

Underwriting Guides

Overview

This article provides each product's underwriting chart, medical requirements, and other underwriting information, without having to review the entire year's guide. The [Complete Underwriting Guides by Year](#) section provides full PDF versions of these field documents.

About This Topic

Important Guidelines When Reviewing UW Guides

- When looking up a manual look to the last manual prior to issue. For example, for a policy issued in 09/2015 use the manual prior to that state, which is 04/2014. You will notice some years have more than one (1) manual so make sure you check the dates carefully.
- **For ages 70 and older the manuals say to get full requirements. However, at these ages we would prefer to get medical records before we pursue full medical requirements. We do this because the information in the records may be enough to make a decision on the request.**
- The 2006 manual does not have A/A charts; it is more informative.
- If the policy is approved prior to 2007, default to an exam and labs. If you're not sure, reach out to Business Acquisition for further clarification on your case.

Exam Requirements

Due to changes in product offerings and regulations, NLG no longer accepts mini-exams as part of the quote process (Option C in most product charts). Some Underwriting Guides from prior years may state a mini-exam is acceptable; however, all quotes require a full exam, regardless of product year.

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Complete Underwriting Guides by Year



62797 UW Guide 2024 August.pdf



Underwriting Guid... Updated 2023.pdf



2021 Life Insurance Underwriting Guide.pdf



UPDATED.2020.Un...uide.Master.pdf

2020 FIELD UNDERWRITING GUIDE (02.2020).pdf

Important Notes Regarding This Year's UW Guide

In the year 2020, NLG released two (2) different versions of the Field Underwriting Guide.

The most recent is dated 10/2020 (thumbnail version), and the guide released prior to the pandemic is dated 02/2020 (link version).



2019 FIELD UNDERWRITING GUIDE (0919).pdf

Important Notes Regarding This Year's UW Guide



2018 FIELD UNDERWRITING GUIDE (0718).pdf

Important Notes Regarding This Year's UW Guide



2017 FIELD UNDERWRITING GUIDE (0217).pdf

Important Notes Regarding This Year's UW Guide



2016 FIELD UNDERWRITING GUIDE(0416).pdf

Important Notes Regarding This Year's UW Guide



2015 FIELD UNDERWRITING GUIDE(1015).pdf

Important Notes Regarding This Year's UW Guide



2014 FIELD UNDERWRITING GUIDE(0414).pdf

Important Notes Regarding This Year's UW Guide



2012 FIELD UNDERWRITING GUIDE (0312).pdf

Important Notes Regarding This Year's UW Guide



2009 FIELD UNDERWRITING GUIDE(0709).pdf

Important Notes Regarding This Year's UW Guide



2008 FIELD UNDERWRITING GUIDE(0508).pdf

Important Notes Regarding This Year's UW Guide



2007 FIELD UNDERWRITING GUIDE(0807).pdf

Important Notes Regarding This Year's UW Guide



2006 FIELD UNDERWRITING GUIDE(0606).pdf

Important Notes Regarding This Year's UW Guide

Underwriting Charts by Product

If a given product does not contain a particular year's chart, this likely means we were unable to locate the full guide.

Products A-N*

2019

LSW Advantage 79, LifeCycle, NL LifeBuilder, Income Builder

Underwriting Amount	Issue Ages								
	0-19	20-30	31-40	41-50	51-60	61-65	66-69	70-85	85-90
Through \$50,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$50,001 - \$100,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$100,001 - \$150,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$150,001 - \$200,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$200,001 - \$250,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$250,001 - \$300,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$300,001 - \$500,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$500,001 - \$1,000,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$1,000,001 - \$2,000,000	A/APS call for quote	D	D	D	D	D/APS	D/APS	ME/APS	ME/APS
\$2,000,001 - \$5,000,000	A/APS call for quote	D/APS	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS	ME/APS
\$5,000,001 - \$9,999,999	A/APS call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$10,000,000 and up	A/APS call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS

Category / Medical Requirements

A – Application

D – Application, Exam, Blood Profile, Urine

E – Application, Exam, Blood Profile, Urine and EKG

M – Application, Exam, Blood Profile, Urine, Mature Assessment

ME – Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

APS – Attending Physician Statement

- Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials

Rate Classes	Advantage 79 ¹	Income Builder ¹	LSW LifeCycle ^{1,6}
Elite Preferred NT	ages 20-75	ages 20-75	ages 20-75
Preferred NT	ages 20-85	ages 20-85	ages 20-85
Standard NT ²	ages 20-85	ages 0-85	ages 0-90
Preferred Tobacco	ages 20-85	ages 20-85	ages 20-85
Standard Tobacco	ages 20-85	ages 20-85	ages 20-90

2018

LSW Advantage 79, IncomeBuilder and LifeCycle (Updated 6/18)

Underwriting Amount	Issue Ages								
	0-19	20-30	31-40	41-50	51-60	61-65	66-69	70-85	86-90
Through \$50,000	A	D	D	D	D	D	D	M/APS	M/APS
\$50,001 - \$100,000	A	D	D	D	D	D	D	M/APS	M/APS
\$100,001 - \$150,000	A	D	D	D	D	D	D	M/APS	M/APS
\$150,001 - \$200,000	A	D	D	D	D	D	E	ME/APS	ME/APS
\$200,001 - \$250,000	A	D	D	D	D	D	E	ME/APS	ME/APS
\$250,001 - \$300,000	A	D	D	D	D	D	E	ME/APS	ME/APS
\$300,001 - \$500,000	A	D	D	D	D	D	E	ME/APS	ME/APS
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME/APS	ME/APS
\$1,000,001 - \$2,000,000	A	D	E	E	E	E/APS	E/APS	ME/APS	ME/APS
\$2,000,001 - \$5,000,000	A	D/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$5,000,001 - \$9,999,999	A	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$10,000,000 and up	A	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS

Category / Medical Requirements:

A-Application

D-Application, Exam, Blood Profile, Urine

E-Application, Exam, Blood Profile, Urine and EKG

M-Application, Exam, Blood Profile, Urine, Mature Assessment

ME-Application, Exam, Blood Profile, Urine, EKG,
Mature Assessment

Face amounts over \$2,000,000 require an APS, confidential
financial questionnaire form 1392 and E-inspection

Face amounts over \$5,000,000 require a confidential financial
questionnaire form 1392, E-inspection and over age 70 third
party verified financials

Face amounts \$10,000,000 and up require a confidential financial
questionnaire form 1392, E-inspection and third party verified
financials

Rate Classes:	Issue Ages			
	Horizon [®]	Advantage 79 [®]	Income Builder [®]	LSW LifeCycle [®]
Elite Preferred NT	20-75	20-75	20-75	20-75
Preferred NT	20-85	20-85	20-85	20-85
Standard NT [®]	0-85	20-85	0-85	0-90
Preferred Tobacco	20-85	20-85	20-85	20-85
Standard Tobacco	20-85	20-85	20-85	20-90

2017

LSW Horizon, Advantage 79, IncomeBuilder, LSW FlexLife and LifeCycle

Underwriting Amount	Issue Ages								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85	86-90
Through \$50,000	A	D	D	D	D	D	D	M	M
\$50,001 – \$100,000	A	D	D	D	D	D	D	M	M
\$100,001 – \$150,000	A	D	D	D	D	D	D	M	M
\$150,001 – \$200,000	A	D	D	D	D	D	E	ME	ME
\$200,001 – \$250,000	A	D	D	D	D	D	E	ME	ME
\$250,001 – \$300,000	A	D	D	D	D	D	E	ME	ME
\$300,001 – \$500,000	A	D	D	D	D	D	E	ME	ME
\$500,001 – \$1,000,000	A	D	D	D	E	E	E	ME	ME
\$1,000,001 – \$3,000,000	A	D	E	E	E	E	E	ME	ME
\$3,000,001 – \$5,000,000	A	D	E	E	E	E	E	ME	ME
\$5,000,001 – \$10,000,000	A	E	E	E	E	E	E	ME	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME	ME

Category / Medical Requirements

A—Application

D—Application, Exam, Blood Profile, Urine

E—Application, Exam, Blood Profile, Urine, EKG

M—Application, Exam, Blood Profile, Urine, Mature Assessment

ME—Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes	Issue Ages					LSW LifeCycle ^{1c}
	Horizon ¹	Advantage 79 ¹	Income Builder ¹	LSW FlexLife ¹	LSW LifeCycle ^{1c}	
Elite Preferred NT	20-75	20-75	20-75	20-75	20-75	20-75
Preferred NT	20-85	20-85	20-85	20-85	20-85	20-85
Standard NT ²	0-85	20-85	0-85	0-85	0-90	0-90
Preferred Tobacco	20-85	20-85	20-85	20-85	20-85	20-85
Standard Tobacco	20-85	20-85	20-85	20-85	20-90	20-90

2016

**LSW Horizon UL, LSW Advantage 79 IUL, LSW IncomeBuilder UL, LSW FlexLife IUL,
and LSW LifeCycle Solutions SIUL³**

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	C	C	C	C	C	D	M
\$50,001 - \$100,000	A	C	C	C	C	C	D	M
\$100,001 - \$150,000	A	C	C	C	C	C	D	M
\$150,001 - \$200,000	A	C	C	C	C	C	E	ME
\$200,001 - \$250,000	A	C	C	C	C	C	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application
- C Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
- D Application, Exam, Blood Profile, Urine
- E Application, Exam, Blood Profile, Urine and EKG
- M Application, Exam, Blood Profile, Urine, Mature Assessment
- ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age

	LSW Horizon ¹	LSW Advantage 79 ¹	LSW Income Builder ¹	LSW Flex Life ¹	LSW LifeCycle ^{1,3}
Elite Preferred NT	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75
Preferred NT	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard NT ²	Ages 0-85	Ages 20-85	Ages 0-85	Ages 0-85	Ages 0-90
Preferred Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-90

2015

**LSW Horizon UL, LSW Advantage 79 IUL, LSW IncomeBuilder UL, LSW FlexLife IUL,
and LSW LifeCycle Solutions SIUL³**

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	C	C	C	C	C	D	M
\$50,001 - \$100,000	A	C	C	C	C	C	D	M
\$100,001 - \$150,000	A	C	C	C	C	C	D	M
\$150,001 - \$200,000	A	C	C	C	C	C	E	ME
\$200,001 - \$250,000	A	C	C	C	C	C	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

A	Application
C	Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
D	Application, Exam, Blood Profile, Urine
E	Application, Exam, Blood Profile, Urine and EKG
M	Application, Exam, Blood Profile, Urine, Mature Assessment
ME	Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age

	LSW Horizon ¹	LSW Advantage 79 ¹	LSW Income Builder ¹	LSW Flex Life ¹	LSW LifeCycle ^{1,3}
Elite Preferred NT	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75
Preferred NT	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard NT ²	Ages 0-85	Ages 20-85	Ages 0-85	Ages 0-85	Ages 0-90
Preferred Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-90

2014

**LSW Horizon UL, LSW Advantage 79 IUL, LSW IncomeBuilder UL, LSW FlexLife IUL,
and LSW LifeCycle Solutions SIUL⁶**

Underwriting Amount	Issue Age								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-80	81-90
Through \$50,000	A	C	C	C	D	D	D	M	M
\$50,001 - \$100,000	A	C	C	D	D	D	D	M	M
\$100,001 - \$150,000	A	C	C	D	D	D	D	M	M
\$150,001 - \$200,000	A	C	D	D	D	D	E	ME	ME
\$200,001 - \$250,000	A	C	D	D	D	D	E	ME	ME
\$250,001 - \$300,000	A	C	D	D	D	D	E	ME	ME
\$300,001 - \$500,000	A	D	D	D	E	E	E	ME	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME	ME

Category Medical Requirements

- A Application
- C Application, Blood Profile and Urine
- D Application, Exam, Blood Profile, Urine
- E Application, Exam, Blood Profile, Urine and EKG
- M Application, Exam, Blood Profile, Urine, Mature Assessment
- ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age

	LSW Horizon ¹	LSW Advantage 79 ¹	LSW Income Builder ¹	LSW Flex Life ¹	LSW LifeCycle ^{1,4}
Elite Preferred NT	ages 20-75	ages 20-75	ages 20-75	ages 20-75	ages 20-75
Preferred NT	ages 20-85	ages 20-85	ages 20-85	ages 20-85	ages 20-85
Standard NT ⁷	ages 0-85	ages 20-85	ages 0-85	ages 0-85	ages 0-90
Preferred Tobacco	ages 20-85	ages 20-85	ages 20-85	ages 20-85	ages 20-85
Standard Tobacco	ages 20-85	ages 20-85	ages 20-85	ages 20-85	ages 20-90

2012

Horizon, Advantage 79, IncomeBuilder, LSW FlexLife, and LSW LifeCycle⁶

Underwriting Amount	Issue Age								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	C	C	C	D	D	D	D	D
\$50,001 - \$100,000	A	C	C	D	D	D	D	D	D
\$100,001 - \$150,000	A	C	C	D	D	D	D	D	D
\$150,001 - \$200,000	A	C	D	D	D	D	E	E	E
\$200,001 - \$250,000	A	C	D	D	D	D	E	E	E
\$250,001 - \$300,000	A	C	D	D	D	D	E	E	E
\$300,001 - \$500,000	A	D	D	D	E	E	E	E	E
\$500,001 - \$1,000,000	A	D	D	E	E	E	E	E	E
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	E	E
\$3,000,001 - \$5,000,000	A	D	E	E	F	F	F	F	F
\$5,000,001 - \$10,000,000	A	F	F	F	F	F	F	F	F
\$10,000,001 and up	A	F	F	F	F	F	F	F	F

Category Medical Requirements

- A Application
- C Application, Blood Profile and Urine
- D Application, Paramedical, Blood Profile, Urine
- E Application, Paramedical, Blood Profile, Urine and EKG
- F Application, MD Exam, Blood Profile, Urine and EKG
(Ages 51-69 need stress test in lieu of EKG for \$10,000,001+)

Note: Oral Fluid testing is not available with the products listed on this page.

