

Individual Policy Underwriting Guide –

Ameritas FLX Living Benefits Products



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From your underwriting team...

As your underwriting team, our goal is to partner with you in getting your cases issued efficiently and competitively. This Individual Policy Underwriting Guide is designed to give you an overview of our criteria and other underwriting information you will find useful.

Life underwriting requirements

Ages in the below chart are policy issue ages						
Amount	Ages 0 – 17	Ages 18 – 40	Ages 41 – 50	Ages 51 – 60	Ages 61 – 70*	Ages 71 & Older*
\$50,000 to \$99,999	NM, MIB, DR, IRIX	NM, MIB, DR, IRIX, LP	NM, MIB, DR, IRIX, LP	NM, MIB, DR, IRIX, LP	NM, MIB, DR, IRIX, LP Term Not Available	"NM, MIB, DR, IRIX, APS Term Not Available
\$100,000 to \$300,000	NM, MIB, DR, IRIX	NM, MIB, DR, IRIX, LP	NM, MIB, DR, IRIX, LP	NM, MIB, DR, IRIX, LP	NM, MIB, DR, IRIX, LP	PM, HOS, DR, MIB, IRIX, APS, MA
\$300,001 to \$500,000	NM, MIB, DR, IRIX	PM, BP, HOS, DR, MIB, IRIX, LP	PM, BP, HOS, DR, MIB, IRIX, LP	PM, BP, HOS, DR, MIB, IRIX, LP	PM, BP, HOS, DR, MIB, IRIX, LP	PM, EKG, BP, HOS, DR, MIB, MA, IRIX, APS
\$500,001 to \$1,000,000	MIB, DR, IRIX, APS	PM, BP, HOS, DR, MIB, IRIX, LP	PM, BP, HOS, DR, MIB, IRIX, LP	PM, BP, HOS, DR, MIB, IRIX, LP	PM, BP, HOS, DR, MIB, IRIX, LP	PM, EKG, BP, HOS, DR, MIB, MA, IRIX, APS
\$1,000,001 to \$2,000,000	MIB, DR, IRIX, APS	PM, BP, HOS, DR, MIB, IRIX, LP	PM, BP, HOS, DR, MIB, IRIX, LP	PM, BP, HOS, DR, MIB, IRIX, LP	PM, BP, HOS, DR, MIB, IRIX, LP	PM, EKG, BP, HOS, DR, MIB, IRIX, APS, MA
\$2,000,001 to \$5,000,000	NA	PM, BP, HOS, DR, MIB, IRIX, LP	PM, BP, HOS, DR, MIB, IRIX, LP	PM, BP, HOS, DR, MIB, IRIX, LP	PM, BP, HOS, DR, MIB, IRIX, APS, LP	PM, EKG, BP, HOS, DR, MIB, IRIX, APS, MA, LP
Over \$5,000,000	NA	PM, BP, HOS, DR, MIB, IRIX, IR and Supporting Financial Docs	PM, EKG, BP, HOS, DR, MIB, IRIX, IR, and Supporting Financial Docs	PM, EKG, BP, HOS, DR, MIB, IRIX, IR, APS and Supporting Financial Docs	PM, EKG, BP, HOS, DR, MIB, IRIX, IR, APS and Supporting Financial Docs	PM, EKG, BP, HOS, DR, MIB, IRIX, IR, APS, MA, LP, and Supporting Financial Docs

All routine medical requirements are determined by adding the amounts issued and applied for in Ameritas Life Insurance Corp. within the past three years and are based on insurance age (birthday plus six months). Vendor database checks (criminal background, credit/e-inspection reports, prior laboratory results) are obtained at various ages and amounts and at underwriter discretion.

FLXelerate available on issue ages 18-60, face amounts \$300,001 to \$1,000,000. For more information on this accelerated underwriting program please see page 10.

Older age underwriting for face amounts above \$300,000 (age 71 and older)

Medical Requirements

- Applicant should be seeing a primary care physician at least once a year for a complete physical.
- For these ages, a “Mature Assessment” will also be completed at the time of the exam.
- We can use physical measurements and labs completed for another company within the past six months, but, if the above tests were not completed within that time frame, current ones will be required.

Paramedical companies

Paramedical exams will be ordered automatically for you based on age and face amount. You may choose between APPS (American Para Professional Systems) and ExamOne, Inc. You can follow the order by registering on www.appslive.com or www.examone.com.

