

## LIFE UNDERWRITING REQUIREMENTS

Where there is existing coverage with Cincinnati Life, contact your underwriter to determine the necessary requirements. An explanation of all requirements and terms is provided on the following page. See Financial Underwriting on Pages 11-12 for financial guidelines and requirements. All requirements are subject to underwriter discretion.

Age last birthday	Through \$99,999	\$100,000 through \$250,000	\$250,001 through \$500,000	\$500,001 through \$3,000,000	\$3,000,001 through \$5,000,000	\$5,000,001 and above
<b>0-17</b>	Ages 0 through 17 are all nonmedical, subject to special request by the underwriter. Teleunderwriting Lite applications are not appropriate for these ages.					
<b>18-40</b>	Nonmedical No Lite applications	Amp Blood HOS	Amp Blood HOS	Paramed Blood HOS TIR (\$1 mil+)	Paramed Blood HOS TIR	Paramed Blood HOS EKG TIR
<b>41-50</b>	Nonmedical No Lite applications	Amp Blood HOS	Amp Blood HOS	Paramed Blood HOS TIR (\$1 mil+)	Paramed Blood HOS TIR	Paramed Blood HOS EKG TIR
<b>51-60</b>	Nonmedical No Lite applications	Amp Blood HOS	Paramed Blood HOS	Paramed Blood HOS TIR (\$1 mil+)	Paramed Blood HOS EKG TIR	Paramed Blood HOS EKG TIR
<b>61-69</b>	Paramed HOS CS** No Lite applications	Paramed Blood HOS CS**	Paramed Blood HOS CS**	Paramed Blood HOS EKG CS** TIR (\$1 mil+)	Paramed Blood HOS EKG CS** TIR	Paramed Blood HOS EKG CS** TIR CXR*
<b>70-above</b>	Paramed HOS CS** No Lite applications	Paramed Blood HOS EKG CS**	Paramed Blood HOS EKG CS**	Paramed Blood HOS EKG CS** TIR (\$750,000+) Mature Assess. †	Paramed Blood HOS EKG CS** TIR Mature Assess. †	MD Exam Blood HOS EKG CS** TIR CXR* Mature Assess. †

\* Chest X-ray is required only if applicant is a smoker or has smoked within the last year.

\*\* Cognitive screening is required if applicant is applying for the Chronic Illness Rider.

† Mature Assessment must be completed by APPS or ExamOne.