Rate Classes

	Horizon ¹	Advantage 79 ¹	IncomeBuilder ¹	LSW FFlexLife ¹	LSW LifeCycle ^{1,6}
Elite Preferred NT	ages 20 - 75	ages 20 - 75	ages 20 - 75	ages 20 - 75	ages 20 - 75
Preferred NT	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85
Standard/Verified Standard NT ²	ages 0 - 85	ages 20 - 85	ages 0 - 85	ages 0 - 85	ages 0 - 90
Preferred Tobacco	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85
Standard Tobacco ²	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 90

2009

Horizon, Advantage 79 & SecurePlus Paragon

UNDERWRITING AMOUNT	ISSUE AGE								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	C	C	C	D	D	D	D	H
\$50,001 - \$100,000	A	C	C	D	D	D	D	D	H
\$100,001 - \$150,000	A	C	C	D	D	D	D	D	H
\$150,001 - \$200,000	A	C	D	D	E	E	E	E	H
\$200,001 - \$250,000	A	C	D	D	E	E	E	E	H
\$250,001 - \$300,000	B	C	D	D	E	E	E	E	H
\$300,001 - \$500,000	B	D	D	E	E	E	E	E	H
\$500,001 - \$1,000,000	B	D	E	E	E	E	E	E	H
\$1,000,001 - \$3,000,000	B	D	E	E	E	E	E	E	H
\$3,000,001 - \$5,000,000	B	D	E	E	F	F	F	F	H
\$5,000,001 - \$10,000,000	UND	F	F	F	F	F	G	G	H
\$10,000,001 and up	UND	F	F	F	G	G	G	G	H

CATEGORY MEDICAL REQUIREMENTS

- A Application
- B Application and APS
- C Application, Blood Profile and Urine
- D Application, Paramedical, Blood Profile, Urine
- E Application, Paramedical, Blood Profile, Urine and EKG
- F Application, MD Exam, Blood Profile, Urine and EKG
- G Application, MD Exam, Blood Profile, Urine, Stress Test & Chest X-Ray
- H Submit trial application and APS for preliminary underwriting review
- UND Contact Underwriter

Note: Oral Fluid testing is not available with Horizon, Advantage 79 or Paragon products.

RATE CLASSES - HORIZON/ADVANTAGE 79 OR PARAGON¹

- Elite Preferred NT (ages 20 - 75)
- Preferred NT (ages 20 - 85)
- Standard NT (ages 0 - 85)
- Preferred Tobacco (ages 20 - 85)
- Standard Tobacco (ages 20 - 85)
- Standard Non-Tobacco + 200% for Tobacco User Issue Ages 0-19. (N/A in PA)

Not yet available

2020

BasicSecure and BasicSecure NL FUL

Underwriting Amount	Issue Ages							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70+
Through \$250,000	A	A	A	A	A	A	D	ME/APS
\$250,001 - \$1,000,000	A	A	A	A	D	D	D	ME/APS
\$1,000,001 - \$2,000,000	Call for quote	A	A	A	D	D/APS	D/APS	ME/APS
\$2,000,001-\$5,000,000	Call for quote	D/APS	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS
\$5,000,001 and up	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS

Category / Medical Requirements

A – Application

D – Application, Exam, Blood Profile, Urine

E – Application, Exam, Blood Profile, Urine, EKG

M – Application, Exam, Blood Profile, Urine, Mature Assessment

ME – Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

APS – Attending Physician Statement

Rate Classes	Face Amount	Ages
Elite	All Face Amounts	18-75
Preferred NT	All Face Amounts	18-85
Select NT	All Face Amounts	18-85
Standard NT	All Face Amounts	0-85
Express Standard NT 1	Total Face ≤ \$2M	0-85
Express Standard NT 2	Total Face ≤ \$2M	18-85
Preferred Tobacco	All Face Amounts	18-85
Standard Tobacco	All Face Amounts	18-85
Express Standard Tobacco	Total Face ≤ \$2M	18-85

- Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials

For Face Amounts of \$2,000,000 or less

- Permanent flat extras are available with all rate classifications. Temporary flat extras are available with Standard and Express classes. Table ratings are not available.
- A nonsmoking insured with a substandard table rating up to and including 200% will be placed in the Express standard Non-tobacco 1 rate classification.
- A nonsmoking insured with a substandard table rating between 225% and 300% (inclusive) will be placed in the Express Standard Non-tobacco 2 rate classification.
- A smoking insured with a substandard table rating up to and including 200% will be placed in the Express Standard Tobacco rate classification.

For Face Amounts Greater than \$2,000,000

- Substandard: Table ratings and flat extras available with Standard rate classes. Temporary flat extras available with Standard NT/Standard Tobacco

FlexLife and FlexLife NL IUL

Underwriting Amount	Issue Ages							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70+
Through \$250,000	A	A	A	A	A	A	D	ME/APS
\$250,001 - \$1,000,000	A	A	A	A	A	D	D	ME/APS
\$1,000,001 - \$2,000,000	Call for quote	A	A	A	D	D/APS	D/APS	ME/APS
\$2,000,001-\$5,000,000	Call for quote	D/APS	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS
\$5,000,001 and up	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS

Category / Medical Requirements

A – Application

D – Application, Exam, Blood Profile, Urine

E – Application, Exam, Blood Profile, Urine, EKG

M – Application, Exam, Blood Profile, Urine, Mature Assessment

ME – Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

APS – Attending Physician Statement

Rate Classes	Face Amount	Ages
Elite	All Face Amounts	18-75
Preferred NT	All Face Amounts	18-85
Select NT	All Face Amounts	18-85
Standard NT	All Face Amounts	0-85
Express Standard NT 1	Total Face ≤ \$2M	0-85
Express Standard NT 2	Total Face ≤ \$2M	18-85
Preferred Tobacco	All Face Amounts	18-85
Standard Tobacco	All Face Amounts	18-85
Express Standard Tobacco	Total Face ≤ \$2M	18-85

- Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials

For Face Amounts of \$2,000,000 or less

- Permanent flat extras are available with all rate classifications. Temporary flat extras are available with Standard and Express classes. Table ratings are not available.
- A nonsmoking insured with a substandard table rating up to and including 200% will be placed in the Express standard Non-tobacco 1 rate classification.
- A nonsmoking insured with a substandard table rating between 225% and 300% (inclusive) will be placed in the Express Standard Non-tobacco 2 rate classification.
- A smoking insured with a substandard table rating up to and including 200% will be placed in the Express Standard Tobacco rate classification.

For Face Amounts Greater than \$2,000,000

- Substandard: Table ratings and flat extras available with Standard rate classes. Temporary flat extras available with Standard NT/Standard Tobacco

*This is the most recent 2020 version.

2019

FlexLife and FlexLife NL

Underwriting Amount	Issue Ages								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85	86-90
Through \$50,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$50,001 - \$100,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$100,001 - \$150,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$150,001 - \$200,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$200,001 - \$250,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$250,001 - \$300,000	A	A	A	A	A	D	D	ME/APS	ME/APS
\$300,001 - \$500,000	A	A	A	A	A	D	D	ME/APS	ME/APS
\$500,001 - \$1,000,000	A	A	A	A	A	D	D	ME/APS	ME/APS
\$1,000,001 - \$2,000,000	A/APS/Call for quote	A	A	A	D	D/APS	D/APS	ME/APS	ME/APS
\$2,000,001-\$5,000,000	Call for quote	D/APS	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS	ME/APS
\$5,000,001 -\$9,999,999	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$10,000,000 and up	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS

Category / Medical Requirements

A – Application

D – Application, Exam, Blood Profile, Urine

E – Application, Exam, Blood Profile, Urine, EKG

M – Application, Exam, Blood Profile, Urine, Mature Assessment

ME – Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

APS – Attending Physician Statement

- Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials

For Face Amounts of \$2,000,000 or less

- Permanent flat extras are available with all rate classifications. Temporary flat extras are available with Standard and Express classes. Table ratings are not available.
- A nonsmoking insured with a substandard table rating up to and including 200% will be placed in the Express standard Non-tobacco 1 rate classification.
- A nonsmoking insured with a substandard table rating between 225% and 300% (inclusive) will be placed in the Express Standard Non-tobacco 2 rate classification.
- A smoking insured with a substandard table rating up to and including 200% will be placed in the Express Standard Tobacco rate classification.

For Face Amounts Greater than \$2,000,000

- Substandard: Table ratings and flat extras available with Standard rate classes. Temporary flat extras available with Standard NT/Standard Tobacco

LSW Horizon, Advantage 79, IncomeBuilder, LSW FlexLife and LifeCycle

Underwriting Amount	Issue Ages								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85	86-90
Through \$50,000	A	D	D	D	D	D	D	M	M
\$50,001 – \$100,000	A	D	D	D	D	D	D	M	M
\$100,001 – \$150,000	A	D	D	D	D	D	D	M	M
\$150,001 – \$200,000	A	D	D	D	D	D	E	ME	ME
\$200,001 – \$250,000	A	D	D	D	D	D	E	ME	ME
\$250,001 – \$300,000	A	D	D	D	D	D	E	ME	ME
\$300,001 – \$500,000	A	D	D	D	D	D	E	ME	ME
\$500,001 – \$1,000,000	A	D	D	D	E	E	E	ME	ME
\$1,000,001 – \$3,000,000	A	D	E	E	E	E	E	ME	ME
\$3,000,001 – \$5,000,000	A	D	E	E	E	E	E	ME	ME
\$5,000,001 – \$10,000,000	A	E	E	E	E	E	E	ME	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME	ME

Category / Medical Requirements

A—Application

D—Application, Exam, Blood Profile, Urine

E—Application, Exam, Blood Profile, Urine, EKG

M—Application, Exam, Blood Profile, Urine, Mature Assessment

ME—Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes	Issue Ages					LSW LifeCycle ^{1c}
	Horizon ¹	Advantage 79 ¹	Income Builder ¹	LSW FlexLife ¹	LSW LifeCycle ^{1c}	
Elite Preferred NT	20-75	20-75	20-75	20-75	20-75	20-75
Preferred NT	20-85	20-85	20-85	20-85	20-85	20-85
Standard NT ²	0-85	20-85	0-85	0-85	0-90	0-90
Preferred Tobacco	20-85	20-85	20-85	20-85	20-85	20-85
Standard Tobacco	20-85	20-85	20-85	20-85	20-90	20-90

2016

**LSW Horizon UL, LSW Advantage 79 IUL, LSW IncomeBuilder UL, LSW FlexLife IUL,
and LSW LifeCycle Solutions SIUL³**

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	C	C	C	C	C	D	M
\$50,001 - \$100,000	A	C	C	C	C	C	D	M
\$100,001 - \$150,000	A	C	C	C	C	C	D	M
\$150,001 - \$200,000	A	C	C	C	C	C	E	ME
\$200,001 - \$250,000	A	C	C	C	C	C	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application
- C Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
- D Application, Exam, Blood Profile, Urine
- E Application, Exam, Blood Profile, Urine and EKG
- M Application, Exam, Blood Profile, Urine, Mature Assessment
- ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age

	LSW Horizon ¹	LSW Advantage 79 ¹	LSW Income Builder ¹	LSW Flex Life ¹	LSW LifeCycle ^{1,3}
Elite Preferred NT	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75
Preferred NT	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard NT ²	Ages 0-85	Ages 20-85	Ages 0-85	Ages 0-85	Ages 0-90
Preferred Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-90

