

FIELD UNDERWRITING GUIDE



Nonmedical
& Underwriting
Toolbox

THE STRENGTH TO BE THERE.™

AIG

AMERICAN
GENERAL

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Our Philosophy

AIG American General's life insurance underwriting practices reflect a core philosophy that focuses on the needs of our producers and their clients:

Underwrite the Person

AIG American General takes an inclusive view of the applicant. Our assessment process underwrites the person, not simply the medical history.

Practice a Debit/Credit Approach

We recognize that, although someone may have a health impairment, favorable factors can help reduce the extra risk associated with this impairment.

Enhance Relationships

We have the utmost respect for the agent/client relationship and are committed to underwriting practices that strengthen that relationship.

Excel in Service and Fairness

Recognizing the choices available today, AIG American General believes earning your business requires differentiating ourselves through the service and treatment we deliver to every producer and client.

We Bring This Philosophy to Life Through Our Commitment to:

- Provide well-trained medical and underwriting professionals
- Keep our underwriting guidelines up-to-date to reflect medical advancements
- Continually monitor mortality trends
- Continually update our debit/credit system to acknowledge favorable factors such as family history, lipids, EKG, recent testing and smoking status
- Leverage current technology to make it easy to do business with AIG American General

These guidelines are subject to change. Each case is individually underwritten as the severity of medical conditions varies among individuals. Formal underwriting evaluation and pricing is based on the individual characteristics of each case.

Age and Amount Underwriting Requirements August 1, 2007

Face Amount	Ages 0-15	Ages 16-17	Ages 18-39	Ages 40-44	Ages 45-49	Ages 50-55	Ages 56-70	Ages 71+
0 to \$49,999	NM	NM	NM	NM	NM	NM	PM, HOS	PM, B/U*, FT, 71IR
\$50,000 to \$99,999	NM	NM	PM, B/U	PM, B/U	PM, B/U	PM, B/U	PM, B/U	PM, B/U*, FT, 71IR
\$100,000 to \$249,999	NM	NM, MVR	PM, B/U, MVR	PM, B/U	PM, B/U	PM, B/U	PM, B/U, EKG	PM, B/U*, FT, EKG, 71IR
\$250,000	NM	NM, MVR	PM, B/U, MVR	PM, B/U	PM, B/U	PM, B/U	PM, B/U, EKG	MD, B/U*, FT, EKG, MVR, 71IR
\$250,001 to \$499,999	NM	NM, MVR	PM, B/U, MVR	PM, B/U	PM, B/U	PM, B/U, EKG	PM, B/U, EKG	MD, B/U*, FT, EKG, MVR, 71IR
\$500,000	NM	NM, MVR	PM, B/U, MVR	PM, B/U	PM, B/U, EKG	PM, B/U, EKG	PM, B/U, EKG	MD, B/U*, FT, EKG, MVR, 71IR
\$500,001 to \$1.5 million	IC, FQ	IC, MVR, FQ	PM, B/U, MVR	PM, B/U, EKG	PM, B/U, EKG	PM, B/U, EKG	PM, B/U, EKG	MD, B/U*, FT, EKG, MVR, 71IR
\$1,500,001 to \$3 million	IC, FQ	IC, MVR, FQ	PM, B/U, IR, MVR, FQ	PM, B/U, EKG, IR, MVR, FQ	PM, B/U, EKG, IR, MVR, FQ	PM, B/U, EKG, IR, MVR, FQ	PM, B/U, EKG, IR, MVR, FQ	MD, B/U*, FT, EKG, MVR, FQ, 71IR
\$3,000,001 to \$5 million	IC, FQ	IC, MVR, FQ	PM, B/U, IR, MVR, FQ	PM, B/U, EKG, IR, MVR, FQ	PM, B/U, EKG, IR, MVR, FQ	MD, B/U, EKG, IR, MVR, FQ	MD, B/U, EKG, IR, MVR, FQ	MD, B/U*, FT, EKG ² , MVR, FQ, 71IR
\$5,000,001 to \$10 million	IC, TPF	IC, MVR, TPF	PM, B/U, EKG, IR, MVR, TPF	MD, B/U, EKG, IR, MVR, TPF	MD, B/U, EKG, IR, MVR, TPF	MD, B/U, EKG, IR, MVR, TPF	MD, B/U, EKG, IR, MVR, TPF	MD, B/U*, FT, EKG ² , MVR, TPF, 71IR
Greater than \$10 million ¹	IC, TPF	IC, MVR, TPF	MD, B/U, EKG, IR, MVR, TPF	MD, B/U, Treadmill EKG, IR, MVR, TPF	MD, B/U, Treadmill EKG, IR, MVR, TPF	MD, B/U, Treadmill EKG, IR, MVR, TPF	MD, B/U, Treadmill EKG, IR, MVR, TPF	MD, B/U*, FT, EKG ² , MVR, TPF, 71IR

A HIPAA authorization is required for all ages and amounts.

Face amount is based on the total amount of coverage issued and placed in force by all AIG American General life insurance companies within the past 12 months.

Inspection reports are required on face amounts over \$1.5 million. Street inspection interviews are completed for ages 18-70, \$25 million and up; and ages 71+, \$15 million and up.

¹ For ages 40-70, where survivorship coverage is applied for, treadmill will not be required until the face amount exceeds \$20 million.

² Treadmill EKG for cause only

NM Nonmedical
 PM Paramedical exam to include height/ weight, blood pressure and pulse
 HOS Home office specimen (urine only)
 B/U Full blood profile and urinalysis
 B/U* Full blood profile and urinalysis performed for AIG
 EKG Resting EKG
 FT Functional Tests
 MD Exam by physician
 IC Individual consideration
 IR Inspection report
 MVR Motor vehicle report
 FQ Financial questionnaire
 TPF Third party financials
 71IR Expanded Inspection Report to include Cognitive Tests

The charts on this and following pages represent the underwriting requirements for American General Life Insurance Company¹ and The United States Life Insurance Company in the City of New York.