Glossary

Attending Physician’s Statement (APS): Information provided by a proposed insured’s physician covering medical history and results of medical examinations. It is used to determine the appropriate underwriting classification for the proposed insured.

Blood Profile (BP): A series of blood tests that an insurance company may require of applicants during the underwriting process.

Driver Risk (DR): A vendor report that provides court records and motor vehicle reports.

Electrocardiogram (EKG): A test that checks for problems with electrical activity in the heart.

Home Office Urine Specimen (HOS): A full-screen urine test that an insurance company may require of applicants during the underwriting process. The HOS typically tests for the presence of alcohol, drugs or nicotine in the system, as well as medical disorders.

LabPiQture (LP): A vendor report that provides access to physician ordered laboratory testing results related to preventative care, disease monitoring and diagnostic purposes.

Inspection Report (IR): Provides an expanded view of the proposed insured’s occupation, health history and financial history.

IRIX: A vendor report that uses each member’s medical and prescription drug claim history to predict the individual’s relative healthcare cost risk

Medical Information Bureau (MIB): A service that compiles medical information and application history of individuals who have applied for insurance in the past. Automatically ordered for most applicants.

Motor Vehicle Report (MVR): Checks for reckless driving, suspended license and other more serious motor vehicle incidents.

Non-med Band (NM): an underwriting band that does not require a medical exam.

Paramedical Exam/Paramed Exam (PM): A brief physical examination usually performed by a registered nurse at a time and location convenient to the applicant. The exam usually consists of measurements (e.g. height/weight, blood pressure, and heart rate), body fluid samples (e.g. urine, blood) and a medical history questionnaire. The insurance company pays for the exam.

Life underwriting classifications

Non-med nontobacco and tobacco classes for amounts to \$300,000*

Ages 70 and under	Preferred Non Tobacco	Standard Non Tobacco	Rapid Std Non Tobacco*	Standard Tobacco	Rapid Std Tobacco*
Tobacco or Nicotine	"No use in last 5 years (includes gum, patch, cigar, pipe, e-cigarettes) *Exception: 2 cigars per month (negative specimen)"	No use in last 12 months (Exception: 2 cigars per month)	No use in last 12 months (Exception: 2 cigars per month)	Tobacco or Nicotine used in last 12 months	Tobacco or Nicotine used in last 12 months
Height/Weight (stated)	Does not exceed Ht/Wt Chart for NON-MED Pref NT	Does not exceed Ht/Wt Chart for NON-MED Std NT	Does not exceed Ht/Wt Chart for NON-MED Rapid Std	Does not exceed Ht/Wt Chart for NON-MED Std	Does not exceed Ht/Wt Chart for NON-MED Rapid Std
"Family history (only applies to proposed insured ages to age 60)"	No hx of death of CAD, Stroke, Diabetes and Cancer prior to age 60.	No ratable family history	Does not exceed a Table D	No ratable family history	Does not exceed a Table D
MVR/Driving	No DWI, DUI, OUI or Reckless Driving within the past ten years AND/OR No more than 2 moving violations within the past 3 years	No rating	No ratings in excess of \$5/1000	No rating	No ratings in excess of \$5/1000
Alcohol or Drugs	No treatment for alcohol or drug abuse/addiction.	No ratable alcohol or drug hx	Does not exceed a Table D for alcohol or drug hx	No ratable alcohol or drug hx	Does not exceed a Table D for alcohol or drug hx
Avocation	No participation in any hazardous sport activities in the past five years (excluding recreational scuba up to 50 feet)	No rating	No ratings in excess of \$5/1000	No rating	No ratings in excess of \$5/1000
Aviation	No participation in any aviation in the past 5 years.	No rating	No ratings in excess of \$5/1000	No rating	No ratings in excess of \$5/1000
Stated Medical Impairments	No ratable impairments or impairments in Medical manual suggesting "no preferred"	No ratable impairment (wellness credits may be used for 1 table improvement)	No ratable impairment or combination of impairments over a Table D (no flats)	No ratable impairment (wellness credits may be used for 1 table improvement)	No ratable impairment or combination of impairments over a Table D (no flats)
Ages 71+ additional criteria	Preferred Non Tobacco	Standard Non Tobacco	Rapid Std Non Tobacco	Standard Tobacco	Rapid Std Tobacco
Height/Weight	Does not exceed Ht/Wt Chart for Preferred (actual exam results)	Does not exceed Ht/Wt Chart for Std (actual exam results)	Does not exceed Ht/Wt Chart for Rapid Std (actual exam results)	Does not exceed Ht/Wt Chart for Std (actual exam results)	Does not exceed Ht/Wt Chart for Rapid Std (actual exam results)
Blood Pressure	Blood pressure 150/90 or less, no other impairments	Blood pressure 160/90 or less, no other ratable impairments	Blood pressure not ratable more than a Table D (no other ratable impairments)	Blood pressure 160/90 or less, no other ratable impairments	Blood pressure not ratable more than a Table D (no other ratable impairments)
Labs	HOS Negative, no abnormal results (if cholesterol available, use PNT cut offs on fully underwritten chart)	HOS Negative, no ratable results	HOS Negative, no ratable results above a Table D	HOS Positive for cotinine, no ratable results	HOS Positive for cotinine, no ratable results above a Table D
Family History	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply

