

Life Underwriting Requirements

PeakLife/Advanced Markets IUL

(PeakLife and PeakLife NL)

Underwriting Amount	Issue Ages						
	18-30	31-40	41-50	51-60	61-65	66-69	70+
\$1,000,000	A	A	A	A	D	D	ME/APS
\$1,000,001 - \$2,000,000	A	A	A	D	D/APS	D/APS	ME/APS
\$2,000,001 - \$5,000,000	D/APS	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS
\$5,000,001 & up	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS

Category / Medical Requirements

A – Application

D – Application, Exam, Blood Profile, Urine

E – Application, Exam, Blood Profile, Urine, EKG

M – Application, Exam, Blood Profile, Urine, Mature Assessment

ME – Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

APS – Attending Physician Statement. An APS will be required on all applications \$2,000,001 and up in addition to the age and amount chart above.

- Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials

Rate Classes	Face Amount	Ages
Elite	All Face Amounts	18-75
Preferred NT	All Face Amounts	18-85
Select NT	All Face Amounts	18-85
Standard NT	All Face Amounts	18-85
Express Standard NT 1	Total Face ≤ \$2M	18-85
Express Standard NT 2	Total Face ≤ \$2M	18-85
Preferred Tobacco	All Face Amounts	18-85
Standard Tobacco	All Face Amounts	18-85
Express Standard Tobacco	Total Face ≤ \$2M	18-85

Minimum Face \$1,000,000

1 Age Nearest Birthday

2 See product specific information for rate classes and ages available

3 See product specifications for applicable juvenile rates

Life Underwriting Requirements

FlexLife and FlexLife NL IUL

Underwriting Amount	Issue Ages							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70+
Through \$250,000	A	A	A	A	A	A	D	ME/APS
\$250,001 - \$1,000,000	A	A	A	A	A	D	D	ME/APS
\$1,000,001 - \$2,000,000	Call for quote	A	A	A	D	D/APS	D/APS	ME/APS
\$2,000,001-\$5,000,000	Call for quote	D/APS	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS
\$5,000,001 and up	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS

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APS – Attending Physician Statement

Rate Classes	Face Amount	Ages
Elite	All Face Amounts	18-75
Preferred NT	All Face Amounts	18-85
Select NT	All Face Amounts	18-85
Standard NT	All Face Amounts	0-85
Express Standard NT 1	Total Face ≤ \$2M	0-85
Express Standard NT 2	Total Face ≤ \$2M	18-85
Preferred Tobacco	All Face Amounts	18-85
Standard Tobacco	All Face Amounts	18-85
Express Standard Tobacco	Total Face ≤ \$2M	18-85

- Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials

For Face Amounts of \$2,000,000 or less

- Permanent flat extras are available with all rate classifications. Temporary flat extras are available with Standard and Express classes. Table ratings are not available.
- A nonsmoking insured with a substandard table rating up to and including 200% will be placed in the Express standard Non-tobacco 1 rate classification.
- A nonsmoking insured with a substandard table rating between 225% and 300% (inclusive) will be placed in the Express Standard Non-tobacco 2 rate classification.
- A smoking insured with a substandard table rating up to and including 200% will be placed in the Express Standard Tobacco rate classification.

For Face Amounts Greater than \$2,000,000

- Substandard: Table ratings and flat extras available with Standard rate classes. Temporary flat extras available with Standard NT/Standard Tobacco

¹ Issue Age Nearest Birthday

² 200% rating added to Standard NT for tobacco users under age 18

Life Underwriting Requirements

BasicSecure and BasicSecure NL FUL

Underwriting Amount	Issue Ages							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70+
Through \$250,000	A	A	A	A	A	A	D	ME/APS
\$250,001 - \$1,000,000	A	A	A	A	A	D	D	ME/APS
\$1,000,001 - \$2,000,000	Call for quote	A	A	A	D	D/APS	D/APS	ME/APS
\$2,000,001-\$5,000,000	Call for quote	D/APS	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS
\$5,000,001 and up	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS

Category / Medical Requirements

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APS – Attending Physician Statement

Rate Classes	Face Amount	Ages
Elite	All Face Amounts	18-75
Preferred NT	All Face Amounts	18-85
Select NT	All Face Amounts	18-85
Standard NT	All Face Amounts	0-85
Express Standard NT 1	Total Face ≤ \$2M	0-85
Express Standard NT 2	Total Face ≤ \$2M	18-85
Preferred Tobacco	All Face Amounts	18-85
Standard Tobacco	All Face Amounts	18-85
Express Standard Tobacco	Total Face ≤ \$2M	18-85

- Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials

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- A smoking insured with a substandard table rating up to and including 200% will be placed in the Express Standard Tobacco rate classification.

For Face Amounts Greater than \$2,000,000

- Substandard: Table ratings and flat extras available with Standard rate classes. Temporary flat extras available with Standard NT/Standard Tobacco

¹ Issue Age Nearest Birthday

² 200% rating added to Standard NT for tobacco users under age 18

Life Underwriting Requirements

Term LSW and Term NL Life

Underwriting Amount	Issue Ages						
	18-30	31-40	41-50	51-60	61-65	66-69	70+
Through \$250,000	A	A	A	A	A	D	ME/APS
\$250,001 - \$1,000,000	A	A	A	A	D	D	ME/APS
\$1,000,001 - \$2,000,000	A	A	A	D	D/APS	D/APS	ME/APS
\$2,000,001-\$5,000,000	D/APS	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS
\$5,000,001 and up	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS

Category / Medical Requirements

A – Application

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M – Application, Exam, Blood Profile, Urine, Mature Assessment

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APS – Attending Physician Statement

- Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials.

Term rate class offerings for nontobacco and tobacco

Product/Issue Age	Nontobacco Rate Age Availability	Tobacco Rate Age Availability
10 Year Term	18-75	18-75
15 Year Term	18-75	18-70
20 Year Term	18-70	18-65
30 Year Term	18-55	18-50
ART 18-85	18-85	18-85

Term products rate class offerings:

Rate Classes	Face Amount	Ages
Elite	All Face Amounts	18-75
Preferred NT	All Face Amounts	18-85
Select NT	All Face Amounts	18-85
Standard NT	All Face Amounts	18-85
Express Standard NT 1	Total Face ≤ \$250,000	18-85
Express Standard NT 2	Total Face ≤ \$250,000	18-85
Preferred Tobacco	All Face Amounts	18-85
Standard Tobacco	All Face Amounts	18-85
Express Standard Tobacco	Total Face ≤ \$250,000	18-85

For Face Amounts of \$250,000 or less

- Permanent flat extras are available with all rate classifications. Temporary flat extras are available with Standard and Express classes. Table ratings are not available.
- A nonsmoking insured with a substandard table rating up to and including 200% will be placed in the Express standard Non-tobacco 1 rate classification.
- A nonsmoking insured with a substandard table rating between 225% and 300% (inclusive) will be placed in the Express Standard Non-tobacco 2 rate classification.
- A smoking insured with a substandard table rating up to and including 200% will be placed in the Express Standard Tobacco rate classification.

For Face Amounts Greater than \$250,000

- Substandard: Table ratings and flat extras available with Standard rate classes. Temporary flat extras available with Standard NT/Standard Tobacco

¹ Issue Age Nearest Birthday

² LSW and NL Term product are not available until age 18; see product availability below:

ISSUE AGES OFFERED

ART 18-85

10 Year Term 18-75

15 Year Term 18-75 Non-tobacco 18-70 Tobacco

20 Year Term 18-70 Non-tobacco 18-65 Tobacco

30 Year Term 18-55 Non-tobacco 18-50 Tobacco