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Underwriting
Guidelines for
life insurance
products

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for the Financial Underwriting Guidelines (M3562)

Underwriting Guidelines for Generation Planner II™ Life Insurance Policy

(Additional requirements may be ordered at underwriter's discretion.) In the state of Florida, do a PM rather than PMI and an MD rather than MDI. No tele-app is completed.					
Ages:	0-17	18-35	36-50	51-65	66 and up
100,000-250,000	Tele-app	Tele-app PMI/HOS/BLDPF	Tele-app PMI/HOS/BLDPF	Tele-app PMI/HOS/BLDPF	Tele-app PMI/HOS/BLDPF/ EKG/APS/MVR
250,001-500,000	Call Underwriting	Tele-app PMI/HOS/BLDPF/ MVR	Tele-app PMI/HOS/BLDPF MVR	Tele-app PMI/HOS/BLDPF EKG/APS/MVR	Tele-app MDI/HOS/BLDPF EKG/APS/MVR
500,001-749,999	Call Underwriting	Tele-app PMI/HOS/BLDPF/ MVR	Tele-app PMI/HOS/BLDPF APS/MVR	Tele-app MDI/HOS/BLDPF EKG/APS/MVR	Tele-app MDI/HOS/BLDPF EKG/APS/MVR
750,000- 1,000,000	Call Underwriting	Tele-app PMI/HOS/BLDPF APS/MVR	Tele-app PMI/HOS/BLDPF EKG/APS/MVR	Tele-app MDI/HOS/BLDPF EKG/APS/MVR	Tele-app MDI/HOS/BLDPF EKG/APS/MVR
1,000,001- 2,499,999	Call Underwriting	Tele-app PMI/HOS/BLDPF APS/IR/FINC MVR	Tele-app MDI/HOS/BLDPF EKG/APS IR/FINC/MVR	Tele-app MDI/HOS/BLDPF EXER EKG/APS IR/FINC/MVR	Tele-app MDI/HOS/BLDPF EXER EKG/ APS/IR/FINC/MVR
2,500,000 - 4,999,999	Call Underwriting	Tele-app MDI/HOS/BLDPF EKG/APS/ IR/FINC/MVR	Tele-app MDI/HOS/BLDPF EXER EKG/APS IR/FINC/MVR	Tele-app MDI/HOS/BLDPF EXER EKG/APS IR/FINC/MVR	Tele-app MDI/HOS/BLDPF EXER EKG/ APS/IR/FINC/MVR
5,000,000 & Up	Call Underwriting	Tele-app MDI/HOS/BLDPF EKER EKG/APS IR/FINC/MVR	Tele-app MDI/HOS/BLDPF EXER EKG/APS IR/FINC/MVR	Tele-app MDI/HOS/BLDPF EXER EKG/APS IR/FINC/MVR	Tele-app MDI/HOS/BLDPF EXER EKG/APS IR/FINC/MVR

Key to underwriting requirements

APS: An Attending Physician's Statement from your client's doctor needs to be requested. Provide their personal physician's name, address, and phone number. We will secure these records at the Home Office.

BLDPF: A complete blood profile needs to be drawn. This is a venous draw.

CBC: A Complete Blood Count needs to be drawn. This is a venous draw. If you schedule, it is very important that you let the vendor know this is a Complete Blood Count requiring a purple top tube and is in addition to the complete blood profile.

EKG: An electrocardiogram needs to be performed.

EXER EKG: A treadmill EKG

FINC: Financial statement (form #NB2012)

HOS: A Home Office urine specimen needs to be completed.

IR: Inspection Report

MD: Exam by doctor

MDI: Physical measurements including height, weight, pulse, blood pressure, and review of major body systems need to be completed by an MD.

MVR: A Motor Vehicle Record obtained from your state's Department of Motor Vehicles. We will secure these records at the Home Office.

PM: A paramedical examination needs to be completed.

PMI: Physical measurements need to be completed.

Tele-app: Your client will be contacted for completion of a telephone application following receipt of the written application.

Reminder: Minimum face allowed is \$100,000 for Elite Select, SuperSelect, Select Plus, Select NT or Preferred Plus rates.