* Ages 71+ require exam and specimen (no blood)

Non-med build chart (amounts up to \$300,000)

NON MED Height	NON MED Preferred Nontobacco to Age 70	NON MED Preferred Nontobacco Age 71+	NON MED Standard*	NON MED Rapid Standard*	NON MED Minimum
4'7"	121	130	155	184	82
4'8"	125	137	160	188	85
4'9"	131	142	166	192	88
4'10"	132	147	172	200	91
4'11"	137	153	178	206	94
5'0"	145	154	184	213	97
5'1"	149	159	191	220	101
5'2"	153	164	197	227	104
5'3"	158	169	203	235	107
5'4"	162	175	210	242	111
5'5"	166	180	216	250	114
5'6"	170	186	223	258	118
5'7"	176	192	230	265	121
5'8"	182	197	237	273	125
5'9"	188	203	244	282	129
5'10"	193	209	251	290	133
5'11"	199	215	258	298	136
6'0"	205	221	265	306	140
6'1"	211	227	273	315	144
6'2"	216	234	280	324	148
6'3"	222	240	288	333	152
6'4"	227	246	296	341	156
6'5"	233	253	304	350	160
6'6"	238	260	312	360	165
6'7"	243	266	320	369	169
6'8"	249	273	328	378	173
6'9"	254	280	336	388	177
6'10"	260	287	344	397	182
6'11"	265	294	352	406	186

