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MONY Life Insurance Company (MONY) provides life insurance nationwide
MONY Life Insurance Company of America (MLOA), provides life insurance
outside of New York

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MONY and MLOA are members of The MONY Group. For additional information
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to high ethical market conduct in the sale of individual insurance
and annuities.

Condensed Life Underwriting Guide

**FOR LICENSED PRODUCERS ONLY.
NOT INTENDED FOR USE
WITH THE GENERAL PUBLIC.**



Life Product Underwriting Requirements

FACE AMOUNTS* :	ISSUE AGES								
	0-15	16-17	18-40	41-50	51-60	61-70	71-75	76-80	81-85
\$0 - \$49,999	A	A	A	A	F	F	F	F	MINIMUM FACE AMOUNT IS \$500,000
\$50,000 - \$74,999	A	A	A	A	F	F	F	H	
\$75,000 - \$99,999	A	A	B	B	F	G	H	H	
\$100,000 - \$249,999	A	A	B	C, SB	G	H, SG	H	H	
\$250,000 - \$499,999	A	A	E, SC	G	G	H	H	H	
\$500,000 - \$999,999	A	D	E	G	H, SG	H	H	H	
\$1,000,000 - \$2,499,999	F	F	G	G	H	H	H	L, SH	
\$2,500,000 - \$4,999,999	F	F	G	H, SG	H	K, SH	H	L, SH	
\$5,000,000 - \$7,499,999	F	G	G	K, SH	K, SH	K	L	L	
\$7,500,000 - \$9,999,999	Q	G	G	K, SH	K, SH	K	L	L	
\$10,000,000 - \$19,999,999	Q	G	G	J, SK	P, SK	P, SR	N, SL	L	
\$20,000,000 AND UP	Q	G	G	J	O	O	M	L	

* "Face Amounts" means all insurance currently applied for or placed with MONY and/or its subsidiaries within 24 months.

CHART KEYS

Where Survivorship Policy requirements differ from Individual Policy requirements, Survivorship requirements are bolded and in green. In all other instances, requirements for Survivorship and Individual Policy requirements are identical.

A NON-MED	G PARAMED, BLOOD, HOS	L MD EXAM, BLOOD, HOS, RESTING EKG	O MD EXAM, BLOOD, HOS, STRESS EKG, CHEST X-RAY FOR LT Only
B NON-MED, HOS	H PARAMED, BLOOD, HOS, RESTING EKG	M MD EXAM, BLOOD, HOS, RESTING EKG, CHEST X-RAY FOR LT Only	P MD EXAM, BLOOD, HOS, STRESS EKG, CHEST X-RAY FOR LT
C NON-MED, BLOOD, HOS	J PARAMED, BLOOD, HOS, STRESS EKG	N MD EXAM, BLOOD, HOS, RESTING EKG, CHEST X-RAY FOR LT Only If Note (2) applies	Q CALL UNDERWRITING
D SIMPLE PARAMED, HOS	K PARAMED, BLOOD, HOS, RESTING EKG OR STRESS EKG - SEE NOTE (1)		
E SIMPLE PARAMED, BLOOD, HOS			
F PARAMED, HOS			

Survivorship Specific Requirements ONLY

SB NON-MED, HOS	SG PARAMED, BLOOD, HOS	SK PARAMED, BLOOD, HOS, RESTING EKG OR STRESS EKG - SEE NOTE (1)	SR MD EXAM, BLOOD, HOS, STRESS EKG
SC NON-MED, BLOOD, HOS	SH PARAMED, BLOOD, HOS, RESTING EKG	SL MD EXAM, BLOOD, HOS, RESTING EKG	

NOTE (1): RESTING EKG vs STRESS EKG

Resting EKG is required if NONE of 1-4 is present, Stress EKG is required if ANY ONE of 1-4 is present:

- 1- any tobacco or nicotine use within the last 5 years
- 2- history of diabetes mellitus or insulin resistance or high blood sugar
- 3- either parent or any sibling first manifested coronary artery disease (CAD) before age 60
- 4- build exceeds limits for Select/Preferred and there is also a history of either hypertension or high cholesterol or high cholesterol/HDL ratio

NOTE (2): CHEST X-RAY

If plan is NOT Level Term, no chest x-ray is required. If plan is Level Term, chest x-ray is required if EITHER 1 or 2 is present:

- 1- any tobacco or nicotine use within the last 5 years
- 2- 20 pack years or more of cigarette use regardless of when quit

IMPORTANT GENERAL NOTES

Exams

Simple Paramed is measurements only, recorded on the lab ticket. Must be done by examiner on Approved Examiner list.

Paramed is history recorded on MONY's Part 2, plus measurements. Must be done by examiner on Approved Examiner list.

MD Exam - Ages 51 and up must be done by licensed practicing FP, GP, internist or cardiologist. May NOT be done by personal physician.

Exams good for 6 months (if Standard Class, through age 65) or 3 months (if rated medically or age 66 and up).