2015

**LSW Horizon UL, LSW Advantage 79 IUL, LSW IncomeBuilder UL, LSW FlexLife IUL,
and LSW LifeCycle Solutions SIUL³**

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	C	C	C	C	C	D	M
\$50,001 - \$100,000	A	C	C	C	C	C	D	M
\$100,001 - \$150,000	A	C	C	C	C	C	D	M
\$150,001 - \$200,000	A	C	C	C	C	C	E	ME
\$200,001 - \$250,000	A	C	C	C	C	C	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

A	Application
C	Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
D	Application, Exam, Blood Profile, Urine
E	Application, Exam, Blood Profile, Urine and EKG
M	Application, Exam, Blood Profile, Urine, Mature Assessment
ME	Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age

	LSW Horizon ¹	LSW Advantage 79 ¹	LSW Income Builder ¹	LSW Flex Life ¹	LSW LifeCycle ^{1,3}
Elite Preferred NT	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75
Preferred NT	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard NT ²	Ages 0-85	Ages 20-85	Ages 0-85	Ages 0-85	Ages 0-90
Preferred Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-90

2014

**LSW Horizon UL, LSW Advantage 79 IUL, LSW IncomeBuilder UL, LSW FlexLife IUL,
and LSW LifeCycle Solutions SIUL⁶**

Underwriting Amount	Issue Age								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-80	81-90
Through \$50,000	A	C	C	C	D	D	D	M	M
\$50,001 - \$100,000	A	C	C	D	D	D	D	M	M
\$100,001 - \$150,000	A	C	C	D	D	D	D	M	M
\$150,001 - \$200,000	A	C	D	D	D	D	E	ME	ME
\$200,001 - \$250,000	A	C	D	D	D	D	E	ME	ME
\$250,001 - \$300,000	A	C	D	D	D	D	E	ME	ME
\$300,001 - \$500,000	A	D	D	D	E	E	E	ME	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME	ME

Category Medical Requirements

- A Application
- C Application, Blood Profile and Urine
- D Application, Exam, Blood Profile, Urine
- E Application, Exam, Blood Profile, Urine and EKG
- M Application, Exam, Blood Profile, Urine, Mature Assessment
- ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age

	LSW Horizon ¹	LSW Advantage 79 ¹	LSW Income Builder ¹	LSW Flex Life ¹	LSW LifeCycle ^{1,4}
Elite Preferred NT	ages 20-75	ages 20-75	ages 20-75	ages 20-75	ages 20-75
Preferred NT	ages 20-85	ages 20-85	ages 20-85	ages 20-85	ages 20-85
Standard NT ⁷	ages 0-85	ages 20-85	ages 0-85	ages 0-85	ages 0-90
Preferred Tobacco	ages 20-85	ages 20-85	ages 20-85	ages 20-85	ages 20-85
Standard Tobacco	ages 20-85	ages 20-85	ages 20-85	ages 20-85	ages 20-90

2012

Horizon, Advantage 79, IncomeBuilder, LSW FlexLife, and LSW LifeCycle⁶

Underwriting Amount	Issue Age								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	C	C	C	D	D	D	D	D
\$50,001 - \$100,000	A	C	C	D	D	D	D	D	D
\$100,001 - \$150,000	A	C	C	D	D	D	D	D	D
\$150,001 - \$200,000	A	C	D	D	D	D	E	E	E
\$200,001 - \$250,000	A	C	D	D	D	D	E	E	E
\$250,001 - \$300,000	A	C	D	D	D	D	E	E	E
\$300,001 - \$500,000	A	D	D	D	E	E	E	E	E
\$500,001 - \$1,000,000	A	D	D	E	E	E	E	E	E
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	E	E
\$3,000,001 - \$5,000,000	A	D	E	E	F	F	F	F	F
\$5,000,001 - \$10,000,000	A	F	F	F	F	F	F	F	F
\$10,000,001 and up	A	F	F	F	F	F	F	F	F

Category Medical Requirements

- A Application
- C Application, Blood Profile and Urine
- D Application, Paramedical, Blood Profile, Urine
- E Application, Paramedical, Blood Profile, Urine and EKG
- F Application, MD Exam, Blood Profile, Urine and EKG
(Ages 51-69 need stress test in lieu of EKG for \$10,000,001+)

Note: Oral Fluid testing is not available with the products listed on this page.

Rate Classes

	Horizon ¹	Advantage 79 ¹	IncomeBuilder ¹	LSW FFlexLife ¹	LSW LifeCycle ^{1,6}
Elite Preferred NT	ages 20 - 75	ages 20 - 75	ages 20 - 75	ages 20 - 75	ages 20 - 75
Preferred NT	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85
Standard/Verified Standard NT ²	ages 0 - 85	ages 20 - 85	ages 0 - 85	ages 0 - 85	ages 0 - 90
Preferred Tobacco	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85
Standard Tobacco ²	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 90

2018

LSW/NL Flex Life II (Updated 6/18)

Underwriting Amount	Issue Ages								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85	86-90
Through \$50,000	A	A	A	A	A	A	D	M/APS	M/APS
\$50,001 - \$100,000	A	A	A	A	A	A	D	M/APS	M/APS
\$100,001 - \$150,000	A	A	A	A	A	A	D	M/APS	M/APS
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME/APS	ME/APS
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME/APS	ME/APS
\$250,001 - \$300,000	A	A	A	A	A	D	E	ME/APS	ME/APS
\$300,001 - \$500,000	A	A	A	A	A	D	E	ME/APS	ME/APS
\$500,001 - \$1,000,000	A/APS	A/Tele	A/Tele	A/Tele	A/Tele	D	E	ME/APS	ME/APS
\$1,000,001 - \$2,000,000	A/APS/ Call for quote	D	E	E	E	E/APS	E/APS	ME/APS	ME/APS
\$2,000,001 - \$5,000,000	Call for quote	D/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$5,000,001 - \$9,999,999	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$10,000,000 and up	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS

Category / Medical Requirements

A-Application

A/Tele-Application, Tele-Interview

D-Application, Exam, Blood Profile, Urine

E-Application, Exam, Blood Profile, Urine and EKG

M-Application, Exam, Blood Profile, Urine, Mature Assessment

ME-Application, Exam, Blood Profile, Urine, EKG,
Mature Assessment

APS-Attending Physician Statement

Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection.

Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials.

Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials.

For Face Amounts of \$250,000 or less

- Permanent flat extras are available with all rate classifications. Temporary flat extras are available with Standard and Express classes. Table ratings are not available.
- A nonsmoking insured with a substandard table rating up to and including 200% will be placed in the Express standard Non-tobacco 1 rate classification.
- A nonsmoking insured with a substandard table rating between 225% and 300% (inclusive) will be placed in the Express Standard Non-tobacco 2 rate classification.
- A smoking insured with a substandard table rating up to and including 200% will be placed in the Express Standard Tobacco rate classification.

For Face Amounts Greater than \$250,000

- Substandard: Table ratings and flat extras available with Standard rate classes. Temporary flat extras available with Standard NT/Standard Tobacco

Rate Classes	Ages	Face Amount
Elite	20-75	All Face Amounts
Preferred NT	20-85	All Face Amounts
Select NT	20-85	All Face Amounts
Verified NT	0-85	All Face Amounts
Express Std NT 1	0-85	\$0-250,000
Express Std NT 2	0-65	\$0-250,000
Verified Std Tobacco	20-85	All Face Amounts
Preferred Tobacco	20-85	All Face Amounts
Express Standard Tobacco	20-85	\$0-250,000

National Life/LSW FlexLife II

Underwriting Amount	Issue Ages								
	0-19	20-30	31-40	41-50	51-60	61-65	66-69	70-85	86-90
Through \$50,000	A	A	A	A	A	A	D	M	M
\$50,001 - \$100,000	A	A	A	A	A	A	D	M	M
\$100,001 - \$150,000	A	A	A	A	A	A	D	M	M
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME	ME
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME	ME
\$250,001 - \$300,000	A	A	A	A	A	D	E	ME	ME
\$300,001 - \$500,000	A	A	A	A	A	D	E	ME	ME
\$500,001 - \$1,000,000	A	A/Tele	A/Tele	A/Tele	A/Tele	E	E	ME	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME	ME

Category / Medical Requirements

A—Application

A/Tele—Application, Tele-interview

D—Application, Exam, Blood Profile, Urine

E—Application, Exam, Blood Profile, Urine, EKG

M—Application, Exam, Blood Profile, Urine, Mature Assessment

ME—Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes	Ages	Face Amount
Elite	20-75	All Face Amounts
Preferred NT	20-85	All Face Amounts
Select NT	20-85	All Face Amounts
Verified NT	0-85	All Face Amounts
Express Std NT 1	0-85	\$0-250,000
Express Std NT 2	0-65	\$0-250,000
Preferred Tobacco	20-85	All Face Amounts
Verified Standard Tobacco	20-85	All Face Amounts
Express Standard Tobacco	20-85	\$0-250,000

For Face Amounts of \$250,000 or less

- Permanent flat extras are available with all rate classifications. Temporary flat extras are available with Standard and Express classes. Table ratings are not available.
- A nonsmoking insured with a substandard table rating up to and including 200% will be placed in the Express Standard Non-tobacco 1 rate classification.
- A nonsmoking insured with a substandard table rating between 225% and 300% (inclusive) will be placed in the Express Standard Non-tobacco 2 rate classification.
- A smoking insured with a substandard table rating up to and including 200% will be placed in the Express Standard Tobacco rate classification.

For Face Amounts Greater than \$250,000

- Substandard: Table ratings and flat extras available with Standard rate classes. Temporary flat extras available with Standard and Express classes.

2018

LSW Foundation¹ (Updated 6/18)

Underwriting Amount	Issue Ages								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-80	81+
Through \$50,000	A	A	A	A	A	A	D	M/APS	M/APS
\$50,001 - \$100,000	A	A	A	A	A	A	D	M/APS	M/APS
\$100,001 - \$150,000	A	A	A	A	A	A	D	M/APS	M/APS
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME/APS	ME/APS
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME/APS	ME/APS
\$250,001 - \$300,000	A	D	D	D	D	D	E	ME/APS	ME/APS
\$300,001 - \$500,000	A	D	D	D	D	D	E	ME/APS	ME/APS
\$500,001 - \$1,000,000	A/APS	D	D	D	E	E	E	ME/APS	ME/APS
\$1,000,001 - \$2,000,000	A/APS/ Call for quote	D	E	E	E	E/APS	E/APS	ME/APS	ME/APS
\$2,000,001 - \$5,000,000	Call for quote	D/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$5,000,001 - \$9,999,999	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$10,000,000 and up	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS

Category / Medical Requirements

A-Application (for VSNT, ESNT or Std Tobacco) - Elite/Preferred rates are not available at ages 0-65 for face amounts through \$250,000.