* Tobacco and Non Tobacco

Nontobacco and tobacco classes for fully underwritten amounts over \$300,000

Criteria	Preferred Plus Non Tobacco	Preferred Non Tobacco	Select Non Tobacco	Standard Non Tobacco	Preferred Tobacco	Standard Tobacco
Tobacco or Nicotine	No use in last 5 years (includes gum, patch, cigar, pipe, e-cigarettes) *Exception: 2 cigars per month (negative specimen)	No use in last 2 years (includes gum, patch, cigar, pipe, e-cigarettes) *Exception: 2 cigar per month (negative specimen)	No use in the last 12 months, (includes gum, patch, cigar, pipe, e-cigarettes) *Exception: 2 cigar per month (negative specimen)	No use in last 12 months (includes gum, patch, cigar, pipe, e-cigarettes) *Exception: 2 cigars per month (negative specimen)	Tobacco or Nicotine used in last 12 months (includes gum, patch, cigar, pipe, e-cigarettes)	Tobacco or Nicotine used in last 12 months (includes gum, patch, cigar, pipe, e-cigarettes)
Height/Weight	Does not exceed Ht/Wt Chart for Preferred Plus NT	Does not exceed Ht/Wt Chart for Preferred NT	Does not exceed Ht/Wt chart for Select NT	Does not exceed Ht/Wt Chart for Std NT	Does not exceed Ht/Wt Chart for Preferred NT	Does not exceed Ht/Wt Chart for Std NT (same chart)
Family history (only applies to proposed insured ages to age 60)	No death or no more than one event of diagnoses of coronary artery disease, cerebral vascular disease, diabetes or cancer* prior to age 60?	No more than one event of death or diagnosis of coronary artery disease, cerebral vascular disease, diabetes or cancer* prior to age 60?	No more than two events of death or diagnosis of coronary artery disease, cerebral vascular disease, diabetes or cancer* prior to age 60?	No ratable family history	No more than one event of death or diagnosis of coronary artery disease, cerebral vascular disease, diabetes or cancer* prior to age 60?	No ratable family history
Blood Pressure	No significant HTN history and current readings 135/85 or less	Current blood pressure does not exceed: Ages to 55: 140/85 Ages 56+: 150/90	Current blood pressure does not exceed 150/90	Current blood pressure does not exceed 160/90	Current blood pressure does not exceed: 140/85	Current blood pressure does not exceed 160/90
Cholesterol	Cholesterol does not exceed: Total cholesterol: 250 Chol/HDL ratio: 5	Cholesterol does not exceed: Total cholesterol: 270 Chol/HDL ratio: 5.5	Cholesterol does not exceed: Total cholesterol: 285 Chol/HDL ratio: 6.5		*Cholesterol does not exceed: Total cholesterol: 270 Chol/HDL ratio: 5.5*	
Labs	No abnormal results on Blood/Urine. HOS negative for cotinine.	HOS Negative for cotinine, no ratable results	HOS Negative for cotinine, no ratable results	HOS Negative for cotinine, no ratable results	No abnormal results on Blood/Urine.	No ratable results
MVR/Driving hx	No DWI, DUI, OUI or Reckless Driving within the past ten years AND/OR No more than 2 moving violations within the past 3 years	No DWI, DUI, OUI or Reckless Driving in the past 5 years AND/OR no more than 2 moving violations in the past 2 years	No DWI, DUI, OUI or Reckless Driving in the past 3 years AND/OR no more than 3 moving violations in the past 2 years	No rating	No DWI, DUI, OUI or Reckless Driving in the past 5 years AND/OR no more than 2 moving violations in the past 2 years	No rating
Alcohol or Drugs	No treatment for alcohol or drug abuse/addiction.	No treatment for alcohol or drug abuse/addiction in the past 10 years.	No treatment for alcohol or drug abuse/addiction in the past 8 years.	No ratable alcohol or drug hx	No treatment for alcohol or drug abuse/addiction in the past 10 years.	No ratable alcohol or drug hx
Avocation	No participation in any hazardous sport activities in the past five years (excluding recreational scuba up to 50 feet)	No participation in hazardous avocations in the past 2 years, (excluding recreational scuba up to 50 feet)	No rating	No rating	No participation in hazardous avocations in the past 2 years.	No rating
Aviation	No participation in any aviation in the past 5 years.	Private pilot with more than 500 solo hours, fly less than 250 hours per year and only fly conventional aircraft (jet/prop)	Private pilot with more than 350 solo hours AND fly less than 250 hours/year AND only fly conventional aircraft (jet/prop)	No rating	Private pilot with more than 500 solo hours, fly less than 250 hours per year and only fly conventional aircraft (jet/prop)	No rating

*Excludes gender-specific cancers for applicants that are a different gender from the family member

Build chart – fully underwritten (amounts over \$300,000)

FULLY UW Height	FULLY UW Preferred Plus Nontobacco	FULLY UW Preferred*	FULLY UW Select Nontobacco	FULLY UW Standard*
4'7"	121	133	142	161
4'8"	125	138	147	167
4'9"	130	143	152	173
4'10"	134	148	157	179
4'11"	139	156	163	185
5'0"	145	158	168	191
5'1"	149	164	174	198
5'2"	154	169	190	205
5'3"	159	175	186	211
5'4"	164	180	192	218
5'5"	168	186	198	225
5'6"	173	192	204	232
5'7"	178	196	210	239
5'8"	184	203	217	246
5'9"	190	209	223	253
5'10"	195	216	230	261
5'11"	201	222	236	268
6'0"	207	228	243	276
6'1"	213	235	250	284
6'2"	218	241	257	292
6'3"	224	248	264	299
6'4"	230	254	271	308
6'5"	236	261	278	316
6'6"	242	268	285	324
6'7"	248	275	292	332
6'8"	254	281	300	341
6'9"	261	289	307	349
6'10"	267	296	315	358
6'11"	274	303	323	367

* Tobacco and Non Tobacco

This build chart also applies to FLXelerate, our accelerated underwriting program.

