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Vice President

**The MONY Group**  
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### ***NEW LIBERALIZED UNDERWRITING REQUIREMENTS !!***

MONY Partners is pleased to announce new liberalized underwriting requirements for all our life insurance products effective April 15, 2002. In an effort to make it easier for you to determine the requirements, we are attaching two charts – one for our individual life product line, and one for our survivorship products.

### **Underwriting Liberalizations**

A significant number of underwriting *liberalizations* have been made and a *summary* of these changes are as follows:

- |   |   |
|---|---|
| ? Higher non-medical & paramed limits     | ? Higher MD exam limits   |
| ? Higher EKG limits                       | ? Higher treadmill limits (most ages)                                       |
| ? Higher APS & PHI limits                 | ? Higher commercial inspection report limits                                |
| ? Higher blood testing limits             | ? Introduction of the "Simple Paramed"                                      |
| ? Number of paramedical services expanded | ? Normal exams excepted for longer periods                                  |
|   | ? Normal labs (on some products) accepted for longer periods                |
|   | ? Removal of state of residence as a criteria for blood testing             |
|   | ? Underwriting simplification: elimination of "lifetime" non-medical limits |

We are pleased to bring you the above underwriting liberalizations. Please note that these are *significant changes*; for instance, APS' are not routinely required until age 71 and over!

Please call our new MONY Brokerage Underwriting & New Business Team – a contact directory for this new unit is attached.

Sincerely,

**Jeremy S. Holmes, CLU, FALU, FLMI**  
Vice President

**I N S U R A N C E   A N D   I N V E S T M E N T   P R O D U C T S   F O R   B R O K E R S**

Registered Representative. Securities are offered by MONY Securities Corporation, member NASD, SIPC., 1740 Broadway, New York, NY 10019 800.736.0166. MONY Life Insurance Company and MONY Securities Corporation are members of The MONY Group

## MONY INDIVIDUAL LIFE PRODUCT UNDERWRITING REQUIREMENTS

(UL, VUL, WL, L-90, LT, ART and 10 Yr. YRT PRODUCTS)

\*AMOUNTS\* MEANS ALL INSURANCE CURRENTLY APPLIED FOR OR PLACED WITH MONY AND/OR ITS SUBSIDIARIES WITHIN THE PAST 24 MONTHS

**PLEASE NOTE: THIS CHART IS USED FOR MULTIPLE PRODUCTS  
PLEASE MAKE SURE THESE REQUIREMENTS MEET THE PRODUCT MINIMUM ISSUE AGE AND AMOUNT REQUIREMENTS**

AGES 0-15	AMOUNTS	EXAM	BLOOD	HOS	RESTING EKG	STRESS EKG	CHEST X-RAY	MVR	PHI INSPECTION	COMMERCIAL INSPECTION
	0 - 499,999	NO	NO	NO	NO	NO	NO	NO	NO	NO
	500,000 - 999,999	NO	NO	NO	NO	NO	NO	NO	YES	NO
	1,000,000 - 4,999,999	PARAMED	NO	YES	NO	NO	NO	NO	YES	NO
	5,000,000 - 7,499,999	PARAMED	NO	YES	NO	NO	NO	NO	NO	YES
	7,500,000 AND UP	CALL UND	CALL UND	CALL UND	NO	NO	NO	NO	NO	YES

  

AGES 16-17	AMOUNTS	EXAM	BLOOD	HOS	RESTING EKG	STRESS EKG	CHEST X-RAY	MVR	PHI INSPECTION	COMMERCIAL INSPECTION
	0 - 249,999	NO	NO	NO	NO	NO	NO	NO	NO	NO
	250,000 - 499,999	NO	NO	NO	NO	NO	NO	YES	NO	NO
	500,000 - 999,999	SIMPLE PARAMED	NO	YES	NO	NO	NO	YES	YES	NO
	1,000,000 - 4,999,999	PARAMED	NO	YES	NO	NO	NO	YES	YES	NO
	5,000,000 AND UP	PARAMED	YES	YES	NO	NO	NO	YES	NO	YES

  

