



UNDERWRITING REQUIREMENTS GUIDE

AMOUNT	ISSUE AGES								
	0-14	15-40	41-45	46-49	50-60	61-65	66-69	70-79	80+
\$99,999 & Under	A	B	B	B	B	B	B	C	C3
\$100,000 - 200,000	A	C2	C2	C2	C2	C2	C2	C2	C3
\$200,001 - 250,000	A	C2	C2	C2	C2	C2	C2	C3	C3
\$250,001 - 500,000	A	C2	C2	C2	C2	C3	C3	C3	C3
\$500,001 - 750,000	A	C2	C2	C2	C2	C3	C3	C3	C3
\$750,001 - 1,000,000	A	C2	C2	C2	C2	C3	C3	C3	C3
\$1,000,001 - 2,000,000	A	C2	C3	C3	C3	C3	C3	C3	C3
\$2,000,001 - 5,000,000	A	C3	C3	C3	C3	C3	C3	C3	C3
\$5,000,001 - 10,000,000	A	C3	C3	C3	C3	C3+	C3+	C3+	C3+
\$10,000,001 & Up	A	C3	C3	C3	C3	C3+	C3+	C3+	C3+

Please refer to the Agent Summary page of the illustration for EKG requirements for the Monthly Benefit Life Product.

+Chest X-Ray required for smokers only.

Key to Codes:

A = INDIVIDUAL CONSIDERATION

B = NON-MEDICAL PART II (Para-med exams may be ordered in lieu of a Non-med)

C = PARA-MED EXAM, BY APPROVED PARA-MED FACILITY

2 = FULL BLOOD WITH URINE SPECIMEN

3 = FULL BLOOD WITH URINE SPECIMEN & EKG

**Motor Vehicle Reports will be required for all proposed insureds age 18 and older.
 Inspection Reports will be required for amounts exceeding \$5,000,000.**

Chronic Illness Benefit Rider Requirements:

- State Specific Individual Life Insurance Application Supplement - Chronic Illness Accelerated Death Benefit (CIBR)
- Cognitive Screen (EMST) – Required for proposed insureds age 66 and above. Contact LifePlans at 1-855-837-4094 to order a “Point of Sale” interview.

The Company reserves the right to order additional requirements at its sole discretion.

Medical requirements are based on the total line of insurance placed in force and applied for with Security Mutual within the past 12 months. Requirements for Joint Coverage are based on the age of the younger proposed insured.