Underwriting Guidelines for GenDex™, 10 Year Term/20 Year Term, Classic LifeFund II™, and Equity Index LifeFund II™ Life Insurance Policies

(Additional requirements may be ordered at underwriter's discretion.) In the state of Florida, do a PM rather than PMI and an MD rather than MDI. No tele-app is completed.					
Ages:	0-17	18-35	36-50	51-65	66 and up
25,000 - 99,999	Tele-app	Tele-app ¹	Tele-app ¹	Tele-app PMI/HOS/BLDPF	Tele-app PMI/HOS/BLDPF APS/MVR
100,000-250,000	Tele-app	Tele-app PMI/HOS/BLDPF	Tele-app PMI/HOS/BLDPF	Tele-app PMI/HOS/BLDPF	Tele-app PMI/HOS/BLDPF/ EKG/APS/MVR
250,001-500,000	Call Underwriting	Tele-app PMI/HOS/BLDPF/MVR	Tele-app PMI/HOS/BLDPF/MVR	Tele-app PMI/HOS/BLDPF EKG/APS/MVR	Tele-app MDI/HOS/BLDPF EKG/APS/MVR
500,001-749,999	Call Underwriting	Tele-app PMI/HOS/BLDPF/ MVR	Tele-app PMI/HOS/BLDPF APS/MVR	Tele-app MDI/HOS/BLDPF EKG/APS/MVR	Tele-app MDI/HOS/BLDPF CBC/EKG/APS/MVR
750,000- 1,000,000	Call Underwriting	Tele-app PMI/HOS/BLDPF APS/MVR	Tele-app PMI/HOS/BLDPF EKG/APS/MVR	Tele-app MDI/HOS/BLDPF EKG/APS/MVR	Tele-app MDI/HOS/BLDPF CBC/EKG/APS/MVR
1,000,001- 2,499,999	Call Underwriting	Tele-app PMI/HOS/BLDPF APS/IR/FINC/MVR	Tele-app MDI/HOS/BLDPF EKG/APS IR/FINC/MVR	Tele-app MDI/HOS/BLDPF EXER EKG/APS IR/FINC/MVR	Tele-app MDI/HOS/BLDPF CBC/EXER EKG APS/IR/FINC/MVR
2,500,000- 4,999,999	Call Underwriting	Tele-app MDI/HOS/BLDPF EKG/APS/ IR/FINC/MVR	Tele-app MDI/HOS/BLDPF EXER EKG/APS IR/FINC/MVR	Tele-app MDI/HOS/BLDPF EXER EKG/APS IR/FINC/MVR	Tele-app MDI/HOS/BLDPF CBC/EXER EKG APS/IR/FINC/MVR
5,000,000 & Up	Call Underwriting	Tele-app MDI/HOS/BLDPF EXER EKG/APS IR/FINC/MVR	Tele-app MDI/HOS/BLDPF EXER EKG/APS IR/FINC/MVR	Tele-app MDI/HOS/BLDPF EXER EKG/APS IR/FINC/MVR	Tele-app MDI/HOS/BLDPF CBC/EXER EKG APS/IR/FINC/MVR

Build Chart for

GenDex™, 10 Year Term/20 Year Term, Classic LifeFund II™, and Equity Index LifeFund II™ Life Insurance Policies

Height Inches ___' ___"		Elite Select Nontobacco Male/Female Maximum weight (lbs)		SuperSelect Nontobacco Male/Female Maximum weight (lbs)		Select Plus Nontobacco/ Preferred Plus Tobacco Male/Female Maximum weight (lbs)		Select Nontobacco Male/Female Maximum weight (lbs)	
56	4 8	121	112	125	117	135	125	145	134
57	4 9	125	117	131	122	140	130	150	140
58	4 10	130	120	136	125	145	135	156	144
59	4 11	135	123	141	128	150	138	162	148
60	5 0	140	126	146	131	156	142	168	151
61	5 1	145	130	151	135	164	146	174	156
62	5 2	150	133	157	138	167	149	180	160
63	5 3	155	136	162	141	172	152	186	163
64	5 4	160	139	167	144	177	155	192	167
65	5 5	165	142	172	147	182	158	198	170
66	5 6	170	146	177	151	187	162	204	175
67	5 7	175	150	182	155	192	166	210	180
68	5 8	180	154	186	159	196	170	216	185
69	5 9	185	158	192	163	202	174	222	190
70	5 10	190	163	196	168	206	179	228	196
71	5 11	195	168	202	173	212	184	234	202
72	6 0	200	172	207	177	217	188	240	206
73	6 1	205	176	212	181	222	192	246	211
74	6 2	210	180	217	185	227	196	252	216
75	6 3	215	185	222	190	232	201	258	222
76	6 4	220	189	228	194	238	206	264	227
77	6 5	225	194	233	199	243	210	270	233
78	6 6	230	198	238	203	248	214	276	238
79	6 7	235	202	244	208	254	219	282	242
80	6 8	240	206	250	211	260	222	288	247

Nontobacco and Preferred Tobacco okay up to Table II.