AGES 18-40	AMOUNTS	EXAM	BLOOD	HOS	RESTING EKG	STRESS EKG	CHEST X-RAY	MVR	PHI INSPECTION	COMMERCIAL INSPECTION
	0 - 74,999	NO	NO	NO	NO	NO	NO	NO	NO	NO
	75,000 - 249,999	NO	NO	YES	NO	NO	NO	NO	NO	NO
	250,000 - 499,999	SIMPLE PARAMED	YES	YES	NO	NO	NO	YES	NO	NO
	500,000 - 999,999	SIMPLE PARAMED	YES	YES	NO	NO	NO	YES	YES	NO
	1,000,000 - 4,999,999	PARAMED	YES	YES	NO	NO	NO	YES	YES	NO
	5,000,000 AND UP	PARAMED	YES	YES	NO	NO	NO	YES	NO	YES

  

AGES 41-50	AMOUNTS	EXAM	BLOOD	HOS	RESTING EKG	STRESS EKG	CHEST X-RAY	MVR	PHI INSPECTION	COMMERCIAL INSPECTION
	0 - 74,999	NO	NO	NO	NO	NO	NO	NO	NO	NO
	75,000 - 99,999	NO	NO	YES	NO	NO	NO	NO	NO	NO
	100,000 - 249,999	NO	YES	YES	NO	NO	NO	NO	NO	NO
	250,000 - 499,999	PARAMED	YES	YES	NO	NO	NO	YES	NO	NO
	500,000 - 2,499,999	PARAMED	YES	YES	NO	NO	NO	YES	YES	NO
	2,500,000 - 4,999,999	PARAMED	YES	YES	YES	NO	NO	YES	YES	NO
	5,000,000 - 9,999,999	PARAMED	YES	YES	NOTE (1)	NOTE (1)	NO	YES	NO	YES
	10,000,000 AND UP	PARAMED	YES	YES	NO	YES	NO	YES	NO	YES

  

AGES 51-60	AMOUNTS	EXAM	BLOOD	HOS	RESTING EKG	STRESS EKG	CHEST X-RAY	MVR	PHI INSPECTION	COMMERCIAL INSPECTION
	0 - 74,999	PARAMED	NO	YES	NO	NO	NO	NO	NO	NO
	75,000 - 99,999	PARAMED	NO	YES	NO	NO	NO	NO	NO	NO
	100,000 - 249,999	PARAMED	YES	YES	NO	NO	NO	NO	NO	NO
	250,000 - 499,999	PARAMED	YES	YES	NO	NO	NO	YES	NO	NO
	500,000 - 4,999,999	PARAMED	YES	YES	YES	NO	NO	YES	YES	NO
	5,000,000 - 9,999,999	PARAMED	YES	YES	NOTE (1)	NOTE (1)	NO	YES	NO	YES
	10,000,000 - 19,999,999	MD EXAM	YES	YES	NO	YES	NOTE (2)	YES	NO	YES
	20,000,000 AND UP	MD EXAM	YES	YES	NO	YES	LEVEL TERM - YES NON-LEVEL TERM - NO	YES	NO	YES

  

AGES 61-70	AMOUNTS	EXAM	BLOOD	HOS	RESTING EKG	STRESS EKG	CHEST X-RAY	MVR	PHI INSPECTION	COMMERCIAL INSPECTION
	0 - 74,999	PARAMED	NO	YES	NO	NO	NO	NO	NO	NO
	75,000 - 99,999	PARAMED	YES	YES	NO	NO	NO	NO	NO	NO
	100,000 - 249,999	PARAMED	YES	YES	YES	NO	NO	NO	NO	NO
	250,000 - 2,499,999	PARAMED	YES	YES	YES	NO	NO	YES	YES	NO
	2,500,000 - 4,999,999	PARAMED	YES	YES	NOTE (1)	NOTE (1)	NO	YES	YES	NO
	5,000,000 - 9,999,999	PARAMED	YES	YES	NOTE (1)	NOTE (1)	NO	YES	NO	YES
	10,000,000 - 19,999,999	MD EXAM	YES	YES	NO	YES	NOTE (2)	YES	NO	YES
	20,000,000 AND UP	MD EXAM	YES	YES	NO	YES	LEVEL TERM - YES NON-LEVEL TERM - NO	YES	NO	YES

