



ZURICH
KEMPER

Zurich Kemper Life

rate class profiles

Premier, Preferred, Select, and Standard Rate Classes Easy Reference Chart

	Premier	Preferred	Select	Standard
Minimum/Maximum Death Benefit	\$100,000/by case	By product/by case	By product/by case	By product/by case
Products	6 class term plans	All products	6 class term plans	All products
Non-tobacco	None in past 60 months	None in past 36 months	None in past 36 months	None in past 36 months
Tobacco rates	Not Available	Available	Not Available	Available
Aviation	Commercial ok	Commercial ok	Commercial ok	Usually ok
Medical History				
<i>Alcohol/Drug abuse</i>	No	No	No	—
<i>Asthma (moderate or severe)</i>	No	No	No	—
<i>Bronchitis (chronic)</i>	No	—	—	—
<i>Cancer (except basal skin cancer)</i>	No	No	No	—
<i>Cardiovascular/heart disease</i>	No	No	No	—
<i>Chronic obstructive pulmonary disease</i>	No	No	No	—
<i>Crohn's Disease (ileitis)</i>	No	—	—	—
<i>Depression (treatment within 2 yrs)</i>	No	—	—	—
<i>Diabetes (Type I and II)</i>	No	No	No	No Type 1
<i>Emphysema</i>	No	No	No	—
<i>Epilepsy (seizure within 2 yrs)</i>	No	—	—	—
<i>Gastric/Peptic ulcer (treatment within 2 yrs)</i>	No	—	—	—
<i>Hypertension</i>	No	—	—	—
<i>Kidney/Liver disease (chronic)</i>	No	No	No	—
<i>Melanoma</i>	No	No	No	—
<i>Mental illness</i>	No	No	No	—
<i>Multiple sclerosis</i>	No	No	No	—
<i>Stroke (including TIA)</i>	No	No	No	—
<i>Ulcerative colitis</i>	No	No	No	—
<i>Vascular disease</i>	No	No	No	—
Blood pressure average Age: 0-60	135/85	140/90	140/90	155/92
(no treatment) 61	145/90	150/90	150/90	155/92
Blood pressure average Age: 0-60	Not available	135/85	140/90	155/92
(treatment) 61	Not available	140/90	150/90	155/92
Cholesterol	215	240	265	Below 300
Cholesterol treatment	No treatment	Treatment ok	Treatment ok	Treatment ok
Cholesterol ratio	5.5	6.5	7.5	9.0
Family history	No occurrence of CAD or colon or prostate cancer (males) or CAD, breast, ovarian, or colon cancer (females) in parent or sibling prior to age 60	No death from CAD or colon or prostate cancer (males) or CAD, breast, ovarian, or colon cancer (females) in parent or sibling prior to age 60	No death from CAD or colon or prostate cancer (males) or CAD, breast, ovarian, or colon cancer (females) in parent or sibling prior to age 55	No more than one death of parent or sibling prior to age 50 from CAD or colon or prostate cancer (males) or CAD, breast, ovarian, or colon cancer (females)
Hazardous occupation or avocation	None within past 2 years or next 2	Flat extra if applicable	Flat extra if applicable	Flat extra if applicable
Driving violations	No more than 2 in past 3 years	No more than 2 in past 3 years	No more than 3 in past 3 years	Flat extra if applicable
DUI/Reckless driving	None in past 5 years	None in past 5 years	None in past 5 years	None in past 2 years
U.S. Residency	Past 3 years	Past 2 years	Past 2 years	Past 2 years
Travel to underdeveloped or unstable countries	No	No	No	No

* Zurich Kemper Life reserves the right to require additional testing, including any cases involving a history of DUI or alcohol criticism.



Premier, Preferred, Select, and Standard Rate Classes (cont.)

