

ING Life Insurance Underwriting June 2011 Requirements for UL, VUL, and Term Products

Risk Amount	Age of Applicant*					
	16 - 40	41 - 50	51 - 60	61 - 70	71 - 80	81 - 85
0 - \$49,999	Medical questions on app completed by agent Physical measurements by Paramed Urine HIV	Medical questions on app completed by agent Physical measurements by Paramed Urine HIV	Medical questions on app completed by agent Physical measurements by Paramed Urine HIV	Paramed Blood/HOS	Paramed Blood/HOS Age 71+Q	Paramed Blood/HOS Age 71+Q
\$50,000 - 99,999	Medical questions on app completed by agent Physical measurements by Paramed Blood/HOS MVR	Medical questions on app completed by agent Physical measurements by Paramed Blood/HOS MVR	Medical questions on app completed by agent Physical measurements by Paramed Blood/HOS MVR	Paramed Blood/HOS MVR	Paramed Blood/HOS MVR Age 71+Q	Paramed Blood/HOS MVR Age 71+Q
\$100,000-500,000	Paramed Blood/HOS MVR	Paramed Blood/HOS MVR	Paramed Blood/HOS MVR	Paramed Blood/HOS MVR EKG	Paramed Blood/HOS MVR EKG Age 71+Q	Paramed Blood/HOS MVR EKG Age 71+Q
\$500,001-1,000,000	Paramed Blood/HOS MVR	Paramed Blood/HOS MVR	Paramed Blood/HOS MVR	Paramed Blood/HOS MVR EKG	Paramed Blood/HOS MVR EKG Age 71+Q	Paramed Blood/HOS MVR EKG Age 71+Q
\$1,000,001-3,000,000	Paramed Blood/HOS MVR	Paramed Blood/HOS MVR EKG	Paramed Blood/HOS MVR EKG	Paramed Blood/HOS MVR EKG	Paramed Blood/HOS MVR EKG Age 71+Q	Paramed Blood/HOS MVR EKG Age 71+Q
\$3,000,001-5,000,000	Paramed Blood/HOS MVR PersFinQ	Paramed Blood/HOS MVR PersFinQ EKG	Paramed Blood/HOS MVR PersFinQ EKG	Paramed Blood/HOS MVR PersFinQ EKG	Paramed Blood/HOS MVR PersFinQ EKG Age 71+Q	Paramed Blood/HOS MVR PersFinQ EKG Age 71+Q
\$5,000,001-10,000,000	Paramed Blood/HOS MVR PersFinQ EKG	Paramed Blood/HOS MVR PersFinQ EKG	Paramed Blood/HOS MVR PersFinQ EKG	Paramed Blood/HOS MVR PersFinQ EKG	Paramed Blood/HOS MVR PersFinQ EKG Age 71+Q	Paramed Blood/HOS MVR PersFinQ EKG Age 71+Q
\$10,000,001 and up	MD Exam Blood/HOS MVR PersFinQ IR EKG	MD Exam Blood/HOS MVR PersFinQ EKG	MD Exam Blood/HOS MVR PersFinQ IR TM	MD Exam Blood/HOS MVR PersFinQ IR TM	MD Exam Blood/HOS MVR PersFinQ EKG Age 71+Q	MD Exam Blood/HOS MVR PersFinQ IR EKG Age 71+Q

Home office underwriting may also obtain routine ID verifications.

Age and Amount APS Ordering Guidelines

Ages 16-60	No routine Age and Amount APS ordering; order APS's for cause only	Ages 61-70	For routine consultations and examinations (excluding employment, school or insurance physicals, routine normal OB/GYN related exams, and routine care for cold, flu, allergies, and minor accidental injuries) Risk Amount \$500,000 or less \$500,001-\$1,000,000 \$1,000,001+	Ages 71+	All amounts. APS from personal physician always required
			If physician was consulted Within past 1 year Within past 2 years Within past 3 years		

APS - Attending Physician's Statement
Blood/HOS - Blood chemistry profile & urinalysis
EKG - Electrocardiogram
IR - Inspection Report
PersFinQ - Underwriting Personal Financial Questionnaire (replaces Underwriting Financial Data form)

MD Exam - Exam by a physician
MVR - Motor Vehicle Report
Paramed - Paramedical exam
TM - Treadmill (stress) EKG
Age 71+Q - Questionnaire for Proposed Insureds age 71 and up - completed by examiner

Survivorship Guidelines

- Regular underwriting guidelines for full risk amount on each person
- Treadmill EKG required at ages 51-70 at \$20,000,001 risk amount and higher for non-tobacco users and at \$10,000,001 risk amount and higher for tobacco users

***Ages 0-15** 0-\$250,000
 \$250,001+
Ages 86+ All Amounts
 Medical questions on app completed by agent
 Individual consideration - contact Underwriting for requirements
 Individual consideration - contact Underwriting for requirements