If your client meets all of the criteria for Elite Select Nontobacco, SuperSelect Nontobacco, Select Plus Nontobacco/Preferred Plus Tobacco, or Select Nontobacco, you can illustrate this with your IRIS Software. Final classification will be determined by underwriting.

Build Chart for

Generation Planner II™ Life Insurance Policy

Height Inches ___' ___"		SuperSelect Nontobacco Male/Female Maximum weight (lbs)		Select Plus Nontobacco/ Preferred Plus Tobacco Male/Female Maximum weight (lbs)		Select Nontobacco Male/Female Maximum weight (lbs)	
56	4 8	125	117	135	125	145	134
57	4 9	131	122	140	130	150	140
58	4 10	136	125	145	135	156	144
59	4 11	141	128	150	138	162	148
60	5 0	146	131	156	142	168	151
61	5 1	151	135	164	146	174	156
62	5 2	157	138	167	149	180	160
63	5 3	162	141	172	152	186	163
64	5 4	167	144	177	155	192	167
65	5 5	172	147	182	158	198	170
66	5 6	177	151	187	162	204	175
67	5 7	182	155	192	166	210	180
68	5 8	186	159	196	170	216	185
69	5 9	192	163	202	174	222	190
70	5 10	196	168	206	179	228	196
71	5 11	202	173	212	184	234	202
72	6 0	207	177	217	188	240	206
73	6 1	212	181	222	192	246	211
74	6 2	217	185	227	196	252	216
75	6 3	222	190	232	201	258	222
76	6 4	228	194	238	206	264	227
77	6 5	233	199	243	210	270	233
78	6 6	238	203	248	214	276	238
79	6 7	244	208	254	219	282	242
80	6 8	250	211	260	222	288	247

Nontobacco and Preferred Tobacco okay up to Table II.

If your client meets all of the criteria for SuperSelect Nontobacco, Select Plus Nontobacco/Preferred Plus Tobacco, or Select Nontobacco, you can illustrate this with your IRIS Software. Final classification will be determined by underwriting.

Requirements for

GenDex™, 10 Year Term/20 Year Term, Classic LifeFund II™, and Equity Index LifeFund II™ Life Insurance Policies