Build	Premier*	Preferred	Select	Standard
4' 10"	138	145	160	175
4' 11"	144	151	166	183
5' 0"	149	157	173	190
5' 1"	154	162	178	196
5' 2"	160	168	185	203
5' 3"	164	173	190	209
5' 4"	170	179	197	216
5' 5"	176	185	203	223
5' 6"	180	190	209	229
5' 7"	186	196	215	236
5' 8"	190	200	220	242
5' 9"	196	206	227	249
5' 10"	201	211	232	255
5' 11"	206	217	239	262
6' 0"	212	223	246	270
6' 1"	219	230	253	278
6' 2"	225	236	260	286
6' 3"	231	244	268	294
6' 4"	237	250	275	302
6' 5"	243	256	281	309
6' 6"	250	263	289	318
6' 7"	257	270	297	326
6' 8"	263	277	304	334
6' 9"	269	283	312	342
6' 10"	275	290	319	350
6' 11"	282	296	326	358

* \$100,000 min.

TeleLife® Requirements

Face Amount	Ages 15-18*	Ages 19-35	Ages 36-45	Ages 46-60	Ages 61-65	Ages 66-up
\$50,000 to 99,999	A	A	A	A	A	C
\$100,000 to 200,000	A**	A	A	A	A	E
\$200,001 to 500,000	NA	A	A	A	B	E
\$500,001 to 1,000,000	NA	C	C	E	E	G
\$1,000,001 to 2,000,000	NA	D	F	H	H	H
\$2,000,001 to 4,999,999	NA	H	H	H	I	I
\$5,000,000 and up	NA	H	H	I	NA	NA

* For juvenile requirements (1-14), contact underwriting.

** \$100,000 is maximum face amount for ages 15-18.

- A = Physical measurements, blood, HOS
- B = Physical measurements, blood, HOS, EKG
- C = Physical measurements, blood, HOS, insp. report
- D = Physical measurements, blood, HOS, insp. report, Part H
- E = Physical measurements, blood, HOS, EKG, insp. report
- F = Physical measurements, blood, HOS, EKG, insp. report, Part H
- G = MD exam, blood, HOS, EKG, insp. report
- H = MD exam, blood, HOS, EKG, insp. report, Part H
- I = MD exam, blood, HOS, treadmill, insp. report, Part H

Traditional (non TeleLife®) Requirements

Face Amount	Ages 15-18*	Ages 19-35	Ages 36-45	Ages 46-60	Ages 61-65	Ages 66-up
\$50,000 to 99,999	A	A	A	B	B	D
\$100,000 to 200,000	A**	A	A	B	B	E
\$200,001 to 500,000	NA	A	A	B	C	E
\$500,001 to 1,000,000	NA	D	D	E	E	H
\$1,000,001 to 2,000,000	NA	F	G	I	I	I
\$2,000,001 to 4,999,999	NA	I	I	I	J	J
\$5,000,000 and up	NA	I	I	J	J	J

* For juvenile requirements (1-14), contact underwriting.

** \$100,000 is maximum face amount for ages 15-18.

- A = Physical measurements, blood, HOS
- B = Paramed exam, blood, HOS
- C = Paramed exam, blood, HOS, EKG
- D = Paramed exam, blood, HOS, insp. report
- E = Paramed exam, blood, HOS, EKG, insp. report
- F = Paramed exam, blood, HOS, insp. report, Part H
- G = Paramed exam, blood, HOS, EKG, insp. report, Part H
- H = MD exam, blood, HOS, EKG, insp. report
- I = MD exam, blood, HOS, EKG, insp. report, Part H
- J = MD exam, blood, HOS, treadmill, insp. report, Part H

A Zurich Kemper Life paramed exam is an examination performed by a paramedical firm authorized by Zurich Kemper Life and consists of history, measurements, HOS (urinalysis), and a blood analysis. Part H is the financial supplement to the basic application.

We reserve the right to request any requirements deemed necessary to properly appraise the risk. If special tests (EKG, treadmill EKG, etc.) have been performed within the past year and we can obtain copies, we may not need current ones.