Each company has the right to order any additional requirements deemed necessary to properly evaluate risk, regardless of age or amount.

Select height/weight chart
Term Products

Select height/weight chart
Term Products

MALE									
Height Feet Inches	Pref. Plus		Pref. NT & Pref. T		Std. Plus		Std. NT Greater Than	Std. T Greater Than	
	Low	High	Low	High	Low	High			
4	8	83	126	82	137	81	145	>145	>137
4	9	85	131	84	142	83	150	>150	>142
4	10	88	136	87	147	86	155	>155	>147
4	11	92	141	91	153	90	161	>161	>153
5	0	96	146	95	158	94	166	>166	>158
5	1	99	150	98	163	97	172	>172	>163
5	2	103	155	102	168	101	177	>177	>168
5	3	107	160	106	173	105	183	>183	>173
5	4	110	164	109	178	108	188	>188	>178
5	5	114	169	112	183	111	194	>194	>183
5	6	117	174	116	188	114	200	>200	>188
5	7	121	179	119	193	118	206	>206	>193
5	8	123	184	122	199	120	211	>211	>199
5	9	128	189	126	204	125	217	>217	>204
5	10	130	195	129	210	127	223	>223	>210
5	11	134	200	132	215	131	229	>229	>215
6	0	137	205	136	221	134	235	>235	>221
6	1	142	211	140	227	138	241	>241	>227
6	2	145	217	144	234	142	248	>248	>234
6	3	149	222	147	240	145	255	>255	>240
6	4	152	228	151	246	149	261	>261	>246
6	5	157	234	155	253	153	268	>268	>253
6	6	161	240	159	260	157	275	>275	>260
6	7	165	245	164	266	162	282	>282	>266
6	8	169	250	168	272	167	289	>289	>272
6	9	174	255	173	278	172	296	>296	>278

FEMALE									
Height Feet Inches	Pref. Plus		Pref. NT & Pref. T		Std. Plus		Std. NT Greater Than	Std. T Greater Than	
	Low	High	Low	High	Low	High			
4	8	82	123	81	134	80	141	>141	>134
4	9	84	127	84	139	83	146	>146	>139
4	10	87	132	86	144	85	151	>151	>144
4	11	90	137	89	149	88	157	>157	>149
5	0	92	142	91	154	90	162	>162	>154
5	1	94	147	93	159	92	167	>167	>159
5	2	97	151	96	163	95	173	>173	>163
5	3	99	156	97	168	96	178	>178	>168
5	4	101	161	100	173	99	183	>183	>173
5	5	103	165	102	178	101	189	>189	>178
5	6	106	170	104	183	103	195	>195	>183
5	7	107	175	106	188	105	200	>200	>188
5	8	111	180	110	194	108	206	>206	>194
5	9	114	185	112	199	111	211	>211	>199
5	10	117	190	116	205	114	217	>217	>205
5	11	120	195	118	210	117	222	>222	>210
6	0	122	200	121	216	120	228	>228	>216
6	1	126	206	124	222	123	234	>234	>222
6	2	128	211	127	229	126	240	>240	>229
6	3	132	217	131	235	129	246	>246	>235
6	4	136	223	134	242	132	253	>253	>242
6	5	139	229	137	248	136	259	>259	>248
6	6	143	235	141	255	139	265	>265	>255
6	7	145	241	144	261	142	272	>272	>261

¹American General Life Insurance Company is not licensed in New York

Select height/weight chart
UL, WL and VUL Products

MALE						
Height Feet Inches	Pref. Plus		Pref. NT & Pref. T		Std. NT & Std. T Greater Than	
	Low	High	Low	High		
4	8	83	126	82	137	>137
4	9	85	131	84	142	>142
4	10	88	136	87	147	>147
4	11	92	141	91	153	>153
5	0	96	146	95	158	>158
5	1	99	150	98	163	>163
5	2	103	155	102	168	>168
5	3	107	160	106	173	>173
5	4	110	164	109	178	>178
5	5	114	169	112	183	>183
5	6	117	174	116	188	>188
5	7	121	179	119	193	>193
5	8	123	184	122	199	>199
5	9	128	189	126	204	>204
5	10	130	195	129	210	>210
5	11	134	200	132	215	>215
6	0	137	205	136	221	>221
6	1	142	211	140	227	>227
6	2	145	217	144	234	>234
6	3	149	222	147	240	>240
6	4	152	228	151	246	>246
6	5	157	234	155	253	>253
6	6	161	240	159	260	>260
6	7	165	245	164	266	>266
6	8	169	250	168	272	>272
6	9	174	255	173	278	>278

Select height/weight chart
UL, WL and VUL Products

FEMALE						
Height Feet Inches	Pref. Plus		Pref. NT & Pref. T		Std. NT & Std. T Greater Than	
	Low	High	Low	High		
4	8	82	123	81	134	>134
4	9	84	127	84	139	>139
4	10	87	132	86	144	>144
4	11	90	137	89	149	>149
5	0	92	142	91	154	>154
5	1	94	147	93	159	>159
5	2	97	151	96	163	>163
5	3	99	156	97	168	>168
5	4	101	161	100	173	>173
5	5	103	165	102	178	>178
5	6	106	170	104	183	>183
5	7	107	175	106	188	>188
5	8	111	180	110	194	>194
5	9	114	185	112	199	>199
5	10	117	190	116	205	>205
5	11	120	195	118	210	>210
6	0	122	200	121	216	>216
6	1	126	206	124	222	>222
6	2	128	211	127	229	>229
6	3	132	217	131	235	>235
6	4	136	223	134	242	>242
6	5	139	229	137	248	>248
6	6	143	235	141	255	>255
6	7	145	241	144	261	>261