Term and index universal life riders

Accelerated Death Benefit rider

- Terminal Illness, Critical Illness and Chronic Illness available for ratings up to and including Table D or \$5/\$1000
- Terminal Illness available for ratings of Table E to H or over \$5/\$1000 to \$25/\$1000

Waiver of Premium rider

- Generally available up to and including Table D or \$5/\$1000

Accidental Death rider

- Generally available up to and including Table H or \$25/\$1000

Children's rider

- Child/Children must be standard risk
- If one or more children not a standard risk, the individual child/children will be excluded

Index universal life only riders

Guaranteed Insurability rider

- Must be a standard or better risk

Supplemental Coverage rider

- Underwritten the same as the base coverage

Early Cash Value rider

- Underwritten the same as the base coverage

Lifetime Income rider

- Available for rated cases

FLXelerate

FLXelerate, an accelerated underwriting program available on Ameritas FLX Term and Index Universal Life products, allows qualifying clients a potentially less invasive, less time-consuming underwriting experience. FLXelerate allows underwriters to use data from MVR, MIB and RX to quickly assess whether a client can receive a fully underwritten, regularly priced policy without the need for lab work and medical exams.

Eligibility criteria:

- eApp with eSignature only
- Ages 18-60
- \$300,001 to \$1,000,000 face amount
- Meet current financial underwriting guidelines, including no bankruptcy in last 5 years.
- US Citizen/permanent resident only (no temporary visas)
- No hazardous occupation, avocation, or private aviation
- No history of DUI/DWI within 5 years or drug or alcohol dependence history
- No prior rated or declined coverage
- No major medical conditions (see list on page 17-19) and participating in routine health care if over age 50.
- Risk classes eligible: Standard NT, Select NT, Preferred NT, Preferred Plus NT, Standard Tobacco, Preferred Tobacco.
- No premium financing

If the client is not eligible for FLXelerate the underwriter will order labs and medical exams based on current age and amount requirements. This will be communicated to you upon our initial application review.

Underwriting edge program

The Underwriting Edge Program allows your clients with one or two impairments outside a particular guideline to potentially improve one rate class. If your client receives a more favorable approval class through this special underwriting program, it will apply to that application only. Additional amounts of insurance may be considered on a case-by-case basis.

Underwriting Edge can also be used to improve low substandard ratings to standard. Your underwriters will proactively determine if your client can benefit from this program.

- Applies to new issues
- Ages 20-60
- Face amounts from \$300,001 up to max of \$5,000,000

Financial underwriting

The purpose of financial underwriting is to ensure that the amount of life insurance applied for is consistent with the economic loss due to the premature death of the insured. It is also used to determine that an insurable interest exists and that a reasonable level of persistency can be expected. This section is intended to provide a general overview for the more common types of financial underwriting and to illustrate the methods used to calculate and justify an appropriate amount of coverage. These sections are intended to be used as a guideline only and are subject to individual underwriter discretion.

Personal insurance

Income replacement

Age factor times multiple of earned income

Age	Multiple of Earned Income
18 to 40	25
41 to 50	20
51 to 60	15
61 to 65	10
66 to 70	5
>70	Individual Consideration

Third-party financial statements are required on ages under age 70 for amounts over \$5 million; 70 and older for \$2.5 million and over. These will include copies of tax returns or a signed IRS form 4506-T or documents from the applicant's accountant including a balance sheet, income statement and a list of assets and their values. The applicant may be required to complete a separate authorization.

Non-working spouse

Amounts up to an equal amount of coverage on the working spouse will be considered. If the working spouse is medically uninsurable, we will base the benefit on the amount of coverage the working spouse would be financially eligible for.

Estate preservation

Projected estate tax liability is difficult to determine given changing estate tax laws and estate planning practices. The agent must secure appropriate documentation illustrating the value of the estate and how the estate tax liability was calculated. Accompanying documents from attorneys, financial planners, CPA's etc. should be included. In general the expected mortality of the insured is multiplied by the expected growth of the estate. Depending on the assets in the estate a maximum 6% growth rate will be allowed. The expected value of the estate will be limited to twice the current market value.

Bequest to charity/charitable remainder trust

Pattern of gifting must be firmly established for a minimum three-year period. Agent must secure documentation from the insured indicating contribution records as well as anticipated future contributions. The level of involvement and participation in the charity should also be detailed as well as any other supporting information to assist in justifying the coverage. Individual underwriter discretion will apply and case should first be discussed with underwriter prior to submission.

Business or other types of insurance

We also consider coverage for business and other purposes including the following:

- Key Person
- Buy Sell
- Stock Redemption
- Deferred Compensation and Executive Benefits
- Business Loan
- Premium Financing: Ameritas will consider premium financing cases that meet our requirements. Please refer to the premium financing guidelines and procedures documents found on Producer Workbench.