D-Application, Exam, Blood Profile, Urine

E-Application, Exam, Blood Profile, Urine and EKG

M-Application, Exam, Blood Profile, Urine, Mature Assessment

ME-Application, Exam, Blood Profile, Urine, EKG,
Mature Assessment

APS-Attending Physician Statement

Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection

Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials

Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials

For Face Amounts of \$250,000 or less:

- Permanent flat extras are available with all rate classifications. Temporary flat extras are available with Standard and Express classes. Table ratings are not available.
- A nonsmoking insured with a substandard table rating up to and including 200% will be placed in the Express Standard Non-tobacco rate classification.
- Preferred rates not available unless age is above 65 and face amount is above \$250,000

For Face Amounts Greater than \$250,000

- Table ratings are available on Verified Standard NT and Standard Tobacco classes

Rate Classes	Ages	Face Amount
Preferred NT	18-65	\$250,001 and up
Verified Standard NT	0-85	All Face Amounts
Express Standard NT	0-85	All Face Amounts
Preferred Tobacco	18-85	\$250,001 and up
Standard Tobacco	15-85	All Face Amounts

2017

LSW Foundation¹

Underwriting Amount	Issue Ages								
	0–17	18–30	31–40	41–50	51–60	61–65	66–69	70–80	81+
Through \$50,000	A	A	A	A	A	A	D	M	M
\$50,001 – \$100,000	A	A	A	A	A	A	D	M	M
\$100,001 – \$150,000	A	A	A	A	A	A	D	M	M
\$150,001 – \$200,000	A	A	A	A	A	A	E	ME	ME
\$200,001 – \$250,000	A	A	A	A	A	A	E	ME	ME
\$250,001 – \$300,000	A	C	C	C	C	C	E	ME	ME
\$300,001 – \$500,000	A	C	C	C	C	C	E	ME	ME
\$500,001 – \$1,000,000	A	D	D	D	E	E	E	ME	ME
\$1,000,001 – \$3,000,000	A	D	E	E	E	E	E	ME	ME
\$3,000,001 – \$5,000,000	A	D	E	E	E	E	E	ME	ME
\$5,000,001 – \$10,000,000	A	E	E	E	E	E	E	ME	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME	ME

Category / Medical Requirements

A—Application (for VSNT, ESNT or Std Tobacco)

C—Application, Mini Exam (vitals, physical measurements), Blood, Urine

D—Application, Exam, Blood Profile, Urine

E—Application, Exam, Blood Profile, Urine, EKG

M—Application, Exam, Blood Profile, Urine, Mature Assessment

ME—Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes	Issue Ages
Verified Standard NT ²	18–85
Express Standard ³	0–85
Preferred Tobacco	0–85
Standard Tobacco ⁴	18–85

2016

LSW Foundation

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	A	A	A	A	A	D	M
\$50,001 - \$100,000	A	A	A	A	A	A	D	M
\$100,001 - \$150,000	A	A	A	A	A	A	D	M
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application (for VSNT, ESNT or Std Tobacco)
 Preferred rates are not available at ages 0-65 for face amounts through \$250,000.
 C Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
 D Application, Exam, Blood Profile, Urine
 E Application, Exam, Blood Profile, Urine and EKG
 M Application, Exam, Blood Profile, Urine, Mature Assessment
 ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age

	Available Ages
Verified Standard2	Ages 0-85: All Face Amounts
Express Standard3	Ages 0-85: All Face Amounts
Standard Tobacco4	Ages 15-85: All Face Amounts

2015

LSW Foundation

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	A	A	A	A	A	D	M
\$50,001 - \$100,000	A	A	A	A	A	A	D	M
\$100,001 - \$150,000	A	A	A	A	A	A	D	M
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application (for VSNT, ESNT or Std Tobacco)
 Preferred rates are not available at ages 0-65 for face amounts through \$250,000.
 C Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
 D Application, Exam, Blood Profile, Urine
 E Application, Exam, Blood Profile, Urine and EKG
 M Application, Exam, Blood Profile, Urine, Mature Assessment
 ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age¹

	Available Ages
Verified Standard ²	Ages 0-85; All Face Amounts
Express Standard ³	Ages 0-85; All Face Amounts
Standard Tobacco ⁴	Ages 15-85; All Face Amounts
Preferred NT	ages 18-65; \$250,001 and Over
Preferred NT	ages 66-85; \$25,000 and Over
Preferred Tobacco	ages 18-65; \$250,001 and Over
Preferred Tobacco	ages 66-85; \$25,000 and Over

2014

LSW Foundation Universal

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70+
Through \$50,000	A	C / OF	C / OF	C / OF	D / OF	D / OF	D / OF	M
\$50,001 - \$100,000	A	C / OF	C / OF	D / OF	D / OF	D	D	M
\$100,001 - \$150,000	A	C / OF	C / OF	D / OF	D	D	D	M
\$150,001 - \$200,000	A	C / OF	D / OF	D / OF	D	D	E	ME
\$200,001 - \$250,000	A	C	D	D	D	D	E	ME
\$250,001 - \$300,000	A	C	D	D	D	D	E	ME
\$300,001 - \$500,000	A	D	D	D	E	E	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

OF	Application and Oral Fluid (for VSNT, ESNT or Std Tobacco)
A	Application (for VSNT, ESNT or Std Tobacco)
C	Application, Blood Profile and Urine
D	Application, Exam, Blood Profile, Urine
E	Application, Exam, Blood Profile, Urine and EKG
M	Application, Exam, Blood Profile, Urine, Mature Assessment
ME	Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age¹

	Available Ages
Preferred NT	ages 18-85
Verified Standard NT ²	ages 0-85
Express Standard ³	ages 0-85
Preferred Tobacco	ages 18-85
Standard Tobacco ⁴	ages 15-85

2012

Harbor and Foundation

Underwriting Amount	Issue Age								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	OF C	OF C	OF C	OF D	OF D	OF D	D	D
\$50,001 - \$100,000	A	OF C	OF C	OF D	OF D	D	D	D	D
\$100,001 - \$150,000	A	OF C	OF C	OF D	D	D	D	D	D
\$150,001 - \$200,000	A	OF C	OF D	OF D	D	D	E	E	E
\$200,001 - \$250,000	A	C	D	D	D	D	E	E	E
\$250,001 - \$300,000	A	C	D	D	D	D	E	E	E
\$300,001 - \$500,000	A	D	D	D	E	E	E	E	E
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	E	E
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	E	E
\$3,000,001 - \$5,000,000	A	D	E	E	F	F	F	F	F
\$5,000,001 - \$10,000,000	A	F	F	F	F	F	F	F	F
\$10,000,001 and up	A	F	F	F	F	F	F	F	F

Category Medical Requirements

OF	Application and Oral Fluid (for VSNT, ESNT or Std Tobacco)
A	Application
C	Application, Blood Profile and Urine
D	Application, Paramedical, Blood Profile, Urine
E	Application, Paramedical, Blood Profile, Urine and EKG
F	Application, MD Exam, Blood Profile, Urine and EKG (Ages 51-69 need Stress Test in lieu of EKG for \$10,000,001+)

Rate Classes

	Harbor ¹	Foundation ²
Elite Preferred NT	ages 20 - 75	—
Preferred NT	ages 20 - 85	ages 15 - 85
Verified Standard NT ³	ages 0 - 85	ages 0 - 85
Express Standard NT ⁴	ages 0 - 85	ages 0 - 85
Preferred Tobacco	ages 20 - 85	ages 15 - 85
Standard Tobacco ⁵	ages 20 - 85	ages 15 - 85

2012

Harbor and Foundation

Underwriting Amount	Issue Age								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	OF C	OF C	OF C	OF D	OF D	OF D	D	D
\$50,001 - \$100,000	A	OF C	OF C	OF D	OF D	D	D	D	D
\$100,001 - \$150,000	A	OF C	OF C	OF D	D	D	D	D	D
\$150,001 - \$200,000	A	OF C	OF D	OF D	D	D	E	E	E
\$200,001 - \$250,000	A	C	D	D	D	D	E	E	E
\$250,001 - \$300,000	A	C	D	D	D	D	E	E	E
\$300,001 - \$500,000	A	D	D	D	E	E	E	E	E
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	E	E
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	E	E
\$3,000,001 - \$5,000,000	A	D	E	E	F	F	F	F	F
\$5,000,001 - \$10,000,000	A	F	F	F	F	F	F	F	F
\$10,000,001 and up	A	F	F	F	F	F	F	F	F

Category Medical Requirements

OF	Application and Oral Fluid (for VSNT, ESNT or Std Tobacco)
A	Application
C	Application, Blood Profile and Urine
D	Application, Paramedical, Blood Profile, Urine
E	Application, Paramedical, Blood Profile, Urine and EKG
F	Application, MD Exam, Blood Profile, Urine and EKG (Ages 51-69 need Stress Test in lieu of EKG for \$10,000,001+)

Rate Classes

	Harbor ¹	Foundation ²
Elite Preferred NT	ages 20 - 75	—
Preferred NT	ages 20 - 85	ages 15 - 85
Verified Standard NT ³	ages 0 - 85	ages 0 - 85
Express Standard NT ⁴	ages 0 - 85	ages 0 - 85
Preferred Tobacco	ages 20 - 85	ages 15 - 85
Standard Tobacco ⁵	ages 20 - 85	ages 15 - 85

2009

Harbor, Foundation & Provider

UNDERWRITING AMOUNT	ISSUE AGE								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	C♦	C♦	C♦	D♦	D♦	D♦	D	H
\$50,001 - \$100,000	A	C♦	C♦	D♦	D♦	D	D	D	H
\$100,001 - \$150,000	A	C♦	C♦	D♦	D	D	D	D	H
\$150,001 - \$200,000	A	C♦	D♦	D♦	E	E	E	E	H
\$200,001 - \$250,000	A	C	D	D	E	E	E	E	H
\$250,001 - \$300,000	B	C	D	D	E	E	E	E	H
\$300,001 - \$500,000	B	D	D	E	E	E	E	E	H
\$500,001 - \$1,000,000	B	D	E	E	E	E	E	E	H
\$1,000,001 - \$3,000,000	B	D	E	E	E	E	E	E	H
\$3,000,001 - \$5,000,000	B	D	E	E	F	F	F	F	H
\$5,000,001 - \$10,000,000	UND	F	F	F	F	F	G	G	H
\$10,000,001 and up	UND	F	F	F	G	G	G	G	H

CATEGORY MEDICAL REQUIREMENTS

- A Application
- B Application and APS
- C Application, Blood Profile and Urine
- D Application, Paramedical, Blood Profile, Urine
- E Application, Paramedical, Blood Profile, Urine and EKG
- F Application, MD Exam, Blood Profile, Urine and EKG
- G Application, MD Exam, Blood Profile, Urine, Stress Test & Chest X-Ray
- H Submit trial application and APS for preliminary underwriting review
- ♦ Application and Oral Fluid (for VSNT, ESNT or Standard Tobacco only)
- UND Contact Underwriter

RATE CLASSES - HARBOR/FOUNDATION¹:

- Elite Preferred NT (ages 20 - 75)
- Preferred NT (ages 20 - 85)
- Standard NT (ages 0 - 85)
- Express Standard NT³ (ages 0 - 85)
- Preferred Tobacco (ages 20 - 85)
- Standard Tobacco (ages 20 - 85)

RATE CLASSES - PROVIDER²:

- Preferred NT (ages 15 - 75)
- Verified Standard NT (ages 0 - 85)
- Express Standard NT³ (ages 0 - 85)
- Preferred Tobacco (ages 15 - 75)
- Standard Tobacco (ages 15 - 85)
- Verified Standard non-Tobacco will be used for non-rated ages 0 - 14.

Please note that ABR3 is not available on rated and/or reinsured Harbor or Provider policies or any reinsured policies.

1 Issue age nearest birthday

2 Issue age last birthday

3 Express Standard class not available in PA

Harbor & Provider

UNDERWRITING AMOUNT	ISSUE AGE								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	C♦	C♦	C♦	D♦	D♦	D♦	D	H
\$50,001 - \$100,000	A	C♦	C♦	D♦	D♦	D	D	D	H
\$100,001 - \$150,000	A	C♦	C♦	D♦	D	D	D	D	H
\$150,001 - \$200,000	A	C♦	D♦	D♦	E	E	E	E	H
\$200,001 - \$250,000	A	C	D	D	E	E	E	E	H
\$250,001 - \$300,000	B	C	D	D	E	E	E	E	H
\$300,001 - \$500,000	B	D	D	E	E	E	E	E	H
\$500,001 - \$1,000,000	B	D	E	E	E	E	E	E	H
\$1,000,001 - \$3,000,000	B	D	E	E	E	E	E	E	H
\$3,000,001 - \$5,000,000	B	D	E	E	F	F	F	F	H
\$5,000,001 - \$10,000,000	UND	F	F	F	F	F	G	G	H
\$10,000,001 and up	UND	F	F	F	G	G	G	G	H

CATEGORY MEDICAL REQUIREMENTS

- A Application
- B Application and APS
- C Application, Blood Profile and Urine
- D Application, Paramedical, Blood Profile, Urine
- E Application, Paramedical, Blood Profile, Urine and EKG
- F Application, MD Exam, Blood Profile, Urine and EKG
- G Application, MD Exam, Blood Profile, Urine, Stress Test & Chest X-Ray
- H Submit trial application and APS for preliminary underwriting review
- ♦ Application and Oral Fluid (for VSNT, ESNT or Standard Tobacco only)
- UND Contact Underwriter

RATE CLASSES - HARBOR*:

- Elite Preferred NT (ages 20 - 75)
- Preferred NT (ages 20 - 85)
- Standard NT (ages 0 - 85)
- Express Standard NT (ages 0 - 85)
- Preferred Tobacco (ages 20 - 85)
- Standard Tobacco (ages 20 - 85)

* Issue age nearest birthday

RATE CLASSES - PROVIDER:**

- Preferred NT (ages 15 - 75)
- Verified Standard NT (ages 0 - 85)
- Express Standard NT (ages 0 - 85)
- Preferred Tobacco (ages 15 - 75)
- Standard Tobacco (ages 15 - 85)

Verified Standard non-Tobacco will be used for non-rated ages 0 - 14.