Underwriting class guidelines

Term Products

	Preferred Plus	Preferred Nontobacco	Standard Plus
No tobacco (years)	5	3	2
Aviation or hazardous avocation	No	No	Yes*
Cholesterol/HDL Ratio, Total Cholesterol	If Ratio ≤ 5.0 , 205 If Ratio ≤ 4.5 , 240	If Ratio ≤ 6.0 , 235 If Ratio ≤ 5.5 , 260	If Ratio ≤ 7.0 , 250 If Ratio ≤ 6.5 , 280
Blood pressure	0-60: 140/85 61+: 150/85 No blood pressure treatment	0-60: 145/88 61+: 155/88 or Pref. Plus BP reading with treatment	0-60: 150/92 61+: 160/92 or Pref. NT BP reading with treatment
Build	See Current Select height/weight chart		
MVR	1 violation 3 years No DUI, Reckless, Revocation, Suspension/ 5 years	2 violations 3 years No DUI, Reckless, Revocation, Suspension/ 5 years	2 violations 3 years No DUI, Reckless, Revocation, Suspension/ 5 years
Family history	No cardiovascular disease or cancer* prior to 60 (parents only)	No cardiovascular or cancer* death prior to 60 (parents only)	One cardiovascular or cancer* death prior to 60 (parents only)
Personal history	No cancer or ratable impairment	No cancer or ratable impairment	No cancer or ratable impairment

*Will be considered with appropriate rating

Underwriting class guidelines

Term Products

	LTG Ultra	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
No tobacco (years)		1	—	—
Aviation or hazardous avocation		Yes*	Yes*	Yes*
Cholesterol/HDL Ratio, Total Cholesterol		If Ratio >7.0 , 250 If Ratio >6.5 , 280	If Ratio ≤ 6.0 , 235 If Ratio ≤ 5.5 , 260	If Ratio >6.0 , 235 If Ratio >5.5 , 260
Blood pressure		0-60: $>150/92$ 61+: $>160/92$ or Pref. NT BP reading with treatment	0-60: 145/88 61+: 155/88 or Pref. Plus BP reading with treatment	0-60: $>145/88$ 61+: $>155/88$ or Pref. NT BP reading with treatment
Build		See Current Select height/weight chart		
MVR		3 violations 3 years No DUI, Reckless, Revocation, Suspension/ 2 years	2 violations 3 years No DUI, Reckless, Revocation, Suspension/ 5 years	3 violations 3 years No DUI, Reckless, Revocation, Suspension/ 2 years
Family history		—	No cardiovascular or cancer* death prior to 60 (parents only)	—
Personal history		—	No cancer or ratable impairment	—

Underwriting class guidelines
UL, WL and VUL Products

	Preferred Plus	Preferred Nontobacco
No tobacco (years)	5	3
Aviation or hazardous avocation	No	Yes*
Cholesterol	If HDL ≤ 5.0, 205 If HDL ≤ 4.5, 240	If HDL ≤ 6.0, 235 If HDL ≤ 5.5, 260
Blood pressure	0-60: 140/85 61+: 150/85 No blood pressure treatment	0-60: 145/88 61+: 155/88 or Pref. Plus BP reading with treatment
Build	See Select height/weight chart	
MVR	1 violation 3 years No DUI, Reckless, Revocation, Suspension/ 5 years	2 violations 3 years No DUI, Reckless, Revocation, Suspension/ 5 years
Family history	No cardiovascular disease or cancer prior to 60 (parents only)	No cardiovascular or cancer death prior to 60 (parents only)
Personal history	No cancer or ratable impairment	No cancer or ratable impairment

*Will be considered with appropriate rating.

Underwriting class guidelines
UL, WL and VUL Products

	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
No tobacco (years)	1	—	—
Aviation or hazardous avocation	Yes*	Yes*	Yes*
Cholesterol	If HDL >6.0, 235 If HDL >5.5, 260	If HDL ≤ 6.0, 235 If HDL ≤ 5.5, 260	If HDL >6.0, 235 If HDL >5.5, 260
Blood pressure	0-60: >145/88 61+: >155/88 or Pref. NT BP reading with treatment	0-60: 145/88 61+: 155/88 or Pref. Plus BP reading with treatment	0-60: >145/88 61+: >155/88 or Pref. NT BP reading with treatment
Build	See Select height/weight chart		
MVR	3 violations 3 years No DUI, Reckless, Revocation, Suspension/ 2 years	2 violations 3 years No DUI, Reckless, Revocation, Suspension/ 5 years	3 violations 3 years No DUI, Reckless, Revocation, Suspension/ 2 years
Family history	—	No cardiovascular or cancer* death prior to 60 (parents only)	—
Personal history	—	No cancer or ratable impairment	—

Automatic Declines**

Applications should not be written on persons with:

- Abdominal Aortic Aneurysm present
- Abdominal Aortic Aneurysm surgically corrected in the last 6 months
- Active military with foreign orders or orders to deploy to “hot spots”
- Active military in Special Operations (see Military Guideline section)
- Alcohol treatment in the last 2 years
- Angioplasty/Bypass, or MI/heart attack in the last 6 months
- Alzheimer’s disease or Dementia
- Bankruptcy, Chapter 7, that has not been discharged for at least 1 year
- Bankruptcy, multiple filings unless discharged for 2 years
- Blood Pressure exceeding 185/100
- Cancer treatment (current)
- Cirrhosis of Liver
- COPD/Emphysema, severe (on oxygen or disabling)
- CVA (stroke) within 1 year
- Diabetes if complications present (i.e. amputation, retinopathy, kidney or vascular disease, etc.)
- Drug use (other than marijuana) in the last 3 years
- DUIs, two or more in last 5 years
- Felony Conviction, Major (see Criminal Activity section)
- Gastric/Intestinal Bypass within 1 year
- Grand Mal Seizures within 1 year of diagnosis
- HIV Positive
- IOLI (Investor Owned Life Insurance)
- Juvenile Onset Diabetes
- Kidney Dialysis
- Mental Disorder requiring hospitalization or disability in last year
- Medical testing advised but not yet completed
- Military Reserves (if alerted or mobilized to be sent overseas to a “hot spot”)
- MS (Multiple Sclerosis) (disabling or progressive)
- Organ Transplant (awaiting or recipient)
- Parole or probation (currently on) (see Criminal Activity section)
- Performance enhancing drugs, current or recent use (steroids)
- Pregnant (current) with Gestational Diabetes, toxemia, eclampsia, pre-eclampsia
- Quadriplegia – term insurance not available; no permanent coverage for at least 2 years after onset
- Suicide attempt in the last year
- Suicide attempts (more than one) if the last one was within the last 2 years
- Surgery (major) advised but not yet completed
- Valve replacement within 6 months (no term coverage less than age 50)