Juvenile coverage

- Amounts applied for should be for a similar face or premium amount on all children.
- General guideline for juvenile coverage is 50% of the total in force on the parent who has the highest amount of coverage.
- Maximum coverage available is \$2 million
- APS will be required for all amounts over \$500,000
- For any amount of coverage, signature of one of the parents is required in order to verify the medical history and to acknowledge that insurance is being applied for on their child. Signature of parent is required in cases where a relative, such as a grandparent wishes to help the parent(s) start an insurance program for the child.

Stranger-owned/investor owned life insurance (STOLI/IOLI)

Our life insurance products are intended to provide benefits to the insured and his or her beneficiaries who have a bona fide need for insurance protection and are not intended to enrich investors who hope for a financial profit from the death of the insured. STOLI/IOLI transactions endanger the tax-favored status of life insurance and generally fail state insurable interest requirements. Therefore, the life companies of Ameritas Mutual Holding Company prohibit your participation in any form of stranger-owned or investor-owned or initiated life insurance that involves a policy issued by a life company of Ameritas Mutual Holding Company.



Single life corporate retention

Ages	Not Rated	Table A – D Flat Extras up to \$7.50	Table E- P Flat Extras Over \$7.51
0-65	\$5,000,000	\$4,000,000	\$1,000,000
66-75	\$4,000,000	\$2,500,000	\$1,000,000
76-80	\$2,500,000	\$1,000,000	\$500,000
81-85	\$1,000,000	\$250,000	\$0

*Option C policies will be 50% of this table

Single life automatic binding including retention**

Age	Preferred Plus/Preferred Select/Standard	Table A – D Flat Extras Up to \$7.50	Table E – P Flat Extras Over \$7.50
0 to 65	\$50,000,000	\$40,000,000	\$15,000,000
66 to 75	40,000,000	25,000,000	10,000,000
76 to 80	25,000,000	10,000,000	2,000,000
81 to 85	5,000,000	2,000,000	0

** Professional athletes and entertainers: are reviewed on a facultative basis.

Foreign Nationals have a maximum retention of \$2,000,000 and maximum automatic bind of \$4,000,000.

Jumbo limits

Ages	Through Table D	Table E – H	Table I – P
0 to 80	\$65,000,000	\$65,000,000	\$65,000,000
81 to 85	40,000,000	0	0

Foreign Nationals have a maximum Jumbo Limit of \$10,000,000.

Foreign risk

U.S. Residents

Individuals who reside in the U.S. who are non U.S. citizens may be considered for FLX products subject to the following requirements.

Non-US Citizens, full time US Residents will be considered subject to the following:

1. Permanent Residence status (Green card) and visa types listed to the right with intent to remain in the US
2. Minimum of 12 months residence in the US prior to application with intent to stay in the US
3. Visa must be valid and not expire for at least 60 days
4. Must demonstrate a need for US life insurance: US assets and US income to support the amount requested
5. Must demonstrate tie to US with 2 or more of the following:
 - US home ownership
 - immediate family (spouse, partner, children, parents) residing in US with applicant
 - children enrolled in US schools
 - year-round stable employment in US
 - active day-to-day involvement in US business owned or partially owned by client
6. Must have a US physician
7. All applications must be accompanied by copies of government-issued identification, including a current, valid visa, and/or EAC/EAD.
8. All sales and solicitation (application, exams, labs, delivery requirements) must be completed in the US
9. Travel to native/home country does not exceed more than 4 weeks at one time or more than 8 weeks annually for business and/or personal reasons, as long as the destinations do not fall within the U.S. State Department Travel Warnings List. But underwriter discretion may allow an additional rating. These countries may have political, military unrest or epidemic disease.
10. Travel to native/home country in excess of 4 weeks at one time or 8 weeks per year for business and/or personal reasons will be considered on an individual basis. Provide complete details including purpose, specific country(ies), specific cities, or specific area of the country and duration of the trip.

Visa Types			
EAC/EAD	E3	K3	T1
TPS	EB5	L1	TN
DV1	H1B	N8	U1
DV2	H3	N9	V1
E1	J1	O1	V2
E2	K1	R1	
Individual Consideration will be given to the following Visa types:			
H2	M2	P2	
M1	P1	P3	

Please contact your underwriter with complete details if foreign travel is contemplated prior to taking an application. There will be some risks we prefer not to consider.

