

TeleLife® Requirements

Face Amount	Ages 15-18*	Ages 19-35	Ages 36-45	Ages 46-60	Ages 61-65	Ages 66-up
\$50,000 to 99,999	A	A	A	A	A	C
\$100,000 to 200,000	A**	A	A	A	A	E
\$200,001 to 500,000	NA	A	A	A	B	E
\$500,001 to 1,000,000	NA	C	C	E	E	G
\$1,000,001 to 2,000,000	NA	D	F	H	H	H
\$2,000,001 to 4,999,999	NA	H	H	H	I	I
\$5,000,000 and up	NA	H	H	I	NA	NA

* For juvenile availability and requirements (1-14), contact underwriting.
 ** \$100,000 is maximum face amount for ages 15-18.

A = Physical measurements, blood, HOS
 B = Physical measurements, blood, HOS, EKG
 C = Physical measurements, blood, HOS, INSP/MVR
 D = Physical measurements, blood, HOS, INSP/MVR, Part H
 E = Physical measurements, blood, HOS, EKG, INSP/MVR
 F = Physical measurements, blood, HOS, EKG, INSP/MVR, Part H
 G = MD exam, blood, HOS, EKG, INSP/MVR
 H = MD exam, blood, HOS, EKG, INSP/MVR, Part H
 I = MD exam, blood, HOS, treadmill, INSP/MVR, Part H

Traditional Requirements (non TeleLife®)

Face Amount	Ages 15-18*	Ages 19-35	Ages 36-45	Ages 46-60	Ages 61-65	Ages 66-up
\$50,000 to 99,999	A	A	A	B	B	D
\$100,000 to 200,000	A**	A	A	B	B	E
\$200,001 to 500,000	NA	A	A	B	C	E
\$500,001 to 1,000,000	NA	D	D	E	E	H
\$1,000,001 to 2,000,000	NA	F	G	I	I	I
\$2,000,001 to 4,999,999	NA	I	I	I	J	J
\$5,000,000 and up	NA	I	I	J	J	J

* For juvenile requirements (1-14), contact underwriting.
 ** \$100,000 is maximum face amount for ages 15-18.

A = Physical measurements, blood, HOS
 B = Paramed exam, blood, HOS
 C = Paramed exam, blood, HOS, EKG
 D = Paramed exam, blood, HOS, INSP/MVR
 E = Paramed exam, blood, HOS, EKG, INSP/MVR
 F = Paramed exam, blood, HOS, INSP/MVR, Part H
 G = Paramed exam, blood, HOS, EKG, INSP/MVR, Part H
 H = MD exam, blood, HOS, EKG, INSP/MVR
 I = MD exam, blood, HOS, EKG, INSP/MVR, Part H
 J = MD exam, blood, HOS, treadmill, INSP/MVR, Part H

Zurich Life reserves the right to require additional testing.

Build	Premier		Preferred		Select	Standard	
	All term plans plus Zurich CVT	Zurich Lifetime UL	All term plans plus Zurich CVT	Zurich Lifetime UL	All term plans	All term plans plus Zurich CVT	Zurich Lifetime UL
4' 10"	135	138	145	160	160	168	175
4' 11"	140	144	150	166	165	172	183
5' 0"	145	149	155	173	170	175	190
5' 1"	150	154	160	178	175	180	196
5' 2"	155	160	165	185	180	185	203
5' 3"	160	164	170	190	185	190	209
5' 4"	165	170	175	197	190	195	216
5' 5"	170	176	180	203	195	205	223
5' 6"	175	180	185	209	200	210	229
5' 7"	180	186	190	215	205	215	236
5' 8"	185	190	195	220	210	225	242
5' 9"	190	196	200	227	215	230	249
5' 10"	195	201	208	232	223	235	255
5' 11"	200	206	215	239	230	245	262
6' 0"	205	212	220	246	235	250	270
6' 1"	210	219	225	253	240	255	278
6' 2"	215	225	230	260	245	265	286
6' 3"	220	231	235	268	250	270	294
6' 4"	225	237	242	275	257	275	302
6' 5"	235	243	250	281	265	285	309
6' 6"	240	250	260	289	275	290	318
6' 7"	245	257	267	297	280	300	326
6' 8"	250	263	277	304	288	305	334
6' 9"	260	269	283	312	295	315	342
6' 10"	265	275	290	319	308	320	350
6' 11"	270	282	296	326	315	330	358

A Zurich Life paramed exam is an examination performed by a paramedical firm authorized by Zurich Life and may consist of history, measurements, HOS (urinalysis), and a blood analysis. Part H is the financial supplement to the basic application.