Blood and HOS must be drawn by MONY-approved paramedical company or by MD examiner. Blood and HOS results are good for 12 months if entirely within normal limits. If not, 6 months.

Resting EKG - 12 leads plus rhythm strip, uninterpreted.

Stress EKG - 12 lead resting EKG plus Bruce Protocol Treadmill, uninterpreted.

Chest X-Ray - 6 foot PA and lateral views.

EKGs, X-Rays, and Inspections are good for 24 months if entirely within normal limits. If not, 6 months.

Attending Physician Statements (APS)

Ages 0 - 70; Discretion of Home Office Underwriter.

Ages 71 - 85; No insurance is available without APS from a physician.

Personal History Interviews (PHIs) are ordered in Home Office.

Individual Products

0 - 60 \$500,000 through \$4,999,999
61 - 70 \$250,000 through \$4,999,999
71 - 85 \$0 through \$4,999,999

Survivorship Products

18 - 40 \$1,000,000 through \$4,999,999
41 - 60 \$500,000 through \$4,999,999
61 - 70 \$250,000 through \$4,999,999
71 - 85 \$100,000 through \$4,999,999

Commercial Inspection Reports (CIRs)

are ordered in Home Office at amounts \$5,000,000 and up. A face-to-face interview is required at \$10 million and up.

Motor Vehicle Reports (MVRs)

are ordered by Home Office at ages 16 and up or amount of \$250,000 and up. MVRs are good for 24 months if entirely within normal limits. If not, 6 months.

Other - Underwriting may order Credit Report or a check of other data sources.

Life Products Summary Of Underwriting Criteria

Category	Ultimate Select	Select / Preferred ¹
Blood Pressure:	No current or history of blood pressure treatment No blood pressure readings in excess of: 135/80 - Age 50 or younger, 140/90 - Age 51 or older	Currently controlled (including treated) with a 3 year blood pressure average not in excess of:150/90 - Age 50 or younger ¹ , 155/90 - Age 51 or older ¹
Family History:	No family history in parents or siblings of cardiovascular disease before age 60	No more than 1 cardiovascular death in parents or siblings before age 60 ¹
Driving History:	Maximum of 1 moving violation within the last 3 years No DUI's or reckless driving in last 5 years and no history of multiple DUI's or reckless driving	Maximum of 3 minor moving violations within the last 3 years No DUI's or reckless driving in last 5 years and no history of multiple DUI's or reckless driving
Nicotine:	No nicotine use for last 5 years	No nicotine use for last 3 years to qualify for Select Non-Tobacco rates ¹ No cigarette use in last 12 months to qualify for Preferred Non-Smoker rates ¹
Cholesterol:	No history of treatment. Maximum current levels: Level Term Product - 210 - Age 50 or younger 220 - Ages 51 or older All Other Products - 230 - Age 50 or younger 250 - Ages 51 or older	Currently treated OK if pre-treatment and current levels do not exceed: Level Term Product - 250 for Non-Tobacco users ¹ , 230 for Tobacco users ¹ All Other Products - 300 for Non-Tobacco users ¹ , 275 for Tobacco users ¹
Cholesterol / HDL Ratio:	Level Term Product - Cannot exceed 5.0 All Other Products - Cannot exceed 5.5	Level Term Product - Cannot exceed 5.5 All Other Products - Cannot exceed: 6.5 for Non-Tobacco users ¹ , 6.0 for Tobacco users ¹
Alcohol / Substance Abuse:	No history of alcohol/drug abuse or dependency	No history of alcohol/drug abuse or dependency
History of Cardiovascular Disease, Cancer, Diabetes:	Not available (except certain skin cancers)	Not available (except certain skin cancers)
Other Health History:	No diseases or disorders that would significantly affect mortality	No diseases or disorders that would significantly affect mortality
Aviation:	No private pilot, no student pilot, no Flat Extra All others, individual consideration	OK with appropriate Flat Extra or exclusion clause, if applicable
Military:	No active duty	Level Term Product - No active duty below the rank of commissioned officers Commissioned officers must not be involved in hazardous duties, e.g., aviation or Special Forces All Other Products - OK, Flat Extra may be applicable depending on duty assignment
Occupation:	OK with appropriate Flat Extra for occupation	OK with appropriate Flat Extra for occupation
Foreign Travel:	Must have resided in the US for 3 years and have no intentions of foreign travel to underdeveloped countries or areas of potential instability	Must have no intentions of foreign travel to underdeveloped countries or areas of potential instability
Hazardous Sports:	No participation within the past 2 years	OK with appropriate Flat Extra or exclusion clause, if applicable
Financials:	\$250,000 minimum face amount products - Not Applicable All other products – See Financial Underwriting Chart	\$250,000 minimum face amount products - Not Applicable All other products – See Financial Underwriting Chart
Build:	See Build Chart	See Build Chart ¹