Non-U.S. Citizen, Non-U.S. Resident

If the applicant was not born in and does not reside in the U.S., the underwriter will seek to understand why they want U.S. insurance. These applicants fall into the Foreign National guidelines below.

U.S. Citizen, Non-U.S. Resident

If the applicant was born in but does not reside in the U.S., the underwriter will review whether their time spent in a foreign country should be considered travel or residency. They will also consider what country, or region the applicant is visiting, as well as the purpose of the visit.

- Travel is considered eight to twelve weeks on an annual basis, while residency is a longer period.
- If residency is 3 years or less the application may be considered under travel guidelines rather than foreign residence guidelines.
- If residency is more than 3 years, the application is subject to the Foreign National program guidelines (Foreign National program guidelines are below).

Foreign Nationals

Non U.S. citizens who do not meet the residency requirements above and those residing in foreign countries may be eligible for coverage subject to the following requirements.

1. Must have a U.S. based insurance need and connection (existing U.S. assets, U.S. tax liability, etc.).
2. Applicant must have a minimum of \$100,000 in assets for at least three months.
3. Required minimum annual income of \$100,000 and/or minimum net worth of \$500,000 U.S. dollars
4. Applicants must spend at least 15 days in the U.S. per year. 2. All applications must be accompanied by copies of government-issued identification, including a passport and U.S. visa.
5. All application papers, exams, labs, must be completed in the U.S.
6. If medical records from their physicians are required, they must be supplied in English. We do not pay translation costs.
7. Maximum issue age is 65.
8. We have a reduced retention of up to \$2,000,000 and reduced automatic binding of up to \$4,000,000 on Foreign nationals.
9. Certain countries prohibit their citizens from purchasing insurance abroad. Examples include but are not limited to Japan, France, Greece.
10. Certain occupations including missionaries, politicians, military or government officials, foreign diplomats, judges, journalists, etc. are not eligible for coverage.
11. Premiums must be paid from a U.S. bank account.
12. Countries with travel warnings and or in unstable political environments will be excluded.

Claiming benefits for Foreign Nationals

1. In order for a client to claim accelerated benefits, the medical condition needs to be certified by a U.S. physician, practicing in the U.S.
 - a. Physician is defined as: A doctor of medicine or osteopathy (other than you, your spouse, domestic partner, a member of your family, a business or professional partner, or any person with whom you share a financial or business interest) licensed to practice medicine and surgery in the state in which he or she practices and who is practicing within the scope of such license in the United States.)
2. Chronic illnesses require annual certification by a U.S. physician practicing in the U.S.

Applicants who do not speak English

Agent must be fluent in the proposed insured's native language. All requirements must be completed in English. The agent must indicate on the application that the proposed insured does not speak English and specify the language that was used to take the application. Agent or Witness Certification for Non-English Speaking Applicants, UN2060, should be completed if translation was used during the application process. Additional forms and amendments may be required.



High profile occupations

Professional athletes and entertainers

1. Will consider for personal coverage.
2. Will not consider policies to be owned by the team.
3. Maximum amount is \$2 million. Any amounts in excess of this must be sent out for facultative offers.

Prior to taking an application, contact your underwriter with the applicant's name, date of birth, and amount so we can check for existing coverage.

Underwriting impairments

The chart below indicates the Underwriting Impairments and best case scenarios allowed. The ultimate rate class approved will be determined by the Underwriting evidence.

Impairment	No rating**	Probable rating of A-D*	Probable rating of E-H	Probable Decline	Requires full Underwriting (FLXelera unavailable)
Alcohol Treatment History					
Current Alcohol Use or within 2 years				X	X
Alcoholism; within 2 to 5 years			X		X
Alcoholism; more than 5 years, no relapse	X	X			X
Anxiety Disorders					
Mild or well-controlled	P				
Moderate symptoms		X			X
Severe symptoms and/or hospitalization, multiple medications, anti-psychotic treatment, suicide attempt, recent diagnosis				X	X
Arrhythmias					
Paroxysmal Atrial Fibrillation	X				X
Chronic Atrial Fibrillation		X			X
PVCs (skipped beats) – more favorable with fewer PVC's	P	X			
Asthma					
Very mild, no daily medication (over 6 years of age)	P				
Moderate – daily use of medication		X	X		
Other – frequent symptoms, past hospitalization				X	X
Cancer					
Most benign tumors (Except Brain or Breast Tumors)	P				
Basal cell carcinoma (Stage 0 or 1)	P				
Melanoma in situ	X				X
Most other malignancies, no recurrence minimum 2+ yrs, Consult UW			F		X
Metastatic disease (Consult UW if cancer free 10 years or more)				X	X
Cerebrovascular Disease, Mild		X			X
Cerebrovascular Disease, Other				X	X
Chronic Bronchitis (COPD), Mild		X			X
Chronic Bronchitis (COPD), Other				X	X
Coronary Artery Disease					
Heart valve disorder, mild		X			X
Heart valve disorder, other				X	X
Myocardial infarction (Heart Attack)			X	X	X
Stable CAD, good risk factors, over age 60 at diagnosis		X			X
Other (other risk factors present, under age 60 at diagnosis)			X	X	X