** This list is not intended to be all-inclusive. Rather, it is a place to start. If your applicant has a serious condition not listed here, check the Medical Underwriting Section. If you are still unsure, send a quote request to AIG through our IMO/BGA e-mail QuickQuote desk.

Selected Nonmedical Risks

Below are guidelines for a few of the most common nonmedical underwriting topics for which agents seek advice. Note: When in doubt, or the topic is not on this list, send a quote request to AIG through our IMO/BGA e-mail QuickQuote desk.

MOTOR VEHICLE

High risk circumstances – also see Preferred Criteria section:

- DUIs - two or more in last 5 years, decline
- More than 3 moving violations in the last 3 years, no DUI history - add \$2.50 per \$1,000 or more
- More than 3 moving violations in the last 3 years, with single DUI history, age 35 and up - add \$3.50 per \$1,000 or more, decline if over age 65
- Single DUI > 2 years ago, no other violations, possible standard
- Single DUI > 5 years ago, no other violations, possible preferred plus

AVIATION

(Common circumstances – also see Preferred Criteria section)

Pilots for a major airline flying in the US and Canada only and no other aviation exposure – Preferred Plus

OTHER AVIATION

- Aviation Exclusion Rider (AER) if ratable driving history
- Corporate pilots – if plane is company-owned, maintained at same standards as commercial aircraft, pilot with ATR or commercial license with IFR, flying in US and Canada only – Preferred Plus
- Private pilots (flying in US and Canada ONLY)
 - ◆ Students pilots, at best Standard Plus with additional \$3.50 per \$1,000
 - ◆ Licensed pilots with over 100 hours solo hours – Standard Plus
 - ◆ Flying more than 200 hours per year – likely \$2.50 per \$1,000

- ◆ Flying into Mexico - \$2.50 per \$1,000
- An AER will not be available for Occupational Aviation if ratable (e.g. crop duster)
- Best rates with an AER:
 - ◆ Within our retention:
 - ✓ Best rates otherwise qualified
 - ◆ Over our retention:
 - ✓ Permanent plans, PNT
 - ✓ Term plans, STD+

CRIMINAL ACTIVITY

Applicants who are in jail or who are out on probation are postponed until out of jail and off probation for at least 12 months

Misdemeanors (e.g. disorderly conduct, shoplifting) and white collar felonies (tax evasion, political graft)

- off probation better than standard if otherwise qualified

Single felonies (e.g. grand theft, larceny, assault, involuntary manslaughter)

- off probation: 1 - 5 years standard with \$2.50 per \$1,000 extra
- off probation: 5 - 7 years - standard
- off probation: 7 + years - better than standard if otherwise qualified

Multiple felonies or major felonies (e.g. murder, rape, organized crime, espionage, drug trafficking, terrorist acts) convicted at any time, UNLESS overturned – decline

SCUBA

- (See Preferred Criteria section)
- Can consider better than Standard Plus if limited (1 or 2 dives per year) resort diving to no more than 75 feet
 - ◆ If over 100 feet, likely \$2.50 per \$1,000
 - ◆ No “exclusion rider” available

MILITARY

Active Military Personnel

- It is acceptable for agents to write active military personnel
- No government allotment
- Coverage can be considered to a maximum of:
 - ◆ \$100,000 through rank E5,
 - ◆ \$500,000 ranks E6-E9,
 - ◆ \$1 million for officers and warrant officers (WO1-5, O1-10)
- The applicant can have an alert or orders for overseas duty as long as not to a “hot spot” (if the applicant cannot disclose location, the case cannot be written)
- No Special Forces, Rangers, SEALs, Marine Recon, Delta Force, other similar units

Additional Military Guidelines:

- Reservists and National Guardsmen: If they are employed in a civilian capacity (e.g. work at AIG) and are not alerted for mobilization or already mobilized, they are underwritten based on their income and occupation and are not subject to the rank restrictions above
- Reservists and National Guardsmen (alerted or mobilized) are underwritten as active military personnel detailed above
- AGR soldiers/sailors/airmen (“active guard/reserve”) are reservists whose occupation is performed in uniform at a military unit. They are subject to the same coverage limits as active military personnel above
- Military pilots are normally rated and we will not consider for better with an AER
- Amounts of coverage over the above limits are rarely issued, and are only considered for very exceptional circumstances (e.g., a military surgeon or dentist). Note: Plans for retirement are not considered exceptional circumstances. To determine if you have an exceptional circumstance, send a quote request to AIG through our IMO/BGA e-mail QuickQuote desk before writing the case.

We limit coverage for military applicants to reduce exposure during time of war/conflict, also taking into consideration that military training can be dangerous and accidents happen from time to time. The higher the rank, the less likely the applicant would be subject to the same risk as a lower enlisted serviceman. Therefore, we can consider higher amounts (up to \$1 million, as above) for military personnel of higher rank.

General Financial Underwriting Guidelines

PERSONAL INSURANCE

The Financial Underwriting section of this guide is intended to provide you with a basic overview of the most common financial situations and the methods used for calculating a justified amount of coverage.