  

AGES 71-75	AMOUNTS	EXAM	BLOOD	HOS	RESTING EKG	STRESS EKG	CHEST X-RAY	MVR	PHI INSPECTION	COMMERCIAL INSPECTION
	0 - 74,999	PARAMED	NO	YES	NO	NO	NO	NO	YES	NO
	75,000 - 249,999	PARAMED	YES	YES	YES	NO	NO	NO	YES	NO
	250,000 - 999,999	PARAMED	YES	YES	YES	NO	NO	YES	YES	NO
	1,000,000 - 4,999,999	PARAMED	YES	YES	YES	NO	NO	YES	YES	NO
	5,000,000 - 9,999,999	MD EXAM	YES	YES	YES	NO	NO	YES	NO	YES
	10,000,000 - 19,999,999	MD EXAM	YES	YES	YES	NO	NOTE (2)	YES	NO	YES
	20,000,000 AND UP	MD EXAM	YES	YES	YES	NO	LEVEL TERM - YES NON-LEVEL TERM - NO	YES	NO	YES

  

Ages 76-80	AMOUNTS	EXAM	BLOOD	HOS	RESTING EKG	STRESS EKG	CHEST X-RAY	MVR	PHI INSPECTION	COMMERCIAL INSPECTION
	0 - 49,999	PARAMED	NO	YES	NO	NO	NO	NO	YES	NO
	50,000 - 249,999	PARAMED	YES	YES	YES	NO	NO	NO	YES	NO
	250,000 - 999,999	PARAMED	YES	YES	YES	NO	NO	YES	YES	NO
	1,000,000 - 4,999,999	MD EXAM	YES	YES	YES	NO	NO	YES	YES	NO
	5,000,000 - 9,999,999	MD EXAM	YES	YES	YES	NO	NO	YES	NO	YES
	10,000,000 AND UP	MD EXAM	YES	YES	YES	NO	NO	YES	NO	YES

  

AGES 81-85	AMOUNTS	EXAM	BLOOD	HOS	RESTING EKG	STRESS EKG	CHEST X-RAY	MVR	PHI INSPECTION	COMMERCIAL INSPECTION
	500,000 - 4,999,999	MD EXAM	YES	YES	YES	NO	NO	YES	YES	NO
	5,000,000 AND UP	MD EXAM	YES	YES	YES	NO	NO	YES	NO	YES

Requirements Effective April 2002

## INDIVIDUAL LIFE PRODUCT UNDERWRITING REQUIREMENTS continued

### 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

### GENERAL NOTES

**Simple Paramed** is measurements only, recorded on the lab ticket. Must be done by MONY-approved paramedical company (listed on MONY InSight/web-site).

**Paramed** is history recorded on MONY's Part 2, plus measurements. Must be done by MONY-approved paramedical company (listed on MONY InSight/web-site).

**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 XRay** - 6 foot PA and lateral views

**MVRs** are good for 24 months if entirely within normal limits. If not, 6 months.

**Inspections - PHIs** are ordered in Home Office.

- **Commercial Inspections** are ordered by the producer through a MONY-approved inspection company (listed on MONY InSight/web-site).

A face to face interview is required at \$10 million and up.

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

**APS - To be ordered by the Home Office as needed for each case.**

- **Ages 71 and up, no insurance is available without APS from a primary care physician.**

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

The logo for MONY, featuring the word "MONY" in a bold, teal, serif font. To the right of the text is a vertical line that starts at the top of the letter "Y" and extends downwards.

