

ROUTINE REQUIREMENTS

Face Amount:

For the purpose of determining the correct underwriting requirements, please add:

1. The face amount currently being applied for, PLUS
2. The face amount (including rider amount) of all existing policies with the company applied to (Banner and / or William Penn)

Face Amount	20-40	41-50	51-60	61-70	>70
\$50,000 to \$250,000	APM/NM BU MVR	APM/NM BU MVR	APM/NM BU MVR	PM BU APS MVR	PM BU APS DAQ MVR
\$250,001 to \$500,000	APM/NM BU MVR	APM/NM BU MVR	APM/NM BU MVR	PM BU EKG APS MVR	PM BU EKG APS DAQ MVR
\$500,001 to \$1 million	APM/NM BU MVR	APM/NM BU MVR	PM BU MVR	PM BU EKG APS MVR	MDE BU EKG APS DAQ MVR
\$1,000,001 to \$2 million	APM/NM BU MVR	APM/NM BU EKG MVR	PM BU EKG MVR	PM BU EKG IR APS MVR	MDE BU EKG IR APS DAQ MVR
\$2,000,001 to \$3 million	APM/NM BU MVR DBI	APM/NM BU EKG MVR DBI	PM BU EKG MVR DBI	PM BU EKG IR APS MVR	MDE BU EKG IR APS DAQ MVR
\$3,000,001 to \$5 million	PM BU EKG MVR DBI	PM BU EKG MVR DBI	PM BU EKG MVR DBI	MDE BU EKG CXR* IR APS MVR	MDE BU EKG CXR* IR APS DAQ MVR
\$5,000,001 to \$10 million	PM BU EKG CXR* IR MVR	PM BU EKG CXR* IR MVR	PM BU EKG CXR* IR MVR	MDE BU EKG CXR* IR APS MVR	MDE BU EKG CXR* IR APS DAQ MVR
\$10,000,001 +	MDE BU EKG CXR* IR MVR	MDE BU TMEKG CXR* IR MVR	MDE BU TMEKG CXR* IR MVR	MDE BU TMEKG CXR* IR APS MVR	MDE BU TMEKG CXR* IR APS DAQ MVR

REQUIREMENT ABBREVIATIONS

APM/NM

Abbreviated Paramed

In addition to APM, please complete Nonmed (NM) Part II of the application.

APS

Attending Physicians Statement

At any age and amount, an APS is always required for the conditions listed on page 21, as well as at the discretion of the underwriter.

BU

Blood and Urine

CXR*

Chest X-Ray - Required for tobacco users only.

DAQ

Daily Activities Questionnaire

DBI

Data Base Inquiry

A data base inquiry will be completed for applications \$2,000,001 through \$5,000,000, up to and including age 60

EKG

Electrocardiogram

IR

Inspection Report

A third party inspection report is required for amounts:

- Personal cases over \$5 million
 - Business cases over \$3 million to include Business Beneficiary Report
 - Over \$1 million, ages 61 and up
- An interview with the proposed insured in person or by phone is usually part of the investigation. These reports are completed by First Financial Underwriting Services.

MDE

Exam by Physician

MVR

Motor Vehicle Report

PM

Paramedical Examination

TMEKG

Treadmill EKG

If a TMEKG is necessary to properly evaluate a proposed insured who is age 71 or older, we will close our file until the applicant has obtained a full cardiac evaluation.

The Legal & General America Companies reserve the right to request additional requirements whenever they are deemed necessary.