Income Replacement Factors –

Age	Factor of Earned Income
-40	25
41-50	20
51-55	15
56-65	10
66-70	5
71+	Individual Consideration

- For a nonworking spouse, we will match the working spouse’s coverage up to \$1 million in force and applied. For coverage over \$1 million, one-half of the amount qualified on the working spouse may be considered, subject to a maximum of \$2,500,000.
- If household income is \$99,999 or less, we will allow up to \$250,000 on the nonworking spouse with no additional financial clarification.
- If household income is \$100,000 or more, we will allow up to \$500,000 on the nonworking spouse with no additional financial clarification.
- Estate Conservation need is based on the taxable value of the estate. Provide estate conservation analysis with the application. Maximum allowable growth rate is 6 percent up to a maximum limit of double the current gross estate.

BUSINESS INSURANCE

Keyperson

Coverage financially protects the company from adverse financial impact if a key employee suddenly dies. The policy would provide funds to find, recruit and train a replacement, help replace any lost profits, and strengthen the balance sheet to assure creditors that the business will continue.

Maximum of 5 to 10 times total compensation.

Buy-Sell/Business Succession/Business Continuation

Coverage is limited to the market value of the proposed insured's portion of the business as detailed in the Buy-Out or Buy-Sell agreement, or third party financials.

Business Loan Coverage

Minimum 5 years remaining on the loan, coverage limited to 75 percent of loan, prorated per each owner's percent share of the business. Business will be the owner and beneficiary with collateral assignment to the debtor. Venture capital is limited to 50 percent coverage, prorated as above.

Accidental Death Benefit

A maximum of \$250,000 per life subject to filed plan limitations. See each plan for details.

BANKRUPTCY*

Chapter 7

We will not offer coverage to an individual with a history of Chapter 7 bankruptcy until the bankruptcy proceedings have been discharged for at least 12 months, and financial data supports the total line of coverage.

Chapters 11, 12, and 13

We will consider coverage for applicants currently in Chapter 11, 12, or 13 bankruptcy once the applicant is making regular debt payments and financial data supports the total line of coverage to be in force.

- ◆ Note that we will reduce the amount of income we consider the applicant to make by the amount of the debt payment made, as per court direction.
- ◆ Copies of court papers directing repayment will be required for amounts of \$5 million and up.

Multiple Bankruptcy Filings

No offer until discharged from last bankruptcy for at least 24 months and financial data supports the total line of coverage to be in force.

**Credit report required on all cases.*

RETENTION AND REINSURANCE LIMITS

Retention

Up to \$3.5 million on term products, and up to \$10 million on UL products.

Reinsurance

Auto-bind capacity up to \$50 million for permanent plans; jumbo limit of \$65 million.

These maximum retention and reinsurance limits are generally for ages 0-70, Table 4 or better.

Please contact your underwriting team for ages 71+ or known higher substandard situations.

Underwriting Medical Impairments

The following Underwriting Medical Impairment section of this guide is designed to provide common ratings for many types of illnesses and medical conditions. Each individual case will be rated on its own merits and may vary from those listed in this guide.

Risk Categories:

- * Not Rated
- Rated A-C¹
- Rated D-H²
- Rated I & Above³
- Decline

¹ Up to Table "C" or Flat extras \$5.00 or less per \$1000.

² Table D to H or Flat extra above \$5.00 per \$1000.

³ Table I and above. Permanent Plans Only.

* May qualify for better than standard rates in some cases.

Multiple impairments are considered on an individual basis.

A

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Acromegaly			x		
Addison's Disease		x			
ADHD/ADD	x	x			
AIDS					x
Alcohol Treatment History					
Current Alcohol Use (Adv Hist)					x
Alcoholism Reformed (2-year postponement)		x	x		
Alzheimer's Disease					x
Amenorrhea	x				
Amyloid Disease					x
Amyotrophic Lateral Sclerosis					x
Anemia					
Most cases recovered	x				
Aplastic Anemia					x
Sickle Cell Disease					x
Sickle Cell Trait	x				
Aneurysm					
Unoperated					x
Operated, after 6 months			x	x	
Angina Pectoris					
Myocardial Infarction & Angina			x	x	
Prinzmetal		x			
Prior to age 40					x
Unstable (Crescendo)					x
With normal angiography		x	x		

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Angioneurotic Edema		x			
Ankylosing Spondylitis	x	x			
Anorexia Nervosa					
Current					x
Recovered, stable 1 year		x	x		
Anxiety Disorders					
Mild or well-controlled	x				
Others		x	x		
Aortic Aneurysm					
Unoperated					x
Operated, after 6 months			x	x	
Aortic Murmurs/insufficiency		x	x		
Arrhythmias					
Atrial Fibrillation		x	x		
Few PVCs	x				
Many PVCs		x	x		
Arteriosclerosis Obliterans			x	x	
Arteriovenous (AV) Malformations					
Cerebral unoperated					x
Operated, no residual, stable for 6 months		x	x		
Arthritis					
Osteo	x				
Other (see specific diagnosis)					
Artificial Valve					
Good heart function				x	
Moderate to poor heart function					x

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Asbestosis					
Mild cases, no present exposure		x			
Others					x
Ascites					x
Asthma					
Mild, no hospitalization, no meds	x				
Other	x	x			
Asymmetric Septal Hypertrophy					
Age 30 or less					x
Over age 30, no symptoms			x		
Atrial Fibrillation		x	x	x	x
Atrial Flutter		x	x	x	x
Atrial Septal Defect					
Small, otherwise normal findings, stable		x			
With complications					x
Atrioventricular Block					
Incomplete (1st degree)	x				
2nd degree block with pacemaker			x		
2nd degree block without pacemaker			x		
Complete block (3rd degree) with pacemaker			x		
3rd degree block without pacemaker					x