** Issue age last birthday.

LSW Horizon, Advantage 79, IncomeBuilder, LSW FlexLife and LifeCycle

Underwriting Amount	Issue Ages								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85	86-90
Through \$50,000	A	D	D	D	D	D	D	M	M
\$50,001 – \$100,000	A	D	D	D	D	D	D	M	M
\$100,001 – \$150,000	A	D	D	D	D	D	D	M	M
\$150,001 – \$200,000	A	D	D	D	D	D	E	ME	ME
\$200,001 – \$250,000	A	D	D	D	D	D	E	ME	ME
\$250,001 – \$300,000	A	D	D	D	D	D	E	ME	ME
\$300,001 – \$500,000	A	D	D	D	D	D	E	ME	ME
\$500,001 – \$1,000,000	A	D	D	D	E	E	E	ME	ME
\$1,000,001 – \$3,000,000	A	D	E	E	E	E	E	ME	ME
\$3,000,001 – \$5,000,000	A	D	E	E	E	E	E	ME	ME
\$5,000,001 – \$10,000,000	A	E	E	E	E	E	E	ME	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME	ME

Category / Medical Requirements

A—Application

D—Application, Exam, Blood Profile, Urine

E—Application, Exam, Blood Profile, Urine, EKG

M—Application, Exam, Blood Profile, Urine, Mature Assessment

ME—Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes	Issue Ages					LSW LifeCycle ^{1c}
	Horizon ¹	Advantage 79 ¹	Income Builder ¹	LSW FlexLife ¹	LSW LifeCycle ^{1c}	
Elite Preferred NT	20-75	20-75	20-75	20-75	20-75	20-75
Preferred NT	20-85	20-85	20-85	20-85	20-85	20-85
Standard NT ²	0-85	20-85	0-85	0-85	0-90	0-90
Preferred Tobacco	20-85	20-85	20-85	20-85	20-85	20-85
Standard Tobacco	20-85	20-85	20-85	20-85	20-90	20-90

2016

**LSW Horizon UL, LSW Advantage 79 IUL, LSW IncomeBuilder UL, LSW FlexLife IUL,
and LSW LifeCycle Solutions SIUL³**

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	C	C	C	C	C	D	M
\$50,001 - \$100,000	A	C	C	C	C	C	D	M
\$100,001 - \$150,000	A	C	C	C	C	C	D	M
\$150,001 - \$200,000	A	C	C	C	C	C	E	ME
\$200,001 - \$250,000	A	C	C	C	C	C	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application
- C Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
- D Application, Exam, Blood Profile, Urine
- E Application, Exam, Blood Profile, Urine and EKG
- M Application, Exam, Blood Profile, Urine, Mature Assessment
- ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age

	LSW Horizon ¹	LSW Advantage 79 ¹	LSW Income Builder ¹	LSW Flex Life ¹	LSW LifeCycle ^{1,3}
Elite Preferred NT	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75
Preferred NT	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard NT ²	Ages 0-85	Ages 20-85	Ages 0-85	Ages 0-85	Ages 0-90
Preferred Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-90

2015

**LSW Horizon UL, LSW Advantage 79 IUL, LSW IncomeBuilder UL, LSW FlexLife IUL,
and LSW LifeCycle Solutions SIUL³**

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	C	C	C	C	C	D	M
\$50,001 - \$100,000	A	C	C	C	C	C	D	M
\$100,001 - \$150,000	A	C	C	C	C	C	D	M
\$150,001 - \$200,000	A	C	C	C	C	C	E	ME
\$200,001 - \$250,000	A	C	C	C	C	C	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

A	Application
C	Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
D	Application, Exam, Blood Profile, Urine
E	Application, Exam, Blood Profile, Urine and EKG
M	Application, Exam, Blood Profile, Urine, Mature Assessment
ME	Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age

	LSW Horizon ¹	LSW Advantage 79 ¹	LSW Income Builder ¹	LSW Flex Life ¹	LSW LifeCycle ^{1,3}
Elite Preferred NT	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75
Preferred NT	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard NT ²	Ages 0-85	Ages 20-85	Ages 0-85	Ages 0-85	Ages 0-90
Preferred Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-90

2014

**LSW Horizon UL, LSW Advantage 79 IUL, LSW IncomeBuilder UL, LSW FlexLife IUL,
and LSW LifeCycle Solutions SIUL⁶**

Underwriting Amount	Issue Age								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-80	81-90
Through \$50,000	A	C	C	C	D	D	D	M	M
\$50,001 - \$100,000	A	C	C	D	D	D	D	M	M
\$100,001 - \$150,000	A	C	C	D	D	D	D	M	M
\$150,001 - \$200,000	A	C	D	D	D	D	E	ME	ME
\$200,001 - \$250,000	A	C	D	D	D	D	E	ME	ME
\$250,001 - \$300,000	A	C	D	D	D	D	E	ME	ME
\$300,001 - \$500,000	A	D	D	D	E	E	E	ME	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME	ME

Category Medical Requirements

- A Application
- C Application, Blood Profile and Urine
- D Application, Exam, Blood Profile, Urine
- E Application, Exam, Blood Profile, Urine and EKG
- M Application, Exam, Blood Profile, Urine, Mature Assessment
- ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age

	LSW Horizon ¹	LSW Advantage 79 ¹	LSW Income Builder ¹	LSW Flex Life ¹	LSW LifeCycle ^{1,4}
Elite Preferred NT	ages 20-75	ages 20-75	ages 20-75	ages 20-75	ages 20-75
Preferred NT	ages 20-85	ages 20-85	ages 20-85	ages 20-85	ages 20-85
Standard NT ⁷	ages 0-85	ages 20-85	ages 0-85	ages 0-85	ages 0-90
Preferred Tobacco	ages 20-85	ages 20-85	ages 20-85	ages 20-85	ages 20-85
Standard Tobacco	ages 20-85	ages 20-85	ages 20-85	ages 20-85	ages 20-90

2012

Horizon, Advantage 79, IncomeBuilder, LSW FlexLife, and LSW LifeCycle⁶

Underwriting Amount	Issue Age								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	C	C	C	D	D	D	D	D
\$50,001 - \$100,000	A	C	C	D	D	D	D	D	D
\$100,001 - \$150,000	A	C	C	D	D	D	D	D	D
\$150,001 - \$200,000	A	C	D	D	D	D	E	E	E
\$200,001 - \$250,000	A	C	D	D	D	D	E	E	E
\$250,001 - \$300,000	A	C	D	D	D	D	E	E	E
\$300,001 - \$500,000	A	D	D	D	E	E	E	E	E
\$500,001 - \$1,000,000	A	D	D	E	E	E	E	E	E
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	E	E
\$3,000,001 - \$5,000,000	A	D	E	E	F	F	F	F	F
\$5,000,001 - \$10,000,000	A	F	F	F	F	F	F	F	F
\$10,000,001 and up	A	F	F	F	F	F	F	F	F

Category Medical Requirements

- A Application
- C Application, Blood Profile and Urine
- D Application, Paramedical, Blood Profile, Urine
- E Application, Paramedical, Blood Profile, Urine and EKG
- F Application, MD Exam, Blood Profile, Urine and EKG
(Ages 51-69 need stress test in lieu of EKG for \$10,000,001+)

Note: Oral Fluid testing is not available with the products listed on this page.

Rate Classes

	Horizon ¹	Advantage 79 ¹	IncomeBuilder ¹	LSW FFlexLife ¹	LSW LifeCycle ^{1,6}
Elite Preferred NT	ages 20 - 75	ages 20 - 75	ages 20 - 75	ages 20 - 75	ages 20 - 75
Preferred NT	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85
Standard/Verified Standard NT ²	ages 0 - 85	ages 20 - 85	ages 0 - 85	ages 0 - 85	ages 0 - 90
Preferred Tobacco	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85
Standard Tobacco ²	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 90

2009

Horizon, Advantage 79 & SecurePlus Paragon

UNDERWRITING AMOUNT	ISSUE AGE								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	C	C	C	D	D	D	D	H
\$50,001 - \$100,000	A	C	C	D	D	D	D	D	H
\$100,001 - \$150,000	A	C	C	D	D	D	D	D	H
\$150,001 - \$200,000	A	C	D	D	E	E	E	E	H
\$200,001 - \$250,000	A	C	D	D	E	E	E	E	H
\$250,001 - \$300,000	B	C	D	D	E	E	E	E	H
\$300,001 - \$500,000	B	D	D	E	E	E	E	E	H
\$500,001 - \$1,000,000	B	D	E	E	E	E	E	E	H
\$1,000,001 - \$3,000,000	B	D	E	E	E	E	E	E	H
\$3,000,001 - \$5,000,000	B	D	E	E	F	F	F	F	H
\$5,000,001 - \$10,000,000	UND	F	F	F	F	F	G	G	H
\$10,000,001 and up	UND	F	F	F	G	G	G	G	H

CATEGORY MEDICAL REQUIREMENTS

- A Application
- B Application and APS
- C Application, Blood Profile and Urine
- D Application, Paramedical, Blood Profile, Urine
- E Application, Paramedical, Blood Profile, Urine and EKG
- F Application, MD Exam, Blood Profile, Urine and EKG
- G Application, MD Exam, Blood Profile, Urine, Stress Test & Chest X-Ray
- H Submit trial application and APS for preliminary underwriting review
- UND Contact Underwriter

Note: Oral Fluid testing is not available with Horizon, Advantage 79 or Paragon products.

RATE CLASSES - HORIZON/ADVANTAGE 79 OR PARAGON¹

- Elite Preferred NT (ages 20 - 75)
- Preferred NT (ages 20 - 85)
- Standard NT (ages 0 - 85)
- Preferred Tobacco (ages 20 - 85)
- Standard Tobacco (ages 20 - 85)
- Standard Non-Tobacco + 200% for Tobacco User Issue Ages 0-19. (N/A in PA)

2008

Horizon & SecurePlus Paragon

UNDERWRITING AMOUNT	ISSUE AGE								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	C	C	C	D	D	D	D	H
\$50,001 - \$100,000	A	C	C	D	D	D	D	D	H
\$100,001 - \$150,000	A	C	C	D	D	D	D	D	H
\$150,001 - \$200,000	A	C	D	D	E	E	E	E	H
\$200,001 - \$250,000	A	C	D	D	E	E	E	E	H
\$250,001 - \$300,000	B	C	D	D	E	E	E	E	H
\$300,001 - \$500,000	B	D	D	E	E	E	E	E	H
\$500,001 - \$1,000,000	B	D	E	E	E	E	E	E	H
\$1,000,001 - \$3,000,000	B	D	E	E	E	E	E	E	H
\$3,000,001 - \$5,000,000	B	D	E	E	F	F	F	F	H
\$5,000,001 - \$10,000,000	UND	F	F	F	F	F	G	G	H
\$10,000,001 and up	UND	F	F	F	G	G	G	G	H

CATEGORY MEDICAL REQUIREMENTS

- A Application
- B Application and APS
- C Application, Blood Profile and Urine
- D Application, Paramedical, Blood Profile, Urine
- E Application, Paramedical, Blood Profile, Urine and EKG
- F Application, MD Exam, Blood Profile, Urine and EKG
- G Application, MD Exam, Blood Profile, Urine, Stress Test & Chest X-Ray
- H Submit trial application and APS for preliminary underwriting review
- UND Contact Underwriter

Note: Oral Fluid testing is not available with Horizon and Paragon products

RATE CLASSES - HORIZON & PARAGON*

- Elite Preferred NT (ages 20 - 75)
- Preferred NT (ages 20 - 85)
- Standard NT (ages 0 - 85)
- Preferred Tobacco (ages 20 - 85)
- Standard Tobacco (ages 20 - 85)
- Standard Non-Tobacco + 200% for Tobacco User Issue Ages 0-19.

*Issue age nearest birthday.

LSW Advantage 79, LifeCycle, NL LifeBuilder, Income Builder

Underwriting Amount	Issue Ages								
	0-19	20-30	31-40	41-50	51-60	61-65	66-69	70-85	86-90
Through \$50,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$50,001 - \$100,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$100,001 - \$150,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$150,001 - \$200,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$200,001 - \$250,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$250,001 - \$300,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$300,001 - \$500,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$500,001 - \$1,000,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$1,000,001 - \$2,000,000	A/APS call for quote	D	D	D	D	D/APS	D/APS	ME/APS	ME/APS
\$2,000,001 - \$5,000,000	A/APS call for quote	D/APS	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS	ME/APS
\$5,000,001 - \$9,999,999	A/APS call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$10,000,000 and up	A/APS call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS

Category / Medical Requirements

A – Application

D – Application, Exam, Blood Profile, Urine

E – Application, Exam, Blood Profile, Urine and EKG

M – Application, Exam, Blood Profile, Urine, Mature Assessment

ME – Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

APS – Attending Physician Statement

- + Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- + Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- + Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials

Rate Classes	Advantage 79 ¹	Income Builder ²	LSW LifeCycle ³
Elite Preferred NT	ages 20-75	ages 20-75	ages 20-75
Preferred NT	ages 20-85	ages 20-85	ages 20-85
Standard NT ⁴	ages 20-85	ages 0-85	ages 0-90
Preferred Tobacco	ages 20-85	ages 20-85	ages 20-85
Standard Tobacco	ages 20-85	ages 20-85	ages 20-90

NL LifeBuilder and IncomeBuilder not available in CA & NY

Minimum Face: \$100,000

¹ Issue Age Nearest Birthday

² 200% rating added to Standard NT for tobacco users up to age 79 (NA in PA)

³ The underwriting amount for LifeCycle (2nd to die) will be equal to the Base Face Amount and APB Amount.

