

Underwriting Guidelines Chart

Non-Medical limits include the total amount of coverage issued and placed in-force within the last 2 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 Company)

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 \$25,000,000	\$25,000,001 and up
0 - 15			Non-Med, Rx							Call the Company Underwriter			
16 - 40		Non-Med, MVR ³				Paramed, Blood ¹ , UA, MVR ³					UA, Blood ¹ Paramed, MVR ³ FINQ	Paramed, Blood ¹ , UA MVR ³ , IR, FINQ	
41 - 45													
46 - 50		Non-Med MVR ³ Rx				Paramed Blood ¹ UA MVR ³ Rx		Paramed Blood ¹ UA, MVR ³ Rx EKG ²		Paramed Blood ¹ UA	Paramed Blood ¹ UA EKG ² MVR ³ IR		Paramed Blood ¹ UA TMEKG MVR ³
51 - 55									Paramed Blood ¹ UA EKG ² MVR ³ Rx FINQ		Paramed Blood ¹ UA EKG ² MVR ³ IR	Paramed Blood ¹ UA EKG ² MVR ³ IR	Paramed Blood ¹ UA TMEKG MVR ³ Rx IR FINQ
56 - 60			Paramed UA Rx MVR ³								Rx FINQ	UA EKG ² * MVR ³ IR	Rx IR FINQ
61 - 70						Paramed Blood ¹ UA EKG ² MVR ³ Rx						Rx FINQ	
71 +		Paramed, UA, Rx, Blood ¹ Senior Evaluation, MVR ³						Paramed, UA, Blood ¹ , EKG ² , MVR ³ , Rx, IR, Senior Evaluation, FINQ					

*For amounts \$10,000,001 - \$25,000,000 an EKG and NT proBNP (as a part of the blood profile) will be obtained in lieu of a TMEKG.

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

¹ A Blood Profile will be required on proposed insureds age 16 and older if the new application face amount plus Accordia 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.
² 12 lead resting EKG — mounted, uninterpreted.
³ Motor Vehicle Report (MVR) will be ordered by the Company.

NOTE: When applying for Survivor Universal Life policy please refer to Underwriting Field Guide for information to determine medical and financial requirements.
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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
Issue Age Basis	Age Nearest		
Tobacco Usage	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
Cholesterol/ HDL Ratio	Up to age 70 - 260, 5.0 ratio Age 71+ - 280, 5.5 ratio	Up to age 70 - Chol. 270 and ratio <= 6.0 Chol. 300 and ratio <= 5.0 Age 71+ - 300 and ratio <= 6.5	Up to age 70 - Chol. 270 and ratio <= 6.0 Age 71+ - 300 and ratio <= 6.5
Cholesterol Treatment	With or without treatment		
Blood Pressure	Up to age 70 - 140/85 Age 71+ - 145/90	Up to age 70 - 145/90 Age 71+ - 155/90	
Blood Pressure Treatment	With or without treatment		
Build	See Build Charts		
Family History (Parents & Siblings) Coronary Artery Disease/Familial Cancer	Up to age 65 - No death of parent or sibling before age 65 Age 65+ - family history disregarded	Up to age 65 - No death of parent or sibling before age 60 Age 65+ - family history disregarded	
Personal History	Must classify as a +0 - (standard) medical risk without credits Would consider cancers (other than skin cancer) over 30 years		
Alcohol/ Substance Abuse	No history of alcohol/drug abuse or treatment within the past 10 years	No history of alcohol/drug abuse or treatment within the past 7 years	
Aviation	Up to age 70 - Available if qualifies as a standard aviation risk or with an exclusion or flat extra Age 71+ - Individual consideration		
Avocation	Up to age 70 - Available if qualifies as a standard avocation risk or flat extra rating Age 71+ - Individual consideration		
Driving	No more than 1 moving violation in the past 3 years; no DUIs or reckless driving in the past 5 years	Up to age 70 - No more than 2 moving violations in the past 3 years; no DUIs or reckless driving in the past 5 years Age 71+ - 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.

Preferred Underwriting Guidelines Chart — Term Products

Premier Build Chart					
Height	Male	Female	Height	Male	Female
5'0"	144	135	6'0"	207	180
5'1"	148	138	6'1"	213	184
5'2"	153	140	6'2"	219	188
5'3"	158	143	6'3"	225	193
5'4"	163	145	6'4"	230	197
5'5"	168	148	6'5"	237	201
5'6"	174	150	6'6"	243	205
5'7"	179	155	6'7"	249	209
5'8"	185	160	6'8"	256	214
5'9"	190	165	6'9"	262	218
5'10"	196	170	6'10"	268	222
5'11"	201	175	6'11"	276	226

Preferred Build Chart (Unisex)			
Height	Preferred	Height	Preferred
5'0"	158	6'0"	228
5'1"	163	6'1"	234
5'2"	168	6'2"	241
5'3"	174	6'3"	247
5'4"	179	6'4"	253
5'5"	185	6'5"	260
5'6"	191	6'6"	267
5'7"	197	6'7"	274
5'8"	203	6'8"	281
5'9"	209	6'9"	288
5'10"	215	6'10"	295
5'11"	221	6'11"	303

Criteria	<i>Premier NT</i>	<i>Preferred NT</i>	<i>Standard Plus NT</i>	<i>Preferred T</i>
Issue Age Basis	Age Nearest			
Tobacco Usage	None in past 60 months	None in past 36 months	None in past 12 months	
Cholesterol	220	240	270 (300 if HDL is 5.0 or less)	250
Cholesterol Treatment	No treatment	Treatment allowed		
Cholesterol/ HDL Ratio	5.0	5.5	6.5	6.5
Blood Pressure	Age 18-60 135/85 Age 61 up 145/90 No treatment	Age 18-60 140/90 Age 61 up 150/90 Treatment allowed	Age 18-45 140/90 Age 46-60 145/90 Age 61 up 150/90 Treatment allowed	Age 18-55 140/90 Age 56 up 150/90 Treatment allowed
Build	Use existing Accordia Premier Build Chart	Use existing Accordia Preferred Build Chart		
Family History (Parents & Siblings) Coronary Artery Disease/Familial Cancer	No death of parent or sibling before age 65 from coronary artery disease or familial cancer		Up to one death of parent or sibling before age 60 from coronary artery disease or familial cancer	No death of parent or sibling before age 60 from coronary artery disease or familial cancer
Personal History	No coronary artery disease, diabetes, cancer, cerebrovascular disease. Must be classified as a standard mortality risk without application of coronary risk profile credit.		No history of coronary artery disease, diabetes, or cancer, except certain types of skin cancer	
Alcohol/ Substance Abuse	No history			
Aviation	Available if qualifies as a standard aviation risk or with an exclusion or flat extra rating			
Avocation	Available if qualifies as a standard avocation risk or flat extra rating			
Driving	No more than 2 moving violations in the past 3 years; no DUI's or reckless driving in the past 5 years.			