B

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Bacterial Endocarditis					
Rate for murmur		x	x		
Bariatric Surgery		x			
Barlow's Syndrome	x	x			
Barrett's Esophagus	x	x			
Basal Cell Carcinoma	x	x			
Bell's Palsy (Recovered)	x				
Benign Prostatic Hypertrophy					
Treated, recovered and no complications	x				
Others					x
Berger's Disease (IGA Nephropathy)		x	x		
Bicuspid Aortic Valve	x	x	x		
Bigeminy		x	x		
Biliary Colic					
Recovered	x	x			
Blindness					
Due to injury (after 1 year)	x				
Blood Pressure					
Well-Controlled	x				
Moderate Control		x			
Poor Control			x	x	x
Boeck's Sarcoid					
Restricted to lungs or skin, and arrested		x			
Others		x			

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Bone Marrow Failure Full recovery, after 1 year		x			
Brachial Palsy	x				
Bright's Disease					
Acute, Recovered		x			
Chronic					
Good renal function			x		
Poor renal function					x
Bronchiectasis					
Mild to moderate		x			
Severe			x		
Bronchitis (chronic)					
Mild to moderate		x			
Severe			x		
Buerger's Disease					
Smoking not abandoned					x
Stable at least 2 years		x	x		
Bundle Branch Blocks, EKG					
Hemiblock	x				
Right Bundle Branch Block		x			
Left Bundle Branch Block			x		

C

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Cancer					
Consider within first year:					
Most benign tumors	x				
Basal cell carcinoma	x				
Melanoma insitu, seminoma	x	x	x		
Postpone, 2, 3, or 4 years:					
Most other malignancies		x	x		
Postpone 5 years:					
Metastatic Disease					x
Postpone 10 years:					
Leukemia, sarcoma, lymphoma				x	x
Cardiac Failure					
Chronic					x
Cardiac Pacemaker (artificial)		x	x		
Cardiomyopathy				x	x
Carotid Bruits		x			
Carotid Sinus Syncope					
Cause unknown		x			
Celiac Disease (Sprue)					
Recovered		x			
Cerebral Embolism					
Single episode, no complications and stable 1 year		x	x	x	
Multiple episodes, or with complications					x
Cerebral Palsy					
Mild to moderate involvement		x			
More extensive involvement				x	x

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Cerebral Thrombosis					
Single episode, no complications, stable 1 year		x	x		
Multiple episodes or with complications					x
Cerebrospinal Meningitis					
Recovered with no residuals	x				
Cerebrovascular Accident					
Single episode, no complications		x	x		
Multiple episodes, or with complications					x
Charcot Marie-Tooth Disease					x
Chest Pain, Non-Cardiac	x				
Cholangitis, Recovered	x				
Cholecystitis, Recoverd	x				
Chondrocalcinosis	x				
Chorea					
Huntington's					x
Sydenham's recovered, no complications		x			
Christmas Disease (Factor IX deficiency)		x			
Chronic Active Hepatitis					x
Chronic Bronchitis		x	x		
Chronic Obstructive Pulmonary Disease (COPD)		x	x		x
Chronic Persistent Hepatitis Diagnosis Certain	x	x			

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Cirrhosis (definite diagnosis)					x
Claudication			x	x	
Coarctation of Aorta		x	x		
Cocaine Usage History (Postpone 3 years)		x	x		
Coccidioidomycosis					
Not operated with minimal, or operated with good result, lungs stable 6 months		x			
Systemic or disseminated					x
Colitis (Ulcerative)		x	x		
Colon Polyps					
Unoperated					x
Operated, benign	x				
Complete Heart Block					
With pacemaker			x		
Without pacemaker					x
Congestive Heart Failure (Chronic)					x
Convulsions		x	x		
Cor Pulmonale (Chronic)					x
Costochondritis	x				
Cranial Arteritis		x			
Crohn's Disease	x	x	x		
Cushing's Syndrome 1 yr from treatment, good results		x	x		
Cyclical Edema	x				
Cystic Fibrosis					x
Cystitis	x	x			

D

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Dementia					x
Depression					
Controlled and on medication	x	x			
Others					x
Diabetes Insipidus		x			
Diabetes Mellitus					
Onset prior to age 31				x	
Onset 31 to 45			x		
Onset 46+		x	x		
Onset 50+ (good cont., no insulin, no complications)	x	x			
Diabetic Nephropathy					x
Constant Albuminuria					x
Dialysis (Renal Failure)					x
Diffuse Cerebral Sclerosis					x
Diplopia					
Cause unknown, over 1 year from episode	x				
Diverticulitis, Colon		x			
Diverticulosis, Colon	x				
Down's Syndrome					x
Drug Addiction (postpone 3 years)			x	x	x
Dubin-Johnson Syndrome	x				
Duodenal Ulcer	x	x			

E

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Eclampsia - Recovered	x				
Emphysema		x	x		x
Empyema - Complete Recovery	x				
Encephalitis					
Recovered after 1 year	x				
Others					x
Endocarditis					
Rate for murmur		x	x		
Endometriosis	x				
Epididymitis - Recovered	x				
Epilepsy		x	x		
Erythema Multiforme - Recovered	x				
Erythema Nodosum - Recovered	x				
Fibrocystic Disease - Breast, benign or non-progressive	x				
Fistula-in-Ano	x				
Focal Glomerulonephritis		x	x		
Functional Murmurs	x				

G

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Gastric Stapling/Bypass**		x	x		
Gastritis	x	x			
Gastroenteritis	x				
Gastroplasty*		x	x		
Gestational Diabetes					
Currently pregnant					x
Recovered < 2 years		x			
Recovered > 2 years	x				
Gilbert's Syndrome	x				
Glaucoma	x				
Glomerulonephritis					
Chronic	x	x	x	x	x
Good renal function			x		
Poor renal function					x
Goiter - (see Grave's Disease)					
Gout	x	x			
Grave's Disease (Recovered)					
Mild to moderate increase in pulse	x	x			
With cardiac abnormalities					x
Guillain-Barre Syndrome	x	x			