Risk Classification ¹	Elite Select Nontobacco	SuperSelect Nontobacco	Select Plus Nontobacco	Select Nontobacco	Nontobacco	Preferred Plus Tobacco	Preferred Tobacco
Tobacco	None in past 10 years	None in past 7 years	None in past 5 years	None in past 3 years	None in past 1 year	Tobacco use okay	Tobacco use okay
Alcohol/Drugs	No history of alcohol or substance abuse	No history of alcohol or substance abuse	No history of alcohol or substance abuse	No history of alcohol or substance abuse in last 7 years	Normal guidelines (up to Table II)	No history of alcohol or substance abuse	Normal guidelines (up to Table II)
Aviation	No private aviation	No private aviation	Exclusion rider	Exclusion rider	Normal guidelines Flat extra available	Exclusion rider	Normal guidelines Flat extra available
Blood pressure	No treatment Ages 50-130/80 Ages 51+ 135/85	No treatment Ages 40-135/80 Ages 41+ 140/85	No treatment Ages 40-140/90 Ages 41+ 145/92	Treatment okay if on one medication. Ages 40-145/92 Ages 41+ 150/92	Normal guidelines (up to Table II)	No treatment Ages 40-140/90 Ages 41+ 145/92	Normal guidelines (up to Table II)
Build	See chart	See chart	See chart	See chart	Normal guidelines (up to Table II)	See chart	Normal guidelines (up to Table II)
Cancer history	No history except basal cell skin cancer	No history except basal cell skin cancer	No history except basal cell skin cancer	No ratable history	Normal guidelines (up to Table II)	No history except basal cell skin cancer	Normal guidelines (up to Table II)
Cholesterol	No history or treatment > 100 & < 200	Treatment okay Ages 40 > 100 & < 200 Ages 41+ > 130 & < 220	Treatment okay > 100 & < 230	Treatment okay > 100 & < 260	Normal guidelines (up to Table II)	Treatment okay > 100 & < 230	Normal guidelines (up to Table II)
CHDL/HDL	< 4.0	< 5.0	< 6.5	< 8	Normal guidelines (up to Table II)	< 6.5	Normal guidelines (up to Table II)
Driving history	No DUI in last 10 years, no more than one violation in last 3 years	No DUI in last 10 years, no more than one violation in last 2 years	No DUI in last 10 years, no more than two violations in last 3 years	No DUI in last 7 years, no more than two violations in last 2 years	Normal guidelines Flat extra available	No DUI in last 10 years, no more than two violations in last 3 years	Normal guidelines Flat extra available
Medical history	See #2	See #3	No history of CV, DM, or cancer, no ratable health impairments	No history of CV, no ratable health impairments	Normal guidelines (up to Table II)	No history of CV, DM, or cancer, no ratable health impairments	Normal guidelines (up to Table II)
Avocation	No participation	No participation	No participation	Normal guidelines Flat extra available	Normal guidelines Flat extra available	No participation	Normal guidelines Flat extra available
Occupation	No hazardous duties	No hazardous duties	No hazardous duties	Normal guidelines Flat extra available	Normal guidelines Flat extra available	No hazardous duties	Normal guidelines Flat extra available
Residency	See #4	See #4	See #4	Normal guidelines Flat extra available	Normal guidelines Flat extra available	See #4	Normal guidelines Flat extra available
Foreign travel	See #5	See #5	See #5	Normal guidelines Flat extra available	Normal guidelines Flat extra available	See #5	Normal guidelines Flat extra available
Family history	No occurrence of heart disease, cancer, or DM in parents or siblings prior to age 60	No occurrence of heart disease or cancer in parents or siblings prior to age 60	No two parents or siblings with heart disease or cancer prior to age 60	No parental deaths due to heart disease or cancer prior to age 60	Normal guidelines	No two parents or siblings with occurrence of heart disease or cancer prior to age 60	Normal guidelines

#1 Ages 0-19 will be issued as Juvenile Select

#2 No history of heart or vascular disease, cancer, diabetes or respiratory disease, no ratable or near ratable conditions, blood and urine results must be within normal limits

#3 No history of heart or vascular disease, cancer, diabetes, no ratable conditions, blood and urine results must be within normal limits

#4 U.S. resident for 3 years. Must have permanent visa or greencard.

#5 No travel to underdeveloped or politically unstable countries. No state department travel warning in effect.

Tobacco is defined as any use of tobacco, such as cigarettes, cigars, chewing tobacco, snuff, pipe smoking, nicotine patch, nicotine gum, betel nuts, or other product containing nicotine or nicotine by-products.

Nontobacco is defined as no tobacco use or use of any product containing nicotine or nicotine by-products.