We reserve the right to request any requirements deemed necessary to properly appraise the risk. If special tests (e.g., EKG, treadmill EKG) have been performed within the past year and we can obtain copies, we may not need current ones.

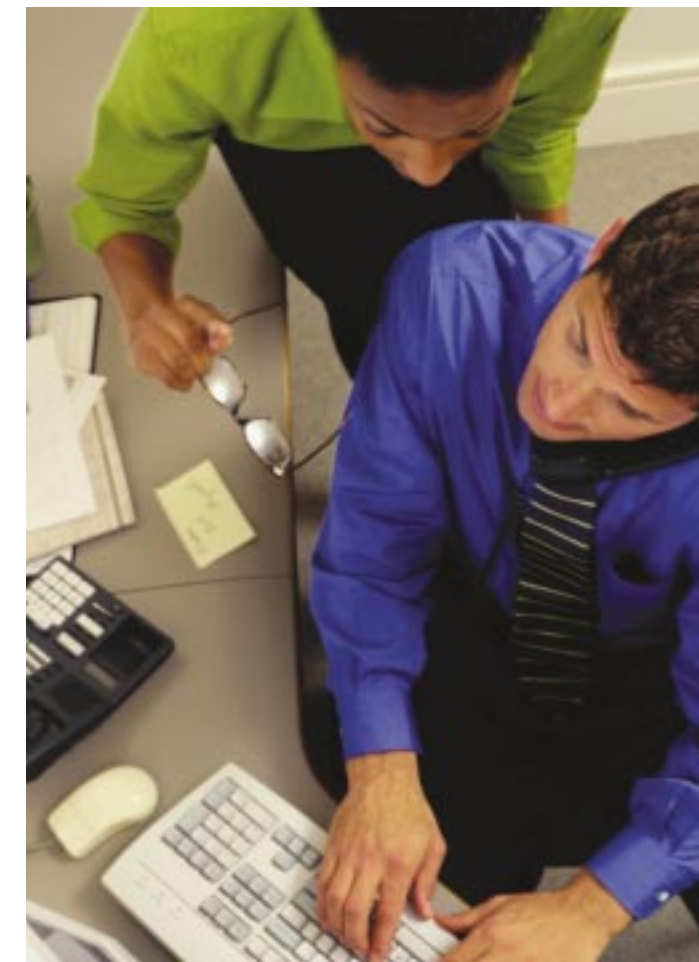
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Zurich Life, headquartered in Schaumburg, Illinois, is comprised of four underwriting companies: Federal Kemper Life Assurance Company, Kemper Investors Life Insurance Company, Zurich Life Insurance Company of America, and Fidelity Life Association, a Mutual Legal Reserve Company under common management.

With more than \$19.8 billion in assets and \$273 billion of life insurance in force, the Zurich Life companies are recognized leaders in providing customers with low-cost term life insurance, universal life, investment-oriented variable annuities, and fixed annuities.

The Zurich Life companies are industry leaders with strong ratings from independent insurance rating agencies—a sign of our financial strength and sound management. Zurich Life's parent company, Zurich Financial Services Group, has more than \$403 billion in assets under management, operations in 60 countries, and more than 70,000 employees.

Zurich Life is a certified member of the Insurance Marketplace Standards Association (IMSA). Membership promotes ethical market conduct in advertising, sales, and services for individual life insurance and annuity products.