**Current build may require an additional rating

H

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Hashimoto's Disease					
Mild to moderate increase in pulse		x			
With cardiac abnormalities					x
Heart Attack - See Myocardial Infarction					
Heart Failure (Chronic)					x
Hemochromatosis		x	x	x	x
Hemodialysis (Renal Failure)					x
Hemophilia					
Best		x			
Moderate		x	x		
Poor					x
Hepatic Failure					x
Hepatitis			x	x	x
Hereditary Nephritis					x
Herpes	x				
Hirschsprung's Disease					
Unoperated, not severe, no operation contemplated		x			
Operated, recovered	x				
Histoplasmosis					
Of lungs, skin, superficial structures after 6 months	x	x			
Disseminated, 1 year after treatment and recovery		x			
Huntington's Chorea					x

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Hydrocephalus					
Infancy and childhood					x
Adult		x	x		
Hyperlipidemia	x	x	x		
Hyperparathyroidism		x	x		
Hypertension					
Well-controlled	x				
Moderately controlled		x			
Poorly controlled			x	x	
Hyperthyroidism					
Mild to moderate increase in pulse		x			
With cardiac abnormalities					x
Hypertrophic Obstructive Cardiomyopathy (HOCM)					
Under age 40					x
Over age 40, no symptoms			x	x	
Hypogammaglobulinemia (Congenital)		x	x		
Hypoglycemia - Functional	x				
Hypoparathyroidism					
Complete recovery	x				
Other					x
Hypotension (cause unknown)					x
Hypothyroidism	x	x			
Hysterectomy (not due to malignancy)	x				

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
I					
Idiopathic Hypertrophic Sub-aortic Stenosis (IHSS)					
Under age 40					x
Over age 40, no symptoms			x	x	
Ileitis		x	x		
Intermittent Claudication			x	x	
Intestinal Bypass		x	x		
Iritis (Cause unknown)		x			
Irritable Bowel Syndrome	x				
J					
Juvenile Rheumatoid Arthritis		x	x		
K					
Kimmelsteil - Wilson Disease					x
Kyphosis	x				

L

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Labyrinthitis (Recovered)	x				
LBBB (Left Bundle Branch Block)			x		
Left Anterior Hemiblock (LAH)	x				
Left Posterior Hemiblock		x	x		
Legionnaire's Disease (Recovered)	x				
Leukemia					x
Lipoid Nephrosis Recovered and stable 2 years			x		
Lupus Discoid (Without complications)		x			
Lupus Erythematosus (No complications after 2 years)		x	x		
Others					x
Lupus Nephritis					x
M					
Mallory-Weiss Syndrome Present					x
Manic-Depressive Disorders Stable 1 year	x	x	x		
Marfan's Syndrome Mild, no complications		x			
Marijuana	x	x	x		x

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Megacolon					
Unoperated, not severe, no operation comtemplated		x			
Operated, recovered	x				
Meniere's Disease (recovered)	x				
Meningitis (Recovered, no residuals)	x				
Mental Retardation					
Mild		x			
Moderate		x	x		
Severe					x
Migraine (Cause unknown, at least one year from onset)	x				
Minimal Change Glomerulonephritis (Recovered and stable 2 years)		x	x		x
Mitral Valve Prolapse					
Uncomplicated	x				
Complicated		x	x		
Mononucleosis - Recovered	x				
Morphea - Mild		x	x		
Multiple Sclerosis (MS)					
Single or multiple episodes, stable 1 year		x	x		
Others					x
Muscular Dystrophy (MD)					
Localized		x	x		
Others					x

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
N					
Myasthenia Gravis					
Mild, stable 6 months		x			
Others					x
Myocardial Infarction (MI)					
After age 40, stable, no complications, favorable cases			x	x	
Others					x
Myocarditis		x			
Myositis	x				
Narcolepsy		x			
Necrotizing Angitis					
One year stable remission, no complications		x	x		
Others					x
Nephrectomy (benign)	x				
Nephritis					
Acute, recovered	x				
Chronic: Good renal function		x	x		
Chronic: Poor renal function					x
Neuritis (Cause unknown)		x			

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
O					
Optic Neuritis (Cause unknown)		x	x		
Organic Brain Syndrome					x
Orthostatic Hypotension (Cause unknown, adequate investigation)	x				
Osteitis Deformans					
Mild, not progressive	x				
Others					x
Osteomyelitis		x			
Osteoporosis	x	x			
Otitis Media (Recovered)	x				
Otosclerosis	x				
P					
Pacemaker - implanted (within 3 months)					x
Thereafter		x			
Paget's Disease (Bone)					
Mild, not progressive	x				
Others					x
Palpitations	x	x			
Pancreatitis					
Acute (Recovered > 2 years)	x				
Chronic					x

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Pancytopenia Full recovery, after 1 year		x			
Paraplegia					
Under age 60, rarely better than Table H			x	x	x
Over age 60			x	x	x
Parkinson's Disease					
Best cases, not progressive		x			
Slowly progressive			x		
Others					x
Patent Ductus Arteriosus					
Unoperated					x
Operated, complete recovery	x				
Peptic Ulcers - See Ulcers					
Pericarditis		x	x		
Simple episode - recovered	x				
Peripheral Polyneuritis (Cause unknown)		x			
Peritoneal Dialysis For chronic renal failure					x
Peripheral Vascular Disease		x	x	x	x
Smoker					x
Peyronie's Disease	x				
Phlebitis	x	x			
Pneumoconiosis					
Mild cases, no present exposure		x			
Others					x

