



## 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	C2
\$100,000 - 200,000	A	C2	C2	C2	C2	C2	C2	C2	C2
\$200,001 - 250,000	A	C2	C2	C2	C2	C2	C2	C2	C2
\$250,001 - 500,000	A	C2	C2	C2	C2	C2	C2	C2	C2
\$500,001 - 750,000	A	C2	C2	C2	C2	C2	C2	C2	C2
\$750,001 - 1,000,000	A	C2	C2	C2	C2	C2	C2	C2	C2
\$1,000,001 - 2,000,000	A	C2	C2	C2	C2	C2	C2	C2	C2
\$2,000,001 - 5,000,000	A	C2	C2	C2	C2	C2	C2	C2	C2
\$5,000,001 - 10,000,000	A	C2	C2	C2	C2	C2	C2	C2	C2
\$10,000,001 & Up	A	C2	C2	C2	C2	C2	C2	C2	C2

### Key to Codes:

- A = INDIVIDUAL CONSIDERATION
- B = COMPLETE APPLICATION FOR LIFE INSURANCE – PART 2 – HEALTH AND MEDICAL INFORMATION (Para-med exams may be ordered in lieu of the completion of the *Application for Life Insurance - Part 2 - Health and Medical Information*)
- C = PARA-MED EXAM, BY APPROVED PARA-MED FACILITY
- 2 = FULL BLOOD WITH URINE SPECIMEN

### 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.

**Motor Vehicle Reports will be required for all proposed insureds age 18 and older.  
 Inspection Reports will be required for amounts exceeding \$10,000,000.**

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.