

# General Financial Underwriting Guidelines

## OTHER CONSIDERATIONS

### Retention and Reinsurance Limits

| RETENTION AGES | TERM         | PERM          |
|----------------|--------------|---------------|
| 0 – 70         | \$3,500,000  | \$10,000,000  |
| 71 – 80        | \$2,000,000* | \$6,000,000   |
| 81 – 90        | n/a          | \$4,000,000** |
| 90+            | n/a          | n/a           |

For PERM products, consult specific product information for more detail.

| AUTOMATIC LIMIT | TERM                           | PERM                            |
|-----------------|--------------------------------|---------------------------------|
| Ages 0 – 70     | \$41,000,000*                  | \$60,000,000*                   |
| 71 – 75         | \$15,500,000*                  | \$30,000,000*                   |
| 76 – 80         | \$7,500,000*<br>\$10,500,000** | \$15,000,000*<br>\$30,000,000** |
| 81 – 85         | n/a                            | \$15,000,000**                  |
| 86 – 90         | n/a                            | \$5,000,000**                   |
| 90+             | n/a                            | n/a                             |

\* Must be Table D or better

\*\* Must be Standard or better for individual coverage

### Cigar Smokers

This policy will apply only to occasional cigar users and not other forms of tobacco.

Based on current mortality information, underwriting will consider cigar use a non-factor in the risk evaluation process if:

- 1) The use is admitted at the time of application/inquiry and all case data coincides with the admitted degree of usage; and
- 2) No more than one cigar per week; and
- 3) No nicotine metabolites (cotinine) are present in the urinalysis done for AGL/US Life or any other company within the past 12 months; and
- 4) There is no use of tobacco products other than occasional cigars for at least 5 years prior to the time of application or inquiry.

### Tobacco Use

A Tobacco user is considered to be anyone who has used tobacco in any form in the last 12 months. This includes:

- Cigarettes
- Cigars - Only limited cigar usage may be considered for non-tobacco rates. (See “Cigar Smokers”)
- Pipes
- Smokeless tobacco
- Chewing tobacco / Snuff
- Nicotine substitutes, including patches and gum
- Electronic (smokeless) cigarettes
- Vaping

### Marijuana Use

- Adult (18+), use 8 or less days per month may qualify for best class.
- Vaping will be Standard Tobacco rates at best.
- Use 9-16 days/month: Table B tobacco at best
- Use >16 days/month or 4 days/week: Decline
- Medicinal use: APS required (decision will be based on history requiring this prescription)

### Opioid Use

In light of the opioid epidemic currently being experienced in the United States, AIG has toughened its underwriting position and will be very conservative when reviewing cases involving ongoing use of prescription or non-prescription opioid medications.