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Poliomyelitis, no residuals	x				
Mild to moderate residuals		x			
Severe residuals			x	x	x
Polyarteritis Nodosa					
1 year of stable remission, no complications	x	x			
Others					x
Polycystic Disease, Kidney					
Under age 40					x
Over age 40 - renal function normal			x	x	x
Over age 40 - renal function impaired					x
Polycythemia					
Well-controlled			x		
Others					x
Polyp, Intestinal (benign)	x				
Portal Hypertension					x
Premature Atrial Contractions (PACs)					
Few	x	x			
Many		x	x		
Pregnancy (Uncomplicated)	x				
Primary Biliary Cirrhosis					x
Prinzmetal Angina		x			
Prostatitis					
Treated and recovered, no complications	x				
Others					x

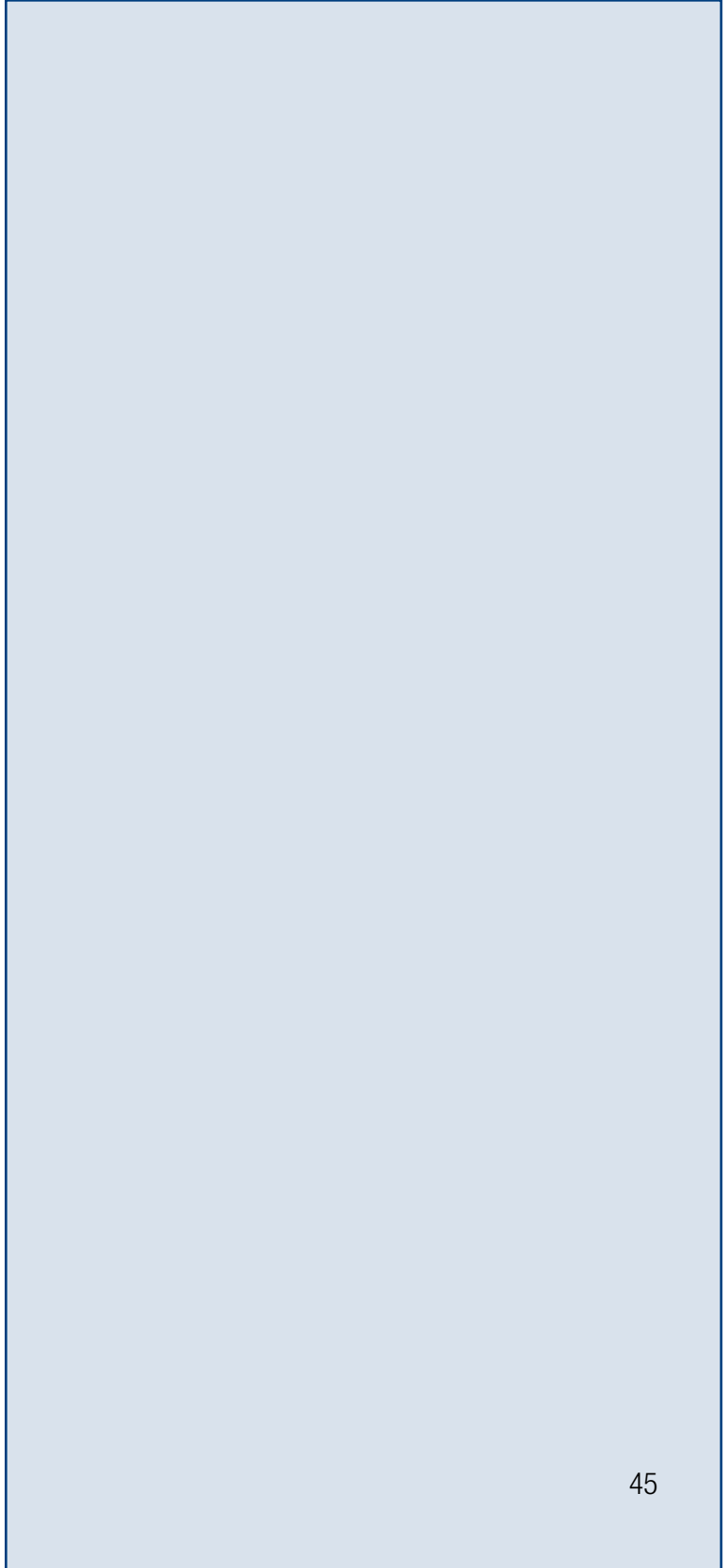
* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Proteinuria					
Small amount	x	x			
Moderate amount		x	x		
Large amount					x
Psoriasis	x				
Systemic		x			
Psoriatic Arthritis See Rheumatoid Arthritis					
Psychomotor Epilepsy		x			
Pulmonary Hypertension					x
Pulmonary Infarction With full recovery	x				
Pyelonephritis - 1 year after treatment and recovery	x				
Q					
Quadriplegia					
Complete					x
Incomplete			x	x	
R					
Raynaud's					
Disease					x
Phenomenon	x				

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
RBBB (Right Bundle Branch Block)		x			
Uncomplicated	x				
Regional Ileitis (Enteritis)		x	x		
Reiter's Syndrome	x				
Renal Artery Stenosis			x		
Renal Failure					x
Renal Transplant: Best cases, 3 years from surgery					
Living donor			x		
Cadaver					x
Others					x
Rheumatoid Arthritis					
NSAIDS		x			
Methotrexate, Prednisone			x		
Gold			x		
Disabled					x
S					
Sarcoidosis					
Restricted to lungs or skin and arrested		x			
Others					x
Sciatica	x				
Scleroderma					
Localized, mild, active or inactive		x			
Generalized					x

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Ventricular Septal Defect (VSD)					
Small, otherwise normal findings, stable		x	x		
With surgery, no residuals	x				
With complications					x
Ventricular Tachycardia					
Less than 2 years					x
More than 2 years			x	x	x
Von Willebrand's Disease		x	x		
W					
Wolff-Parkinson-White Pattern (WPW)	x	x			



* May qualify for better than standard rates in some cases.



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