

Underwriting Requirements

Effective July 30, 2003

These guidelines apply to pending business *plus* any non-medical Farmers and Traders' in-force business issued within the past two years *plus* business applied for in other companies within the past ninety (90) days.

Requirements based upon age nearest birthday.

FACE AMOUNT	Age 0-17	Age** 18-30	Age 31-40	Age 41-45	Age 46-50	Age 51-60	Age 61-65	Age 66-75**
\$5,000 – \$25,000	NM	NM	NM	NM	NM	NM (56-60) (1)	NM(1)	NM(1)
\$25,001 – \$49,999	NM	NM	NM	NM	NM	NM (56-60) (1)	PM HOS	PM HOS
\$50,000 – \$100,000	NM(2)	NM	NM	NM	PM HOS	PM HOS	PM HOS	MD Exam HOS ECG
\$100,001* – \$200,000	NM/APS(3) PM Blood HOS	PM Blood HOS	PM Blood HOS	PM Blood HOS	PM Blood HOS	PM Blood HOS ECG	PM Blood HOS ECG	MD Exam Blood HOS ECG
\$200,001 – \$300,000	IC	PM Blood HOS	PM Blood HOS	PM Blood HOS	PM Blood HOS ECG	PM Blood HOS ECG	PM Blood HOS ECG	MD Exam Blood HOS ECG
\$300,001 – \$500,000	IC	PM Blood HOS	PM Blood HOS	PM Blood HOS ECG	PM Blood HOS ECG	PM Blood HOS ECG	MD Exam Blood HOS ECG	MD Exam Blood HOS ECG
\$500,001 – \$1,000,000	IC	PM Blood HOS	PM Blood HOS ECG	PM Blood HOS ECG	PM Blood HOS ECG	MD Exam Blood HOS ECG	MD Exam Blood HOS ECG	MD Exam Blood HOS ECG
\$1,000,001 – \$2,000,000	IC	MD Exam Blood HOS ECG	MD Exam Blood HOS ECG	MD Exam Blood HOS ECG	MD Exam Blood HOS ECG	MD Exam Blood HOS TM	MD Exam Blood HOS TM	MD Exam Blood HOS TM
\$2,000,001 – \$5,000,000	IC	MD Exam Blood HOS ECG	MD Exam Blood HOS ECG	MD Exam Blood HOS ECG	MD Exam Blood HOS TM	MD Exam Blood HOS TM	MD Exam Blood HOS TM	MD Exam Blood HOS TM
\$5,000,000+	IC	IC	IC	IC	IC	IC	IC	IC

ABBREVIATIONS

APS = Attending Physician Statement

Blood = Blood Profile including HIV test

PM = Paramed Exam (see list of approved Paramed Services)

ECG = Electrocardiogram

HOS = Urine specimen

IC = Individual Consideration – Contact Underwriting Department

MD = Exam by Physician (MD Exam can be Arranged by Paramed Service)

TM = Treadmill Electrocardiogram

CAUTION:

HIV testing is prohibited without consent in some states. The following states require a signed and dated **AIDS Informed Consent Form** for blood profile testing prior to blood draw:

AL	CT	DE	DC	FL	GA	IL
IN	KS	ME	MD	MA	MI	MN
MS	MO	NV	NH	NJ	NY	NC
OH	OK	PA	RI	SC	TN	TX
VT	VA	WV	WI			

Inspection Reports will be ordered by Home Office on all applications for amounts over \$150,000.

Motor Vehicle Reports (MVR) will be ordered on all preferred submissions.

* Minimum Face Amount for Preferred Underwriting Class is \$100,001

** Term Not Available Under Age 20 or Over Age 70

1: Paramed Exam/HOS Required if Attending Physician not seen within the year.

2: APS Only, Age 0-14

3: Age 0-14