* Rapid Standard Rate available for amounts up to \$300,000 and up to age 60

** P = Preferred possible

Impairment	No rating**	Probable rating of A-D*	Probable rating of E-H	Probable Decline	Requires full Underwriting (FLXelera unavailable)
Crohn's Disease					
Symptom free, diagnosis > 2 years, over age 35)		X			X
Other			X	X	X
Dementia					
				X	X
Depression					
Mild, controlled, single medication or therapy	X				
Moderate symptoms		X			X
Severe, hospitalization				X	X
Diabetes Mellitus type I – good control					
Onset prior to age 50			X		X
Onset age 51+		X			X
Diabetes Mellitus type II – good control					
Onset prior to age 31			X	X	X
Onset 31 to 45			X		X
Onset 46 to 65		X			X
Onset over age 65	X				X
Diabetes – Other than above					
Impaired glucose, mild, controlled	X				X
Impaired glucose, other		X			X
Gestational, mild, controlled	X				X
Gestational, other		X			X
Drug Use (cocaine, heroin, etc.)					
Use within 3 years				X	X
No addiction, 3+ years since last use			X		X
Drug Addiction					
No use in 5 years, no history of relapse, all other favorable risk factors			X		X
Emphysema (COPD)					
Minimal symptoms, no other unfavorable risk factors	X				X
Mild to moderate symptoms		X	X		X
Severe or currently smoking				X	X
Epilepsy (Seizure disorder)					
Absence (Petit mal), infrequent seizures	X				X
Others – infrequent seizures, 3+ years since last episode		X			X
Others – seizure within past year				X	X
Gastric Stapling/Bypass/Banding					
	X				X
High Cholesterol, controlled					
	P				X
High Cholesterol, other					
	X	X			X

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** P = Preferred possible

Impairment	No rating**	Probable rating of A-D*	Probable rating of E-H	Probable Decline	Requires full Underwriting (FLXelaterate unavailable)
Hypertension (high blood pressure)					
Well controlled	P				
Moderately controlled		X			X
Poorly controlled				X	X
Recently Diagnosed, undisclosed, 2 or more medications				X	X
Kidney Disease					
Stable, mild		X			X
Other				X	X
Liver Disease, Hepatitis					
Stable, mild		X			X
Other				X	X
Lupus					
Stable, mild		X			X
Other				X	X
Marijuana	X				X
Multiple Sclerosis (MS)					
Single or multiple episodes, stable 1 year		X			X
Others				X	X
Pacemaker implanted – No defibrillator implanted					
Within 3 months					X
Thereafter	X	X			X
Parkinson's Disease					
Best cases, stable		X			X
Others				X	X
Rheumatoid Arthritis					
Rare or no treatment	X				X
Methotrexate, Prednisone, etc.		X			X
Disabled				X	X
Sleep Apnea					
Successfully treated	X				X
Moderate symptoms, untreated or inconsistent treatment		X			X
Others				X	X
Stroke, best cases		X			X
Stroke with Diabetes, CAD and/or smoking				X	X
Transient Ischemic Attack (TIA) – single episode, best case	X				X
Transient Ischemic Attack (TIA) – multiple, other risk factors				X	X

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** P = Preferred possible

Impairment	No rating**	Probable rating of A-D*	Probable rating of E-H	Probable Decline	Requires full Underwriting (FLXelera unavailable)
Ulcerative Colitis					
Best cases, mild/infrequent symptoms	X				X
Moderate disease		X			X
Other			X	X	X
Weight loss surgery in past 5 years					X

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** P = Preferred possible



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