any form of tobacco or nicotine products within the last 2 years.

**Ceremonial Cigar use:** An occasional cigar smoker may qualify for Preferred Non-Smoker rates if he/she smokes less than 12 cigars per year, has not used any other form of tobacco or nicotine products within the last 2 years, and microureanalysis is free of nicotine or its metabolites.

**Standard Non-Smoker** – no cigarette use within the last 12 months and either:

1. Does not meet all preferred criteria or,
2. Uses other tobacco or nicotine products.

**Preferred Smoker** – meets the preferred criteria but has used cigarettes within the last 12 months.

**Standard Smoker** – does not meet the preferred criteria and has used cigarettes within the last 12 months.

*To find out how Manulife's progressive, flexible and competitive underwriting practices can help you attain your goals, call your Manulife Financial Representative, visit [www.manulife.com/usinsurance](http://www.manulife.com/usinsurance) or call our New Business Department at 1-800-505-9427, option 2 and ask for an underwriter.*



## **MANULIFE'S UNDERWRITING ADVANTAGES**

### ***Competitive decisions***

Leading the way with aggressive evaluations of coronary disease, diabetes, build and multiple impairments.

### ***Ease of doing business***

Providing your customers with maximum comfort and convenience including increased paramedical limits and treadmill stress test limits and accepting clients' attending physicians as approved examiners.

### ***Experience in older age market***

We are the older age specialist and offer a special Older Age Preferred Program for ages 71 to 90.

### ***Specialization in jumbo case placement***

Extensive experience in handling large cases, large automatic reinsurance pools, plus the in-depth knowledge that comes from being one of the first to develop and offer survivorship life.

### ***Convenient application process***

"Drop the Ticket" with ***Kick-Start***<sup>SM</sup> (our telephone application process). Providing you with an easy and convenient method of starting the life insurance application process. Trained interviewers will interview your client and will arrange reduced underwriting requirements for you.



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[www.manulife.com/usinsurance](http://www.manulife.com/usinsurance)

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IM4514 05/02 MLI0502021242