If SPK is requested the Underwriting Amount will be the greater of the Base and APB or Base and SPK lump sum equivalent amount.

LSW Advantage 79, IncomeBuilder and LifeCycle (Updated 6/18)

Underwriting Amount	Issue Ages								
	0-19	20-30	31-40	41-50	51-60	61-65	66-69	70-85	86-90
Through \$50,000	A	D	D	D	D	D	D	M/APS	M/APS
\$50,001 - \$100,000	A	D	D	D	D	D	D	M/APS	M/APS
\$100,001 - \$150,000	A	D	D	D	D	D	D	M/APS	M/APS
\$150,001 - \$200,000	A	D	D	D	D	D	E	ME/APS	ME/APS
\$200,001 - \$250,000	A	D	D	D	D	D	E	ME/APS	ME/APS
\$250,001 - \$300,000	A	D	D	D	D	D	E	ME/APS	ME/APS
\$300,001 - \$500,000	A	D	D	D	D	D	E	ME/APS	ME/APS
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME/APS	ME/APS
\$1,000,001 - \$2,000,000	A	D	E	E	E	E/APS	E/APS	ME/APS	ME/APS
\$2,000,001 - \$5,000,000	A	D/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$5,000,001 - \$9,999,999	A	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$10,000,000 and up	A	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS

Category / Medical Requirements:

A-Application

D-Application, Exam, Blood Profile, Urine

E-Application, Exam, Blood Profile, Urine and EKG

M-Application, Exam, Blood Profile, Urine, Mature Assessment

ME-Application, Exam, Blood Profile, Urine, EKG,
Mature Assessment

Face amounts over \$2,000,000 require an APS, confidential
financial questionnaire form 1392 and E-inspection

Face amounts over \$5,000,000 require a confidential financial
questionnaire form 1392, E-inspection and over age 70 third
party verified financials

Face amounts \$10,000,000 and up require a confidential financial
questionnaire form 1392, E-inspection and third party verified
financials

Rate Classes:	Issue Ages			
	Horizon [®]	Advantage 79 [®]	Income Builder [®]	LSW LifeCycle [®]
Elite Preferred NT	20-75	20-75	20-75	20-75
Preferred NT	20-85	20-85	20-85	20-85
Standard NT [®]	0-85	20-85	0-85	0-90
Preferred Tobacco	20-85	20-85	20-85	20-85
Standard Tobacco	20-85	20-85	20-85	20-90

2017

LSW Horizon, Advantage 79, IncomeBuilder, LSW FlexLife and LifeCycle

Underwriting Amount	Issue Ages								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85	86-90
Through \$50,000	A	D	D	D	D	D	D	M	M
\$50,001 – \$100,000	A	D	D	D	D	D	D	M	M
\$100,001 – \$150,000	A	D	D	D	D	D	D	M	M
\$150,001 – \$200,000	A	D	D	D	D	D	E	ME	ME
\$200,001 – \$250,000	A	D	D	D	D	D	E	ME	ME
\$250,001 – \$300,000	A	D	D	D	D	D	E	ME	ME
\$300,001 – \$500,000	A	D	D	D	D	D	E	ME	ME
\$500,001 – \$1,000,000	A	D	D	D	E	E	E	ME	ME
\$1,000,001 – \$3,000,000	A	D	E	E	E	E	E	ME	ME
\$3,000,001 – \$5,000,000	A	D	E	E	E	E	E	ME	ME
\$5,000,001 – \$10,000,000	A	E	E	E	E	E	E	ME	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME	ME

Category / Medical Requirements

A—Application

D—Application, Exam, Blood Profile, Urine

E—Application, Exam, Blood Profile, Urine, EKG

M—Application, Exam, Blood Profile, Urine, Mature Assessment

ME—Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes	Issue Ages					LSW LifeCycle ^{1c}
	Horizon ¹	Advantage 79 ¹	Income Builder ¹	LSW FlexLife ¹	LSW LifeCycle ^{1c}	
Elite Preferred NT	20-75	20-75	20-75	20-75	20-75	20-75
Preferred NT	20-85	20-85	20-85	20-85	20-85	20-85
Standard NT ²	0-85	20-85	0-85	0-85	0-90	0-90
Preferred Tobacco	20-85	20-85	20-85	20-85	20-85	20-85
Standard Tobacco	20-85	20-85	20-85	20-85	20-90	20-90

2016

**LSW Horizon UL, LSW Advantage 79 IUL, LSW IncomeBuilder UL, LSW FlexLife IUL,
and LSW LifeCycle Solutions SIUL³**

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	C	C	C	C	C	D	M
\$50,001 - \$100,000	A	C	C	C	C	C	D	M
\$100,001 - \$150,000	A	C	C	C	C	C	D	M
\$150,001 - \$200,000	A	C	C	C	C	C	E	ME
\$200,001 - \$250,000	A	C	C	C	C	C	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application
- C Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
- D Application, Exam, Blood Profile, Urine
- E Application, Exam, Blood Profile, Urine and EKG
- M Application, Exam, Blood Profile, Urine, Mature Assessment
- ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age

	LSW Horizon ¹	LSW Advantage 79 ¹	LSW Income Builder ¹	LSW Flex Life ¹	LSW LifeCycle ^{1,3}
Elite Preferred NT	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75
Preferred NT	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard NT ²	Ages 0-85	Ages 20-85	Ages 0-85	Ages 0-85	Ages 0-90
Preferred Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-90

2015

**LSW Horizon UL, LSW Advantage 79 IUL, LSW IncomeBuilder UL, LSW FlexLife IUL,
and LSW LifeCycle Solutions SIUL³**

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	C	C	C	C	C	D	M
\$50,001 - \$100,000	A	C	C	C	C	C	D	M
\$100,001 - \$150,000	A	C	C	C	C	C	D	M
\$150,001 - \$200,000	A	C	C	C	C	C	E	ME
\$200,001 - \$250,000	A	C	C	C	C	C	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

A	Application
C	Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
D	Application, Exam, Blood Profile, Urine
E	Application, Exam, Blood Profile, Urine and EKG
M	Application, Exam, Blood Profile, Urine, Mature Assessment
ME	Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age

	LSW Horizon ¹	LSW Advantage 79 ¹	LSW Income Builder ¹	LSW Flex Life ¹	LSW LifeCycle ^{1,3}
Elite Preferred NT	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75
Preferred NT	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard NT ²	Ages 0-85	Ages 20-85	Ages 0-85	Ages 0-85	Ages 0-90
Preferred Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-90

2014

**LSW Horizon UL, LSW Advantage 79 IUL, LSW IncomeBuilder UL, LSW FlexLife IUL,
and LSW LifeCycle Solutions SIUL⁶**

Underwriting Amount	Issue Age								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-80	81-90
Through \$50,000	A	C	C	C	D	D	D	M	M
\$50,001 - \$100,000	A	C	C	D	D	D	D	M	M
\$100,001 - \$150,000	A	C	C	D	D	D	D	M	M
\$150,001 - \$200,000	A	C	D	D	D	D	E	ME	ME
\$200,001 - \$250,000	A	C	D	D	D	D	E	ME	ME
\$250,001 - \$300,000	A	C	D	D	D	D	E	ME	ME
\$300,001 - \$500,000	A	D	D	D	E	E	E	ME	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME	ME

Category Medical Requirements

- A Application
- C Application, Blood Profile and Urine
- D Application, Exam, Blood Profile, Urine
- E Application, Exam, Blood Profile, Urine and EKG
- M Application, Exam, Blood Profile, Urine, Mature Assessment
- ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age

	LSW Horizon ¹	LSW Advantage 79 ¹	LSW Income Builder ¹	LSW Flex Life ¹	LSW LifeCycle ^{1,4}
Elite Preferred NT	ages 20-75	ages 20-75	ages 20-75	ages 20-75	ages 20-75
Preferred NT	ages 20-85	ages 20-85	ages 20-85	ages 20-85	ages 20-85
Standard NT ⁷	ages 0-85	ages 20-85	ages 0-85	ages 0-85	ages 0-90
Preferred Tobacco	ages 20-85	ages 20-85	ages 20-85	ages 20-85	ages 20-85
Standard Tobacco	ages 20-85	ages 20-85	ages 20-85	ages 20-85	ages 20-90

2012

Horizon, Advantage 79, IncomeBuilder, LSW FlexLife, and LSW LifeCycle⁶

Underwriting Amount	Issue Age								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	C	C	C	D	D	D	D	D
\$50,001 - \$100,000	A	C	C	D	D	D	D	D	D
\$100,001 - \$150,000	A	C	C	D	D	D	D	D	D
\$150,001 - \$200,000	A	C	D	D	D	D	E	E	E
\$200,001 - \$250,000	A	C	D	D	D	D	E	E	E
\$250,001 - \$300,000	A	C	D	D	D	D	E	E	E
\$300,001 - \$500,000	A	D	D	D	E	E	E	E	E
\$500,001 - \$1,000,000	A	D	D	E	E	E	E	E	E
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	E	E
\$3,000,001 - \$5,000,000	A	D	E	E	F	F	F	F	F
\$5,000,001 - \$10,000,000	A	F	F	F	F	F	F	F	F
\$10,000,001 and up	A	F	F	F	F	F	F	F	F

Category Medical Requirements

- A Application
- C Application, Blood Profile and Urine
- D Application, Paramedical, Blood Profile, Urine
- E Application, Paramedical, Blood Profile, Urine and EKG
- F Application, MD Exam, Blood Profile, Urine and EKG
(Ages 51-69 need stress test in lieu of EKG for \$10,000,001+)

Note: Oral Fluid testing is not available with the products listed on this page.

Rate Classes

	Horizon ¹	Advantage 79 ¹	IncomeBuilder ¹	LSW FFlexLife ¹	LSW LifeCycle ^{1,6}
Elite Preferred NT	ages 20 - 75	ages 20 - 75	ages 20 - 75	ages 20 - 75	ages 20 - 75
Preferred NT	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85
Standard/Verified Standard NT ²	ages 0 - 85	ages 20 - 85	ages 0 - 85	ages 0 - 85	ages 0 - 90
Preferred Tobacco	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85
Standard Tobacco ²	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 90

Not yet available

2019

LSW Advantage 79, LifeCycle, NL LifeBuilder, Income Builder

Underwriting Amount	Issue Ages								
	0-19	20-30	31-40	41-50	51-60	61-65	66-69	70-85	86-90
Through \$50,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$50,001 - \$100,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$100,001 - \$150,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$150,001 - \$200,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$200,001 - \$250,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$250,001 - \$300,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$300,001 - \$500,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$500,001 - \$1,000,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$1,000,001 - \$2,000,000	A/APS call for quote	D	D	D	D	D/APS	D/APS	ME/APS	ME/APS
\$2,000,001 - \$5,000,000	A/APS call for quote	D/APS	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS	ME/APS
\$5,000,001 - \$9,999,999	A/APS call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$10,000,000 and up	A/APS call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS

Category / Medical Requirements

A – Application

D – Application, Exam, Blood Profile, Urine

E – Application, Exam, Blood Profile, Urine and EKG

M – Application, Exam, Blood Profile, Urine, Mature Assessment

ME – Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

APS – Attending Physician Statement

- + Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- + Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- + Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials

Rate Classes	Advantage 79 ¹	Income Builder ²	LSW LifeCycle ³
Elite Preferred NT	ages 20-75	ages 20-75	ages 20-75
Preferred NT	ages 20-85	ages 20-85	ages 20-85
Standard NT ⁴	ages 20-85	ages 0-85	ages 0-90
Preferred Tobacco	ages 20-85	ages 20-85	ages 20-85
Standard Tobacco	ages 20-85	ages 20-85	ages 20-90

NL LifeBuilder and IncomeBuilder not available in CA & NY

Minimum Face: \$100,000

¹ Issue Age Nearest Birthday

² 200% rating added to Standard NT for tobacco users up to age 79 (NA in PA)

³ The underwriting amount for LifeCycle (2nd to die) will be equal to the Base Face Amount and APB Amount.