¹ The above guidelines should be used for Insureds without evidence of premature end- organ damage and no more than 1 cardiovascular risk factor

² The above guidelines should be used for Insureds without evidence of premature end- organ damage and no more than 2 cardiovascular risk factors

Please note, combinations of cardiovascular risk factors (BP, Family History, Tobacco, Cholesterol, Chol/HDL ratio, Build, and some medical histories such as Diabetes) have a prognosis

Standard²

Currently controlled (including treated) with a 3 year blood pressure average not in excess of: 155/95 – Ages 50 or younger², 160/95 – Ages 51 or older²

Individual consideration if more than 1 cardiovascular death in parents or siblings before age 60²

Maximum of 3 moving violations within the last 3 years (Flat extra may be applicable) No DUI's or reckless driving in last 3 years and no history of multiple DUI's or reckless driving

No nicotine use for last 12 months to qualify for Non-Tobacco rates²
No cigarette use in last 12 months to qualify for Non-Smoker rates²

Currently treated OK if pre-treatment and current levels do not exceed:
Level Term Product - 300 for Non-Tobacco users², 275 for Tobacco users²
All Other Products - 350 for Non-Tobacco users¹, 300 for Tobacco users²

All Products - Cannot exceed: 8.0 for Non-Tobacco users¹, 7.5 for Tobacco users²

Individual consideration if no history of alcohol/drug abuse or dependency in the past 5 years

May be available on best cases, depending on specific cancer, heart disease or diabetes history²

No diseases or disorders that would significantly affect mortality

OK with appropriate Flat Extra or exclusion clause, if applicable

Level Term Product - No active duty below the rank of commissioned officers
Flat Extra may be applicable depending on duty assignment
All Other Products - OK, Flat Extra may be applicable depending on duty assignment

OK with appropriate Flat Extra for occupation

Must have no intentions of foreign travel to underdeveloped countries or areas of potential instability

OK with appropriate Flat Extra or exclusion clause, if applicable

All Products - Not Applicable

See Build Chart²

Life Product Age and Amount Chart

Life Product	Issue Ages	Minimum Issue Amount	
TERM	ART	50 – 70	\$100,000
	YR	21 – 69	\$100,000
	5LT	18 – 75	\$250,000
	10LT	18 – 75	\$250,000
	10LT-NY	18 – 70	\$250,000
	15LT	18 – 65	\$250,000
	20LT	18 – 60	\$250,000
	20/10LT	18 – 60	\$250,000
WHOLE LIFE	ISWL	0 – 80	\$25,000
		81 – 85	\$500,000
	WL	0 – 80	\$25,000
		81 – 85	\$500,000
UNIVERSAL LIFE	L90	25 – 75	\$100,000
	UL	0 – 44	\$250,000
		45 – 80	\$100,000
		81 – 85	\$500,000
	SUL	18 – 80	\$250,000
	81 – 85	\$500,000	
VARIABLE UNIVERSAL LIFE	VUL	0 – 80	\$50,000
		81 – 85	\$500,000
	SVUL	18 – 80	\$100,000
	81 – 85	\$500,000	

Preferred and Select are only available for face amounts of \$100,000 and above for ages 18 and above. Ultimate Select is only available for face amounts of \$250,000 and above for ages 18 and above.

Build Chart (Height and Maximum Weight, in Pounds)

Height	Ultimate Select		Select / Preferred		Standard		Height	Ultimate Select		Select / Preferred		Standard	
	M	F	M	F	M	F		M	F	M	F	M	F
4'8"	121	114	134	127	176	175	5'8"	181	161	200	178	239	234
4'9"	126	118	139	131	180	179	5'9"	187	165	205	181	245	241
4'10"	131	123	144	136	183	182	5'10"	191	169	210	186	253	248
4'11"	136	128	149	141	187	186	5'11"	197	173	215	189	259	256
5'0"	141	132	157	148	192	191	6'0"	202	176	220	192	266	265
5'1"	146	138	162	154	197	196	6'1"	208	180	228	197	273	270
5'2"	152	142	167	156	201	201	6'2"	213	183	232	199	280	276
5'3"	157	146	172	159	208	206	6'3"	219	186	240	204	288	285
5'4"	162	150	177	163	214	211	6'4"	224	190	244	207	297	291
5'5"	167	154	182	167	220	216	6'5"	230	194	248	209	305	298
5'6"	172	156	187	169	226	223	6'6"	237	199	256	215	315	305
5'7"	177	160	195	176	232	228	6'7"	243	208	260	223	322	312
							6'8"	250	219	268	234	330	320

Financial Underwriting Chart

Age	Individual Income	OR	Household Income	OR	Net Worth
18 - 34		\$30,000		\$50,000	\$250,000
35 - 44		\$35,000		\$50,000	\$300,000
45 - 65		\$50,000		\$75,000	\$500,000
66 - 80		\$50,000		\$50,000	\$500,000
81 - 85		N/A		N/A	N/A