Requirements for Generation Planner II™ Life Insurance Policy

	Risk Classification ^a	SuperSelect Nontobacco	Select Plus Nontobacco	Select Nontobacco	Nontobacco	Preferred Plus Tobacco	Preferred Tobacco
okay	Tobacco	None in past 5 years	None in past 4 years	None in past 3 years	None in past 1 year	Tobacco use okay	Tobacco use okay
elines (I)	Alcohol/Drugs	No history of alcohol or substance abuse	No history of alcohol or substance abuse	No history of alcohol or substance abuse in last 7 years	Normal guidelines (up to Table II)	No history of alcohol or substance abuse	Normal guidelines (up to Table II)
elines ilable	Aviation	No private aviation	Exclusion rider	Exclusion rider	Normal guidelines Flat extra available	Exclusion rider	Normal guidelines Flat extra available
elines (I)	Blood pressure	No treatment Ages 40 135/80 Ages 41 + 140/85	No treatment Ages 40 140/90 Ages 41 + 145/92	Treatment okay if on one medication. Ages 40 145/92 Ages 41 + 150/92	Normal guidelines (up to Table II)	No treatment Ages 40 140/90 Ages 41 + 145/92	Normal guidelines (up to Table II)
elines (I)	Build	See chart	See chart	See chart	Normal guidelines (up to Table II)	See chart	Normal guidelines (up to Table II)
elines (I)	Cancer history	No history except basal cell skin cancer	No history except basal cell skin cancer	No ratable history	Normal guidelines (up to Table II)	No history except basal cell skin cancer	Normal guidelines (up to Table II)
elines (I)	Cholesterol	Treatment okay Ages < 40 > 100 & < 200 Ages 41 + > 130 & < 220	Treatment okay > 100 & < 230	Treatment okay > 100 & < 260	Normal guidelines (up to Table II)	Treatment okay > 100 & < 230	Normal guidelines (up to Table II)
elines (I)	CHDL/HDL	< 5.0	< 6.5	< 8	Normal guidelines (up to Table II)	< 6.5	Normal guidelines (up to Table II)
elines ilable	Driving history	No DUI in last 10 years, no more than one violation in last 2 years	No DUI in last 10 years, no more than two violations in last 3 years	No DUI in last 7 years, no more than two violations in last 2 years	Normal guidelines Flat extra available	No DUI in last 10 years, no more than two violations in last 3 years	Normal guidelines Flat extra available
elines (I)	Medical history	See #1	No history of CV, DM, or cancer, no ratable health impairments	No history of CV, no ratable health impairments	Normal guidelines (up to Table II)	No history of CV, DM, or cancer, no ratable health impairments	Normal guidelines (up to Table II)
elines ilable	Avocation	No participation	No participation	Normal guidelines Flat extra available	Normal guidelines Flat extra available	No participation	Normal guidelines Flat extra available
elines ilable	Occupation	No hazardous duties	No hazardous duties	Normal guidelines Flat extra available	Normal guidelines Flat extra available	No hazardous duties	Normal guidelines Flat extra available
elines ilable	Residency	See #2	See #2	Normal guidelines Flat extra available	Normal guidelines Flat extra available	See #2	Normal guidelines Flat extra available
elines ilable	Foreign travel	See #3	See #3	Normal guidelines Flat extra available	Normal guidelines Flat extra available	See #3	Normal guidelines Flat extra available
elines	Family history	No occurrence of heart disease or cancer in parents or siblings prior to age 60	No two parents or siblings with occurrence of heart disease or cancer prior to age 60	No parental deaths due to heart disease or cancer prior to age 60	Normal guidelines	No two parents or siblings with occurrence of heart disease or cancer prior to age 60	Normal guidelines

#1 No history of heart or vascular disease, cancer, diabetes, no ratable conditions, blood and urine results must be within normal limits

#2 U.S. resident for 3 years. Must have permanent visa or greencard.

#3 No travel to underdeveloped or politically unstable countries. No state department travel warning in effect.

#4 Ages 0 - 17 will be issued at Juvenile Select.

NOTE: Preferred Plus Tobacco uses the same criteria as the select Plus Nontobacco criteria except for the no tobacco requirement.

Smoker is defined as smoking one or more cigarette within the last 12 months. This category also includes nicotine patch and nicotine gum.

Nonsmoker is defined as no smoking of one or more cigarettes within the last 12 months. Other tobacco such as cigars, chewing tobacco, snuff, pipe smoking, or betel nuts can be considered for nonsmoker rates.

Get to know us for **Life**.TM

Approved paramedical facilities

Allianz Life* will make arrangements for your paramedical requirements. Otherwise, Allianz Life has agreements with the paramedical facilities listed below. They have Allianz Life forms and use highly trained examiners to maintain quality service and help control underwriting expenses.

American Para-Professional Services (APPS)	800/635-1677
Portamedic (Hooper Holmes)	800/782-7373
Examination Management Services, Inc. (EMS) ¹	800/872-3674
Exam One	877/933-9261

¹ Preferred vendor for the Home Office.

Important notes and exceptions

- All policies issued must comply with Internal Revenue Code Section 7702
- All children age 15 or older applying for coverage as primary or other insured must sign the application. Parents must always sign for any minor children.
- Civilian or military personnel who reside in or will reside in, or regularly travel to any area or country where travel is advised against by the U.S. Department of State's Advisories for International Travel, will be declined coverage.
- Applicants must be United States citizens or show permanent residence in the United States.

Allianz Life Insurance Company
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