If SPK is requested the Underwriting Amount will be the greater of the Base and APB or Base and SPK lump sum equivalent amount.

2019

LSW Advantage 79, LifeCycle, NL LifeBuilder, Income Builder

Underwriting Amount	Issue Ages								
	0-19	20-30	31-40	41-50	51-60	61-65	66-69	70-85	86-90
Through \$50,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$50,001 - \$100,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$100,001 - \$150,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$150,001 - \$200,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$200,001 - \$250,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$250,001 - \$300,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$300,001 - \$500,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$500,001 - \$1,000,000	A	D	D	D	D	D	D	ME/APS	ME/APS
\$1,000,001 - \$2,000,000	A/APS call for quote	D	D	D	D	D/APS	D/APS	ME/APS	ME/APS
\$2,000,001 - \$5,000,000	A/APS call for quote	D/APS	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS	ME/APS
\$5,000,001 - \$9,999,999	A/APS call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$10,000,000 and up	A/APS call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS

Category / Medical Requirements

A – Application

D – Application, Exam, Blood Profile, Urine

E – Application, Exam, Blood Profile, Urine and EKG

M – Application, Exam, Blood Profile, Urine, Mature Assessment

ME – Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

APS – Attending Physician Statement

- + Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- + Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- + Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials

Rate Classes	Advantage 79 ¹	Income Builder ²	LSW LifeCycle ³
Elite Preferred NT	ages 20-75	ages 20-75	ages 20-75
Preferred NT	ages 20-85	ages 20-85	ages 20-85
Standard NT ⁴	ages 20-85	ages 0-85	ages 0-90
Preferred Tobacco	ages 20-85	ages 20-85	ages 20-85
Standard Tobacco	ages 20-85	ages 20-85	ages 20-90

NL LifeBuilder and IncomeBuilder not available in CA & NY

Minimum Face: \$100,000

¹ Issue Age Nearest Birthday

² 200% rating added to Standard NT for tobacco users up to age 79 (NA in PA)

³ The underwriting amount for LifeCycle (2nd to die) will be equal to the Base Face Amount and APB Amount.

If SPK is requested the Underwriting Amount will be the greater of the Base and APB or Base and SPK lump sum equivalent amount.

LSW Advantage 79, IncomeBuilder and LifeCycle (Updated 6/18)

Underwriting Amount	Issue Ages								
	0-19	20-30	31-40	41-50	51-60	61-65	66-69	70-85	86-90
Through \$50,000	A	D	D	D	D	D	D	M/APS	M/APS
\$50,001 - \$100,000	A	D	D	D	D	D	D	M/APS	M/APS
\$100,001 - \$150,000	A	D	D	D	D	D	D	M/APS	M/APS
\$150,001 - \$200,000	A	D	D	D	D	D	E	ME/APS	ME/APS
\$200,001 - \$250,000	A	D	D	D	D	D	E	ME/APS	ME/APS
\$250,001 - \$300,000	A	D	D	D	D	D	E	ME/APS	ME/APS
\$300,001 - \$500,000	A	D	D	D	D	D	E	ME/APS	ME/APS
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME/APS	ME/APS
\$1,000,001 - \$2,000,000	A	D	E	E	E	E/APS	E/APS	ME/APS	ME/APS
\$2,000,001 - \$5,000,000	A	D/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$5,000,001 - \$9,999,999	A	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$10,000,000 and up	A	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS

Category / Medical Requirements:

A-Application

D-Application, Exam, Blood Profile, Urine

E-Application, Exam, Blood Profile, Urine and EKG

M-Application, Exam, Blood Profile, Urine, Mature Assessment

ME-Application, Exam, Blood Profile, Urine, EKG,
Mature Assessment

Face amounts over \$2,000,000 require an APS, confidential
financial questionnaire form 1392 and E-inspection

Face amounts over \$5,000,000 require a confidential financial
questionnaire form 1392, E-inspection and over age 70 third
party verified financials

Face amounts \$10,000,000 and up require a confidential financial
questionnaire form 1392, E-inspection and third party verified
financials

Rate Classes:	Issue Ages			
	Horizon [®]	Advantage 79 [®]	Income Builder [®]	LSW LifeCycle [®]
Elite Preferred NT	20-75	20-75	20-75	20-75
Preferred NT	20-85	20-85	20-85	20-85
Standard NT [®]	0-85	20-85	0-85	0-90
Preferred Tobacco	20-85	20-85	20-85	20-85
Standard Tobacco	20-85	20-85	20-85	20-90

2017

LSW Horizon, Advantage 79, IncomeBuilder, LSW FlexLife and LifeCycle

Underwriting Amount	Issue Ages								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85	86-90
Through \$50,000	A	D	D	D	D	D	D	M	M
\$50,001 – \$100,000	A	D	D	D	D	D	D	M	M
\$100,001 – \$150,000	A	D	D	D	D	D	D	M	M
\$150,001 – \$200,000	A	D	D	D	D	D	E	ME	ME
\$200,001 – \$250,000	A	D	D	D	D	D	E	ME	ME
\$250,001 – \$300,000	A	D	D	D	D	D	E	ME	ME
\$300,001 – \$500,000	A	D	D	D	D	D	E	ME	ME
\$500,001 – \$1,000,000	A	D	D	D	E	E	E	ME	ME
\$1,000,001 – \$3,000,000	A	D	E	E	E	E	E	ME	ME
\$3,000,001 – \$5,000,000	A	D	E	E	E	E	E	ME	ME
\$5,000,001 – \$10,000,000	A	E	E	E	E	E	E	ME	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME	ME

Category / Medical Requirements

A—Application

D—Application, Exam, Blood Profile, Urine

E—Application, Exam, Blood Profile, Urine, EKG

M—Application, Exam, Blood Profile, Urine, Mature Assessment

ME—Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes	Issue Ages					LSW LifeCycle ^{1c}
	Horizon ¹	Advantage 79 ¹	Income Builder ¹	LSW FlexLife ¹	LSW LifeCycle ^{1c}	
Elite Preferred NT	20-75	20-75	20-75	20-75	20-75	20-75
Preferred NT	20-85	20-85	20-85	20-85	20-85	20-85
Standard NT ²	0-85	20-85	0-85	0-85	0-90	0-90
Preferred Tobacco	20-85	20-85	20-85	20-85	20-85	20-85
Standard Tobacco	20-85	20-85	20-85	20-85	20-90	20-90

2016

**LSW Horizon UL, LSW Advantage 79 IUL, LSW IncomeBuilder UL, LSW FlexLife IUL,
and LSW LifeCycle Solutions SIUL³**

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	C	C	C	C	C	D	M
\$50,001 - \$100,000	A	C	C	C	C	C	D	M
\$100,001 - \$150,000	A	C	C	C	C	C	D	M
\$150,001 - \$200,000	A	C	C	C	C	C	E	ME
\$200,001 - \$250,000	A	C	C	C	C	C	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application
- C Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
- D Application, Exam, Blood Profile, Urine
- E Application, Exam, Blood Profile, Urine and EKG
- M Application, Exam, Blood Profile, Urine, Mature Assessment
- ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age

	LSW Horizon ¹	LSW Advantage 79 ¹	LSW Income Builder ¹	LSW Flex Life ¹	LSW LifeCycle ^{1,3}
Elite Preferred NT	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75
Preferred NT	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard NT ²	Ages 0-85	Ages 20-85	Ages 0-85	Ages 0-85	Ages 0-90
Preferred Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-90

2015

**LSW Horizon UL, LSW Advantage 79 IUL, LSW IncomeBuilder UL, LSW FlexLife IUL,
and LSW LifeCycle Solutions SIUL³**

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	C	C	C	C	C	D	M
\$50,001 - \$100,000	A	C	C	C	C	C	D	M
\$100,001 - \$150,000	A	C	C	C	C	C	D	M
\$150,001 - \$200,000	A	C	C	C	C	C	E	ME
\$200,001 - \$250,000	A	C	C	C	C	C	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

A	Application
C	Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
D	Application, Exam, Blood Profile, Urine
E	Application, Exam, Blood Profile, Urine and EKG
M	Application, Exam, Blood Profile, Urine, Mature Assessment
ME	Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age

	LSW Horizon ¹	LSW Advantage 79 ¹	LSW Income Builder ¹	LSW Flex Life ¹	LSW LifeCycle ^{1,3}
Elite Preferred NT	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75	Ages 20-75
Preferred NT	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard NT ²	Ages 0-85	Ages 20-85	Ages 0-85	Ages 0-85	Ages 0-90
Preferred Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85
Standard Tobacco	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-85	Ages 20-90

2014

**LSW Horizon UL, LSW Advantage 79 IUL, LSW IncomeBuilder UL, LSW FlexLife IUL,
and LSW LifeCycle Solutions SIUL⁶**

Underwriting Amount	Issue Age								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-80	81-90
Through \$50,000	A	C	C	C	D	D	D	M	M
\$50,001 - \$100,000	A	C	C	D	D	D	D	M	M
\$100,001 - \$150,000	A	C	C	D	D	D	D	M	M
\$150,001 - \$200,000	A	C	D	D	D	D	E	ME	ME
\$200,001 - \$250,000	A	C	D	D	D	D	E	ME	ME
\$250,001 - \$300,000	A	C	D	D	D	D	E	ME	ME
\$300,001 - \$500,000	A	D	D	D	E	E	E	ME	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME	ME

Category Medical Requirements

- A Application
- C Application, Blood Profile and Urine
- D Application, Exam, Blood Profile, Urine
- E Application, Exam, Blood Profile, Urine and EKG
- M Application, Exam, Blood Profile, Urine, Mature Assessment
- ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age

	LSW Horizon ¹	LSW Advantage 79 ¹	LSW Income Builder ¹	LSW Flex Life ¹	LSW LifeCycle ^{1,4}
Elite Preferred NT	ages 20-75	ages 20-75	ages 20-75	ages 20-75	ages 20-75
Preferred NT	ages 20-85	ages 20-85	ages 20-85	ages 20-85	ages 20-85
Standard NT ⁷	ages 0-85	ages 20-85	ages 0-85	ages 0-85	ages 0-90
Preferred Tobacco	ages 20-85	ages 20-85	ages 20-85	ages 20-85	ages 20-85
Standard Tobacco	ages 20-85	ages 20-85	ages 20-85	ages 20-85	ages 20-90

2012

Horizon, Advantage 79, IncomeBuilder, LSW FlexLife, and LSW LifeCycle⁶

Underwriting Amount	Issue Age								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	C	C	C	D	D	D	D	D
\$50,001 - \$100,000	A	C	C	D	D	D	D	D	D
\$100,001 - \$150,000	A	C	C	D	D	D	D	D	D
\$150,001 - \$200,000	A	C	D	D	D	D	E	E	E
\$200,001 - \$250,000	A	C	D	D	D	D	E	E	E
\$250,001 - \$300,000	A	C	D	D	D	D	E	E	E
\$300,001 - \$500,000	A	D	D	D	E	E	E	E	E
\$500,001 - \$1,000,000	A	D	D	E	E	E	E	E	E
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	E	E
\$3,000,001 - \$5,000,000	A	D	E	E	F	F	F	F	F
\$5,000,001 - \$10,000,000	A	F	F	F	F	F	F	F	F
\$10,000,001 and up	A	F	F	F	F	F	F	F	F

Category Medical Requirements

- A Application
- C Application, Blood Profile and Urine
- D Application, Paramedical, Blood Profile, Urine
- E Application, Paramedical, Blood Profile, Urine and EKG
- F Application, MD Exam, Blood Profile, Urine and EKG
(Ages 51-69 need stress test in lieu of EKG for \$10,000,001+)

Note: Oral Fluid testing is not available with the products listed on this page.

