

Underwriting Classes

Preferred Plus Non-Nicotine User
 Standard Plus Non-Nicotine User
 Preferred Nicotine User

Preferred Non-Nicotine User
 Standard Non-Nicotine User
 Standard Nicotine User

Requirements for IUL, EXECUL, PWL Plans & ANICO Signature Term

Amount Being Applied For	Issue Ages						
	17-35	36-40	41-50	51-60	61-65	66-70	71 & up
\$ 0 - 24,999	A	A	A	A	A	B	B
\$ 25,000 - 49,999	A	A	A	A	A	D	D
\$ 50,000 - 99,999	A	A	A	B	B	F	F
\$ 100,000 - 149,999	C	B	B	B	B	I	I
\$ 150,000 - 250,000	C	B	B	B	B	I	I
\$ 250,001 - 500,000	I	G	G	G	G	I	I
\$ 500,001 - 1,000,000	I	I	Q	K	M	M	P
\$ 1,000,001 - 1,500,000	J	J	L	L	N	N	P
\$ 1,500,001 - 3,000,000	J	J	L	L	N	N	P
\$ 3,000,001 - 5,000,000	J	J	L	N	N	N	P
\$ 5,000,001 - 7,500,000	J	J	N	N	O	O	P
\$ 7,500,001 - 10,000,000	N	N	N	N	O	O	P
\$10,000,001- and up	N	N	O	O	O	O	P

A	Full Application
B	Prescription Check
C	Prescription Check, MVR
D	Paramed, HOS, Prescription Check
E	Blood, HOS, Physical Measurement, MVR
F	Blood, HOS, Physical Measurement, Prescription Check
G	Paramed, Full Blood HOS
H	Blood, HOS, Physical measurement, Prescription Check, MVR
I	Paramed, Full Blood HOS, MVR
J	Paramed, Full Blood, HOS, Inspection, MVR
K	Paramed, Full Blood, HOS, Resting EKG, MVR, Prescription Check
L	Paramed, Full Blood, HOS, Resting EKG, Inspection, MVR, Prescription Check
M	M.D. Exam, Full Blood, HOS, Resting EKG, MVR, Prescription Check
N	M.D. Exam, Full Blood, HOS, Resting EKG, Inspection, MVR, Prescription Check
O	M.D. Exam, Full Blood, HOS, Exercise EKG, Inspection, MVR, Prescription Check
P	M.D. Exam w/ Sr. Age Supplement, Full Blood, HOS, Resting EKG & Inspection, MVR, Prescription Check
Q	Paramed, Full Blood, HOS, MVR, Prescription Check

Please Note: "Measurements" refers to record of blood pressure, pulse, height and weight recorded on the lab ticket when blood is drawn.

Up to \$1,000,001 the underwriter will generate a phone inspection on an "as needed" basis.