

# Underwriting Guidelines Chart

for Non-TeleApp Cases All Products Except for Multi Choice SPL

Non-Medical limits include the total amount of coverage issued and placed in force within the last 5 years. Other limits include the total amount of coverage issued and placed in force within the last 2 years.

Underwriting Requirements (MVRs, prescription checks and inspection reports are ordered by the Home Office)												
Amount Age	\$0 \$25,000	\$25,001 \$50,000	\$50,001 \$99,999	\$100,000 \$150,000	\$150,001 \$250,000	\$250,001 \$500,000	\$500,001 \$1,000,000	\$1,000,001 \$2,000,000	\$2,000,001 \$3,000,000	\$3,000,001 \$5,000,000	\$5,000,001 \$10,000,000	\$10,000,001 & Up
0 - 15			Non-Med Rx							Call the Home Office Underwriter		
16 - 40		Non-Med MVR <sup>3</sup>			Paramed, Blood <sup>1</sup> , UA, MVR <sup>3</sup>			Paramed, Blood <sup>1</sup> , UA FINQ, MVR <sup>4</sup>	UA, Blood <sup>1</sup> Paramed, MVR <sup>3</sup> FINQ, EKG <sup>2</sup>		Paramed, Blood <sup>1</sup> , UA EKG <sup>2</sup> , MVR <sup>3</sup> , IR	
41 - 45								UA, Blood <sup>1</sup> Paramed, MVR <sup>3</sup> Rx, FINQ				
46 - 50		Non-Med MVR <sup>3</sup> Rx			Paramed Blood <sup>1</sup> UA MVR <sup>3</sup> Rx						Paramed Blood <sup>1</sup>	M. D. Exam Blood <sup>1</sup>
51 - 55									Paramed Blood <sup>1</sup> UA EKG <sup>2</sup> MVR <sup>3</sup>		UA EKG <sup>2</sup> MVR <sup>3</sup>	TM EKG MVR <sup>3</sup>
56 - 60						Paramed Blood <sup>1</sup> UA EKG <sup>2</sup> MVR <sup>3</sup> Rx			Rx FINQ		Rx IR	Rx IR
61 - 70			Paramed UA Rx MVR <sup>3</sup>									
71 - 75											Paramed, Rx UA, IR Blood <sup>1</sup>	M. D. Exam UA, IR, Rx Blood <sup>1</sup>
76 - Product Limit		Paramed, UA, Rx, Blood <sup>1</sup> Senior Evaluation, MVR <sup>3</sup> FINQ				Paramed, UA, Blood <sup>1</sup> , EKG <sup>2</sup> , MVR <sup>3</sup> , Rx Senior Evaluation, FINQ					Sr. Eval. EKG <sup>2</sup> , MVR <sup>3</sup>	Sr. Eval. EKG <sup>2</sup> , MVR <sup>3</sup>

FINQ - Financial Questionnaire  
 IR - Inspection Report, to be ordered by the Home Office  
 Rx - Prescription database check  
 Sr. Eval. - Senior Evaluation including cognitive and frailty test

<sup>1</sup> A Blood Profile will be required on proposed insureds age 16 and older if the new application face amount plus Aviva Life and Annuity in force policy amounts issued within the previous 2 years, total \$100,000 or more. A 12-hour fasting Blood Profile is recommended.

<sup>2</sup> 12 lead resting EKG — mounted, uninterpreted.

<sup>3</sup> Motor Vehicle Report (MVR) will be ordered by the Home Office.

For Agent Use Only; not for use with the general public.

## Preferred Underwriting Guidelines Chart - Permanent Products

Best Class - Premier Build Chart			
Height	Weight	Height	Weight
5'0"	145	5'9"	190
5'1"	150	5'10"	196
5'2"	155	5'11"	201
5'3"	160	6'0"	207
5'4"	165	6'1"	213
5'5"	170	6'2"	219
5'6"	175	6'3"	225
5'7"	180	6'4"	230
5'8"	185	6'5"	237

Preferred Build Chart			
Height	Weight	Height	Weight
5'0"	164	5'9"	219
5'1"	170	5'10"	225
5'2"	176	5'11"	231
5'3"	182	6'0"	237
5'4"	192	6'1"	243
5'5"	197	6'2"	249
5'6"	203	6'3"	255
5'7"	208	6'4"	261
5'8"	214	6'5"	268

Criteria	Premier Non-Tobacco	Preferred Non-Tobacco	Preferred Tobacco
<b>Issue Age Basis</b>	Age Nearest		
<b>Tobacco Usage</b>	None in past 36 months Celebratory Cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary	None in past 12 months Celebratory Cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary	Available
<b>Cholesterol/ HDL Ratio</b>	<b>Up to age 70</b> - 260, 4.5 ratio <b>Age 71+</b> - 280, 5.5 ratio	<b>Up to age 70</b> - Chol. 270 and ratio <= 6.0 Chol. 300 and ratio <= 5.0 <b>Age 71+</b> - 300 and ratio <= 6.5	<b>Up to age 70</b> - Chol. 270 and ratio <= 6.0 <b>Age 71+</b> - 300 and ratio <= 6.5
<b>Cholesterol Treatment</b>	With or without treatment		
<b>Blood Pressure</b>	<b>Up to age 70</b> - 145/85 <b>Age 71+</b> - 150/90	<b>Up to age 70</b> - 145/90 <b>Age 71+</b> - 155/90	
<b>Blood Pressure Treatment</b>	With or without treatment		
<b>Build</b>	See Build Charts		
<b>Family History (Parents &amp; Siblings) Coronary Artery Disease/Familial Cancer</b>	<b>Up to age 70</b> - No death of parent or sibling before age 60 <b>Age 71+</b> - family history disregarded		
<b>Personal History</b>	Must classify as a +0 - (standard) medical risk without credits Would consider cancers (other than skin cancer) over 30 years		
<b>Alcohol/ Substance Abuse</b>	No history of alcohol/drug abuse or treatment within the past 10 years		
<b>Aviation</b>	<b>Up to age 70</b> - Available if qualifies as a standard aviation risk or with an exclusion or flat extra <b>Age 71+</b> - Individual consideration		
<b>Avocation</b>	<b>Up to age 70</b> - Available if qualifies as a standard avocation risk or flat extra rating <b>Age 71+</b> - Individual consideration		
<b>Driving</b>	<b>Up to age 70</b> - No more than 2 moving violations in the past 3 years; no DUIs or reckless driving in the past 5 years <b>Age 71+</b> - No more than 1 moving violation in past 3 years No DUI/ Reckless driving in past 5 years		

To be considered for Preferred status the applicant must complete the usual age/amount requirements and qualify for a standard (not substandard) risk class.

**Exception:** Best aviation and avocation risks may be considered for Premier/Preferred even if rated with a flat extra.