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1600 McConnor Parkway
 Schaumburg, IL 60196-6801
 www.zurichlifeus.com



Zurich Life
 Underwriting
 rate class
 profiles

Effective January 2003

Premier, Preferred, Select, and Standard Rate Classes

Easy Reference Chart

Products	Premier		Preferred		Select	Standard ¹	
	All Term plans plus Zurich CVT	Zurich Lifetime UL	All Term plans plus Zurich CVT	Zurich Lifetime UL	All Term plans	All Term plans plus Zurich CVT	Zurich Lifetime UL
Non-tobacco	None in past 60 months	*	None in past 36 months	*	None in past 36 months	None in past 36 months	*
Tobacco rates	Not Available	*	Available	*	Not Available	Available	*
Aviation	Major commercial airline ok	*	Major commercial airline ok	*	Major commercial airline ok	No rateable aviation activity	*
Medical History							
<i>Alcohol/Drug abuse</i>	No	*	No	*	No	—	*
<i>Asthma (moderate or severe)</i>	No	*	No	*	No	—	*
<i>Bronchitis (chronic)</i>	No	*	—	*	—	—	*
<i>Cancer (except basal cell skin cancer)</i>	No	*	No	*	No	—	*
<i>Cardiovascular/heart disease</i>	No	*	No	*	No	—	*
<i>Chronic obstructive pulmonary disease</i>	No	*	No	*	No	—	*
<i>Crohn's Disease (ileitis)</i>	No	*	—	*	—	—	*
<i>Depression (treatment within 2 yrs)</i>	No	*	—	*	—	—	*
<i>Diabetes (Type I and II)</i>	No	*	No	*	No	No Type I	*
<i>Emphysema</i>	No	*	No	*	No	—	*
<i>Epilepsy (seizure within 2 yrs)</i>	No	*	—	*	—	—	*
<i>Gastric/Peptic ulcer (treatment within 2 yrs)</i>	No	*	—	*	—	—	*
<i>Hypertension</i>	No	*	—	*	—	—	*
<i>Kidney/Liver disease (chronic)</i>	No	*	No	*	No	—	*
<i>Melanoma</i>	No	*	No	*	—	—	*
<i>Mental illness</i>	No	*	No	*	No	—	*
<i>Multiple sclerosis</i>	No	*	No	*	No	—	*
<i>Stroke (including TIA)</i>	No	*	No	*	No	—	*
<i>Ulcerative colitis</i>	No	*	No	*	No	—	*
<i>Vascular disease</i>	No	*	No	*	No	—	*
Blood pressure average Age: 0-60 (no treatment) 61+	135/85 145/90	* *	140/90 150/90	* *	140/90 150/90	155/92 155/92	* *
Blood pressure average Age: 0-60 (treatment) 61+	Not available Not available	* *	135/85 140/90	140/90 150/90	140/90 150/90	155/92 155/92	* *
Cholesterol	220	215	240	265	265	Below 300	*
Cholesterol treatment	No treatment	*	Treatment ok	*	Treatment ok	Treatment ok	*
Cholesterol ratio	5.0	5.5	6.0	7.5	7.5	8.0	9.0
Family history	No occurrence of CAD or colon or prostate cancer (males) or CAD, breast, ovarian, or colon cancer (females) in parent or sibling prior to age 60	*	No death from CAD or colon or prostate cancer (males) or CAD, breast, ovarian, or colon cancer (females) in parent or sibling prior to age 60	No death from CAD or colon or prostate cancer (males) or CAD, breast, ovarian, or colon cancer (females) in parent or sibling prior to age 55	No death from CAD or colon or prostate cancer (males) or CAD, breast, ovarian, or colon cancer (females) in parent or sibling prior to age 55	No more than one death of parent or sibling prior to age 50 from CAD or colon or prostate cancer (males) or CAD, breast, ovarian, or colon cancer (females)	*
Hazardous occupation or avocation	None within past 2 years or next 2 years	*	Flat extra if applicable	*	Flat extra if applicable	Flat extra if applicable	*
Driving violations	No more than 2 in past 3 years	*	No more than 2 in past 3 years	*	No more than 3 in past 3 years	Flat extra if applicable	*
DUI/Reckless driving	None in past 5 years	*	None in past 5 years	*	None in past 5 years	None in past 2 years	*
U.S. Residency	Past 3 years	*	Past 2 years	*	Past 2 years	Past 2 years	*
Travel to underdeveloped or unstable countries	None within past 2 years or next 2 years	*	Flat extra if applicable	*	Flat extra if applicable	Flat extra if applicable	*

¹Table B non-tobacco equates to a Standard NT rate class for Zurich Lifetime UL unless there is a history of CAD, Type I diabetes, or stroke.

* = Same as term information in the same category.