## MONY SURVIVORSHIP LIFE UNDERWRITING REQUIREMENTS

Combined age/amt chart for **SVUL** (Minimum Specified Amount Ages 18-79 = \$100,000) & **SUL** (Minimum Specified Amount Ages 18-79 = \$250,000)  
 UNDERWRITING REQUIREMENTS CHART FOR SURVIVOR PLANS, INFORCE AND APPLIED FOR WITH MONY AND/OR SUBSIDIARIES WITHIN 2 YEARS

Ages 18-40	Amounts	Exam	Blood	HOS	Resting EKG	Stress EKG	Chest X-RAY	MVR	PHI Inspection	Commercial Inspection
	100,000 - 249,999	NO	NO	YES	NO	NO	NO	NO	NO	NO
	250,000 - 499,999	NO	YES	YES	NO	NO	NO	YES	NO	NO
	500,000 - 999,999	SIMPLE PARAMED	YES	YES	NO	NO	NO	YES	NO	NO
	1,000,000 - 4,999,999	PARAMED	YES	YES	NO	NO	NO	YES	YES	NO
	5,000,000 AND UP	PARAMED	YES	YES	NO	NO	NO	YES	NO	YES

Ages 41-50	Amounts	Exam	Blood	HOS	Resting EKG	Stress EKG	Chest X-RAY	MVR	PHI Inspection	Commercial Inspection
	100,000 - 249,999	NO	NO	YES	NO	NO	NO	NO	NO	NO
	250,000 - 499,999	PARAMED	YES	YES	NO	NO	NO	YES	NO	NO
	500,000 - 4,999,999	PARAMED	YES	YES	NO	NO	NO	YES	YES	NO
	5,000,000 - 9,999,999	PARAMED	YES	YES	YES	NO	NO	YES	NO	YES
	10,000,000 - 19,999,999	PARAMED	YES	YES	See Note	See Note	NO	YES	NO	YES
	20,000,000 AND UP	PARAMED	YES	YES	NO	YES	NO	YES	NO	YES

Ages 51-60	Amounts	Exam	Blood	HOS	Resting EKG	Stress EKG	Chest X-RAY	MVR	PHI Inspection	Commercial Inspection
	100,000 - 249,999	PARAMED	YES	YES	NO	NO	NO	NO	NO	NO
	250,000 - 499,999	PARAMED	YES	YES	NO	NO	NO	YES	NO	NO
	500,000 - 999,999	PARAMED	YES	YES	NO	NO	NO	YES	YES	NO
	1,000,000 - 4,999,999	PARAMED	YES	YES	YES	NO	NO	YES	YES	NO
	5,000,000 - 9,999,999	PARAMED	YES	YES	YES	NO	NO	YES	NO	YES
	10,000,000 - 19,999,999	PARAMED	YES	YES	See Note	See Note	NO	YES	NO	YES
	20,000,000 AND UP	MD EXAM	YES	YES	NO	YES	NO	YES	NO	YES

Ages 61-70	Amounts	Exam	Blood	HOS	Resting EKG	Stress EKG	Chest X-RAY	MVR	PHI Inspection	Commercial Inspection
	100,000 - 249,999	PARAMED	YES	YES	NO	NO	NO	NO	NO	NO
	250,000 - 4,999,999	PARAMED	YES	YES	YES	NO	NO	YES	YES	NO
	5,000,000 - 9,999,999	PARAMED	YES	YES	See Note	See Note	NO	YES	NO	YES
	10,000,000 AND UP	MD EXAM	YES	YES	NO	YES	NO	YES	NO	YES

Ages 71-80	Amounts	Exam	Blood	HOS	Resting EKG	Stress EKG	Chest X-RAY	MVR	PHI Inspection	Commercial Inspection
	100,000 - 249,999	PARAMED	YES	YES	YES	NO	NO	NO	YES	NO
	250,000 - 4,999,999	PARAMED	YES	YES	YES	NO	NO	YES	YES	NO
	5,000,000 AND UP	MD EXAM	YES	YES	YES	NO	NO	YES	NO	YES

Ages 81-85	Amounts	Exam	Blood	HOS	Resting EKG	Stress EKG	Chest X-RAY	MVR	PHI Inspection	Commercial Inspection
	500,000 - 4,999,999	MD EXAM	YES	YES	YES	NO	NO	YES	YES	NO
	5,000,000 AND UP	MD EXAM	YES	YES	YES	NO	NO	YES	NO	YES

Requirements Effective April 2002

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