

Express Life Products Reference Guide

Simplified Underwriting



| Term Life Express (TLE) GUL Express (GULE) | | Living Promise Level Benefit Plan | Living Promise Graded Benefit Plan |
|--|---|---|---------------------------------------|
| Issue Ages 18-50 | Issue Ages 51-65 | Issue Ages 45-85* | Issue Ages 45-80* |
| TLE – \$25,000-\$300,000 GULE – \$50,000-\$300,000 | TLE – \$25,000-\$250,000 GULE – \$50,000-\$250,000 | \$2,000-\$40,000* | \$2,000-\$20,000* |
| Simplified Underwriting Build Chart MIB Pharmaceutical Check MVR (Mandatory Ages 18-35) MVR (As Needed Ages 36-50) Random Phone Interview Mandatory Phone Interview for \$250,001+ | Simplified Underwriting Build Chart MIB Pharmaceutical Check MVR (As Needed) Random Phone Interview Mandatory Phone Interview for Ages 61-65 | Simplified Underwriting Build Chart MIB Pharmaceutical Check Random Phone Interview | |
| | | *May vary by state | |

Height & Weight Chart

| Height | TLE, GUL Express, Living Promise Minimum Weight | TLE, GUL Express, Maximum Weight | DI Rider Maximum Weight | Table Maximum Weight (Multiple Impairments) | Living Promise Level Benefit Maximum Weight | Living Promise Graded Benefit Maximum Weight |
|---------------|---|---|-------------------------------|---|--|---|
| 4 feet | | | | | | |
| 8" | 74 | 197 | 170 | 184 | 204 | 221 |
| 9" | 77 | 202 | 176 | 189 | 209 | 225 |
| 10" | 79 | 208 | 182 | 194 | 214 | 231 |
| 11" | 82 | 214 | 187 | 199 | 220 | 237 |
| 5 feet | 85 | 220 | 193 | 205 | 226 | 244 |
| 1" | 88 | 226 | 199 | 211 | 233 | 250 |
| 2" | 91 | 232 | 205 | 215 | 239 | 257 |
| 3" | 94 | 238 | 213 | 220 | 246 | 264 |
| 4" | 97 | 245 | 221 | 225 | 252 | 270 |
| 5" | 100 | 251 | 226 | 231 | 259 | 277 |
| 6" | 103 | 258 | 232 | 239 | 268 | 285 |
| 7" | 106 | 265 | 239 | 245 | 275 | 293 |
| 8" | 109 | 274 | 246 | 251 | 283 | 300 |
| 9" | 112 | 282 | 254 | 258 | 291 | 309 |
| 10" | 115 | 289 | 262 | 266 | 300 | 316 |
| 11" | 119 | 298 | 269 | 274 | 307 | 325 |
| 6 feet | 122 | 305 | 275 | 281 | 315 | 333 |
| 1" | 126 | 313 | 282 | 289 | 322 | 340 |
| 2" | 129 | 321 | 289 | 296 | 331 | 349 |
| 3" | 133 | 329 | 296 | 303 | 339 | 358 |
| 4" | 136 | 338 | 301 | 311 | 348 | 367 |
| 5" | 140 | 347 | 307 | 319 | 357 | 376 |
| 6" | 143 | 358 | 313 | 328 | 366 | 385 |
| 7" | 147 | 367 | 320 | 336 | 375 | 394 |
| 8" | 151 | 376 | 327 | 345 | 385 | 405 |
| 9" | 154 | 385 | 335 | 352 | 395 | 415 |
| 10" | 158 | 395 | 343 | 359 | 407 | 427 |

Ineligible Conditions for Term Life Express and GUL Express

Multiple Impairments resulting in a rating greater than Table 4 will be declined for our Express products. Below are some examples of multiple impairments that would result in a decline.

| Multiple Impairments | Offer |
|---|---------|
| Diabetes Examples | |
| Diabetes > age 50 with Table 2 or higher build | Decline |
| Diabetes > age 50 with tobacco risk | Decline |
| Diabetes > age 50 with Peripheral Vascular Disease (PVD) | Decline |
| Table 2 Build Chart Examples Refer to pages 24 & 25 for the Table 2 Build Chart | |
| Table 2 or higher build with rateable hypertension | Decline |
| Table 2 or higher build with Transient Ischemic Attack (TIA) | Decline |
| Table 2 or higher build with asthma and tobacco risk | Decline |
| Table 2 or higher build with Peripheral Vascular Disease (PVD) | Decline |

Note: This is not a complete list. Please refer to the Life Insurance Underwriting Guidelines for additional impairments.

The following single impairments are automatic declines.

| Automatic Declined Impairments | |
|--|---------|
| Amputation caused by disease | Decline |
| Alcohol/Drug abuse and Major Depression | Decline |
| Chronic or Alcohol related Pancreatitis | Decline |
| Chronic Severe Asthma | Decline |
| Hodgkin's Disease | Decline |
| Moderate/Severe rheumatoid arthritis treated with Humira, Enbrel or Methotrexate | Decline |
| Muscular Dystrophy | Decline |
| Sickle Cell Anemia | Decline |

Note: This is not a complete list. Please refer to the Life Insurance Underwriting Guidelines for additional impairments.

Important Numbers

Underwriting Support 1-800-775-7896
iGO eApp Support 1-800-641-6557
Sales Support 1-800-693-6083

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