

Underwriting Guidelines

BUILD CHART - Max Weight (lbs.)				
HEIGHT	Preferred +		Preferred	
	MALE	FEMALE	MALE	FEMALE
4'8"	-	112	-	112
4'9"	-	116	-	116
4'10"	-	120	-	120
4'11"	-	122	-	124
5'0"	149	125	161	129
5'1"	153	128	165	133
5'2"	157	131	169	137
5'3"	161	134	173	142
5'4"	166	138	178	146
5'5"	171	142	183	150
5'6"	177	147	189	154
5'7"	182	152	195	159
5'8"	186	157	200	163
5'9"	190	162	206	167
5'10"	196	167	212	172
5'11"	204	171	217	176
6'0"	208	175	223	181
6'1"	212	179	228	185
6'2"	217	183	235	189
6'3"	223	186	242	194
6'4"	229	189	248	198
6'5"	235	-	255	-
6'6"	240	-	262	-
6'7"	245	-	268	-
6'8"	250	-	275	-

Applications for a policy must conform with the requirements indicated above.

PREFERRED + GUIDELINES

(Applications must conform with the requirements indicated in the build chart)

- Non-user of tobacco products for three (3) years.
- No death of a parent, brother or sister under the age of 60 from cancer, diabetes or cardiovascular disease.
- No private aviation, hazardous avocations or occupations.
- No convictions for driving under the influence of drugs or alcohol or for “reckless driving” within the last seven (7) years; no more than two (2) moving violations in the past three (3) years.
- No personal history of vascular disease or life-threatening cancer or diabetes; must be a standard risk without use of credits.
- Never been treated or received counseling for drug or alcohol use.
- Blood pressure must be no higher than 140/90; treatment disqualifies for Preferred +.
- Total cholesterol (untreated) not to exceed 220 mg/dl, Chol/HDL ratio of 5.0 or less.
- Body build not to exceed limits set forth in the chart above.

(Preferred Guidelines next page)

Underwriting Guidelines (continued)

PREFERRED GUIDELINES

(Applications must conform with the requirements indicated in the build chart)

Non-user of tobacco products for one (1) year.

- No more than one death of a parent, brother or sister under the age of 60 from cancer or cardiovascular disease.
- No private aviation, hazardous avocations or occupations.
- No convictions for driving under the influence of drugs or alcohol or for “reckless driving” within the last five (5) years; no more than two (2) moving violations in the past three (3) years.
- No personal history of vascular disease or life-threatening cancer; must be a standard risk without use of credits.
- No treatment or counseling regarding drug or alcohol use within the last seven (7) years.
- Blood pressure, treated or untreated, must be no higher than 140/90.
- Total cholesterol, treated or untreated, not to exceed 250 mg/dl, Chol/HDL ratio of 6.5 or less.
- Body build not to exceed limits set forth in the chart above.

LifeScape® Policy and Rider Form Numbers

Base Whole Life Policy	A-LL00
Accelerated Benefits Rider	A-R126
Exchange Privilege Rider	A-R127
Value Enhancement Rider (VER) – Periodic Premium	A-RN16
Value Enhancement Rider (VER) – Single Premium	A-RN18
Waiver of Premium Rider	A-R136
Children’s Term Insurance Rider	A-RM35
Yearly Renewable Term Rider (YRT) – Level	A-RL07
Yearly Renewable Term Rider (YRT) – Decreasing	A-RL09
Mortgage Protection Term Rider – 10 Year	A-RN40
Mortgage Protection Term Rider – 15 Year	A-RN48
Mortgage Protection Term Rider – 20 Year	A-RN56
Mortgage Protection Term Rider – 25 Year	A-RN64
Mortgage Protection Term Rider – 30 Year	A-RN72
Additional Person Term Rider (APT) – Level	A-RL11
Additional Person Term Rider (APT) – Decreasing	A-RL13
Protected Insurability Rider	A-R128
Payor Benefit Rider	A-R137
Accidental Death Benefit Rider	A-R130
Additional Deposit Rider	A-R135
Monthly Disability Income Rider	R T25
Accident Only Disability Income Rider	R T27-E