Rate Classes

	Horizon ¹	Advantage 79 ¹	IncomeBuilder ¹	LSW FFlexLife ¹	LSW LifeCycle ^{1,6}
Elite Preferred NT	ages 20 - 75	ages 20 - 75	ages 20 - 75	ages 20 - 75	ages 20 - 75
Preferred NT	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85
Standard/Verified Standard NT ²	ages 0 - 85	ages 20 - 85	ages 0 - 85	ages 0 - 85	ages 0 - 90
Preferred Tobacco	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85
Standard Tobacco ²	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 85	ages 20 - 90

2018

Living Life

Indexed Universal Life Insurance

Underwriting Guide

Product Details

Issue Ages:	0 to 85 (age nearest birthday)
Minimum Face Amount:	Initial Coverage: \$50,000
Minimum Increase in Face Amount*:	\$25,000 *Face amount increases made by the Gap Protector Rider are exempt from this minimum requirement.
Death Benefit Options:	Both Option A and B available
Policy Protection Period:	10 years
Minimum Premium:	\$25.00
Maximum Premium:	Guideline Premium Test allowed

Underwriting Amount	Issue Ages							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	A	A	A	A	A	D	M/APS
\$50,001 - \$100,000	A	A	A	A	A	A	D	M/APS
\$100,001 - \$150,000	A	A	A	A	A	A	D	M/APS
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME/APS
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME/APS
\$250,001 - \$300,000	A	A	A	A	A	D	E	ME/APS
\$300,001 - \$500,000	A	A	A	A	A	D	E	ME/APS
\$500,001 - \$1,000,000	A/APS	A/TELE	A/TELE	A/TELE	A/TELE	D	E	ME/APS
\$1,000,001 - \$2,000,000	A/APS/CALL FOR QUOTE	D	E	E	E	E	E/APS	ME/APS/1392
\$2,000,001-\$5,000,000	CALL FOR QUOTE	D/APS/1392/EINSP	E/APS/1392/EINSP	E/APS/1392/EINSP	E/APS/1392/EINSP	E/APS/1392/EINSP	E/APS/1392/EINSP	ME/APS/1392/EINSP
\$5,000,001-\$9,999,999	CALL FOR QUOTE	E/APS/1392/EINSP	E/APS/1392/EINSP	E/APS/1392/EINSP	E/APS/1392/EINSP	E/APS/1392/EINSP	E/APS/1392/EINSP	ME/APS/1392/EINSP/3RD
\$10,000,000 AND UP	CALL FOR QUOTE	E/APS/1392/EINSP/3RD	E/APS/1392/EINSP/3RD	E/APS/1392/EINSP/3RD	E/APS/1392/EINSP/3RD	E/APS/1392/EINSP/3RD	E/APS/1392/EINSP/3RD	ME/APS/1392/EINSP/3RD

Elite and Preferred rate classes available age 20 and above. Elite/Preferred not available face amounts 0-\$250,000.

Category / Medical Requirements

A—Application

E—Application, Exam, Blood Profile, Urine, EKG

A/Tele—Tele-interview (Home Office Ordered)

M—Application, Exam, Blood Profile, Urine, Mature Assessment

D—Application, Exam, Blood Profile, Urine

ME—Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes	Ages	Face Amount
Elite	20-75	\$250,001 & up
Preferred NT	20-85	\$250,001 & up
Select NT	20-85	All Face Amounts
Verified NT	0-85	All Face Amounts
Express Std NT 1	0-85	\$0-250,000
Express Std NT 2	0-85	\$0-250,000
Preferred Tobacco	20-85	\$250,001 & up
Verified Standard Tobacco	20-85	All Face Amounts
Express Standard Tobacco	0-85	\$0-250,000

For Face Amounts of \$250,000 or less

- Permanent flat extras are available with all rate classifications. Temporary flat extras are available with Standard and Express classes. Table ratings are not available.
- A nonsmoking insured with a substandard table rating up to and including 200% will be placed in the Express Standard Non-tobacco 1 rate classification.
- A nonsmoking insured with a substandard table rating between 225% and 300% (inclusive) will be placed in the Express Standard Non-tobacco 2 rate classification.
- A smoking insured with a substandard table rating up to and including 200% will be placed in the Express Standard Tobacco rate classification.

For Face Amounts Greater than \$250,000

Substandard: Table ratings and flat extras available with Standard rate classes. Temporary flat extras available with Standard and Express classes.

2016

Living Life
Indexed Universal Life Insurance
Underwriting Guide

Product Details

Issue Ages:	0 to 85 (age nearest birthday)
Minimum Face Amount:	Initial Coverage: \$50,000
Minimum Increase in Face Amount[*]:	\$25,000 *Face amount increases made by the Gap Protector Rider are exempt from this minimum requirement.
Death Benefit Options:	Both Option A and B available
Policy Protection Period:	10 years
Minimum Premium:	\$25.00
Maximum Premium:	Guideline Premium Test allowed

No Fluid Underwriting

Age 65 and under

Face amount \$250,000 and less

- Elite or Preferred Rate Class NOT Available
- Verified Standard Non-Tobacco (ages 0-85)
- Express Standard Non-Tobacco 1 (age 0-85)
- Express Standard Non-Tobacco 2 (age 0-85)
- Verified Standard Tobacco (age 20-85)
- Express Standard Tobacco (age 20-85)

Fully Underwritten

Age 65 and above

Face amount \$250,001 and above

- Elite Non-Tobacco (issue ages 20-75)
- Preferred Non-Tobacco (issue ages 20-85)
- Verified Standard Non-Tobacco (issue ages 0-85)
- Preferred Tobacco (issue ages 20-85)
- Verified Standard Tobacco (issue ages 20-85)

Underwriting Amount	Issue Age							
	0–17	18–30	31–40	41–50	51–60	61–65	66–69	70–85
Through \$50,000	A	A	A	A	A	A	D	M
\$50,001–\$100,000	A	A	A	A	A	A	D	M
\$100,001–\$150,000	A	A	A	A	A	A	D	M
\$150,001–\$200,000	A	A	A	A	A	A	E	ME
\$200,001–\$250,000	A	A	A	A	A	A	E	ME
\$250,001–\$300,000	A	C	C	C	C	C	E	ME
\$300,001–\$500,000	A	C	C	C	C	C	E	ME
\$500,001–\$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001–\$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001–\$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001–\$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category	Medical Requirements
A	Application (for SNT, ESNT or Std Tobacco) Preferred rates are not available at ages 0–65 for face amounts through \$250,000
C	Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
D	Application, Exam, Blood Profile, Urine
E	Application, Exam, Blood Profile, Urine and EKG
M	Application, Exam, Blood Profile, Urine, Mature Assessment
ME	Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

2020

Life Underwriting Requirements

Living Life By Design IUL

Underwriting Amount	Issue Ages								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85	86-90
Through \$50,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$50,001 - \$100,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$100,001 - \$150,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$150,001 - \$200,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$200,001 - \$250,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$250,001 - \$300,000	A	A	A	A	A	D	D	ME/APS	ME/APS
\$300,001 - \$500,000	A	A	A	A	A	D	D	ME/APS	ME/APS
\$500,001 - \$1,000,000	A	A	A	A	A	D	D	ME/APS	ME/APS
\$1,000,001 - \$2,000,000	A/APS/Call for quote	A	A	A	D	D/APS	D/APS	ME/APS	ME/APS
\$2,000,001-\$5,000,000	Call for quote	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS	ME/APS	ME/APS
\$5,000,001-\$9,999,999	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS	ME/APS
\$10,000,000 and up	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS	ME/APS

Category / Medical Requirements

A – Application

D – Application, Exam, Blood Profile, Urine

E – Application, Exam, Blood Profile, Urine, EKG

M – Application, Exam, Blood Profile, Urine, Mature Assessment

ME – Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

APS – Attending Physician Statement

- Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials

Rate Classes	Face Amount	Ages
Elite	All Face Amounts	18-75
Preferred NT	All Face Amounts	18-85
Select NT	All Face Amounts	18-85
Standard NT	All Face Amounts	0-85
Express Standard NT 1	Total Face ≤ \$2M	0-85
Express Standard NT 2	Total Face ≤ \$2M	18-85
Preferred Tobacco	All Face Amounts	18-85
Standard Tobacco	All Face Amounts	18-85
Express Standard Tobacco	Total Face ≤ \$2M	18-85

No routine medical testing required for policies with a face amount of \$250,000 or less and insured is under 65.

If over 65 years of age or \$250,000 use the 2015 Provider UW Guide:

SecurePlus Provider Indexed Universal Life

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	A	A	A	A	A	D	M
\$50,001 - \$100,000	A	A	A	A	A	A	D	M
\$100,001 - \$150,000	A	A	A	A	A	A	D	M
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application (for VSNT, ESNT or Std Tobacco)
 Preferred rates are not available at ages 0-65 for face amounts through \$250,000.
 C Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
 D Application, Exam, Blood Profile, Urine
 E Application, Exam, Blood Profile, Urine and EKG
 M Application, Exam, Blood Profile, Urine, Mature Assessment
 ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age² – Please note that preferred rates are not available at ages 0 to 65 for face amounts through \$250,000.

	Available Ages/Face Amounts
Verified Standard ³	Ages 0-85: All Face Amounts
Express Standard ⁴	Ages 0-85: All Face Amounts
Standard Tobacco ⁵	Ages 15-85: All Face Amounts
Preferred NT	Ages 18-65: \$250,001 and Over;
Preferred Tobacco	Ages 66-75: \$250,001 and Over

Not yet available

Not yet available

Products P-Z*

2020

PeakLife/Advanced Markets IUL

(PeakLife and PeakLife NL)

Underwriting Amount	Issue Ages						
	18-30	31-40	41-50	51-60	61-65	66-69	70+
\$1,000,000	A	A	A	A	D	D	ME/APS
\$1,000,001 - \$2,000,000	A	A	A	D	D/APS	D/APS	ME/APS
\$2,000,001 - \$5,000,000	D/APS	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS
\$5,000,001 & up	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS

Category / Medical Requirements

A – Application

D – Application, Exam, Blood Profile, Urine

E – Application, Exam, Blood Profile, Urine, EKG

M – Application, Exam, Blood Profile, Urine, Mature Assessment

ME – Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

APS – Attending Physician Statement. An APS will be required on all applications \$2,000,001 and up in addition to the age and amount chart above.

- Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials

Rate Classes	Face Amount	Ages
Elite	All Face Amounts	18-75
Preferred NT	All Face Amounts	18-85
Select NT	All Face Amounts	18-85
Standard NT	All Face Amounts	18-85
Express Standard NT 1	Total Face ≤ \$2M	18-85
Express Standard NT 2	Total Face ≤ \$2M	18-85
Preferred Tobacco	All Face Amounts	18-85
Standard Tobacco	All Face Amounts	18-85
Express Standard Tobacco	Total Face ≤ \$2M	18-85

*This the most recent 2020 version.

2019

PeakLife/Advanced Markets IUL

(PeakLife and PeakLife NL)

Underwriting Amount	Issue Ages						
	18–30	31–40	41–50	51–60	61–65	66–69	70+
\$1,000,000	A	A	A	A	D	D	ME/APS
\$1,000,001 - \$2,000,000	A	A	A	D	D/APS	D/APS	ME/APS
\$2,000,001 - \$5,000,000	D/APS	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS
\$5,000,001 & up	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS

Category / Medical Requirements

A – Application

D – Application, Exam, Blood Profile, Urine

E – Application, Exam, Blood Profile, Urine, EKG

M – Application, Exam, Blood Profile, Urine, Mature Assessment

ME – Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

APS – Attending Physician Statement. An APS will be required on all applications \$2,000,001 and up in addition to the age and amount chart above.

- Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials

Rate Classes	Face Amount	Ages
Elite	All Face Amounts	18-75
Preferred NT	All Face Amounts	18-85
Select NT	All Face Amounts	18-85
Standard NT	All Face Amounts	18-85
Express Standard NT 1	Total Face ≤ \$2M	18-85
Express Standard NT 2	Total Face ≤ \$2M	18-85
Preferred Tobacco	All Face Amounts	18-85
Standard Tobacco	All Face Amounts	18-85
Express Standard Tobacco	Total Face ≤ \$2M	18-85

2018

Peak Life Large Case/Advanced Markets IUL (available on LSW and NL paper) (Updated 6/18)

Underwriting Amount	Issue Ages					
	18-30	31-40	41-50	51-65	66-69	70+
\$1,000,000 - \$4,999,999	D	E	E	E	E/APS	M/APS
\$5,000,000 & up	E	E	E	E	E/APS	M/APS

Category / Medical Requirements

A-Application

D-Application, Exam, Blood Profile, Urine

E-Application, Exam, Blood Profile, Urine, EKG

M-Application, Exam, Blood Profile, Urine, Mature Assessment

ME-Application, Exam, Blood Profile, Urine, EKG,
Mature Assessment

APS-Attending Physician Statement.

An APS will be required on all applications \$2,000,001 and up in addition to the age and amount chart above.

Rate Classes	Ages	Face Amount
Elite	18-75	All Face Amounts
Preferred NT	18-85	All Face Amounts
Select NT	18-85	All Face Amounts
Verified NT	18-85	All Face Amounts
Verified Std Tobacco	18-85	All Face Amounts
Preferred Tobacco	18-85	All Face Amounts
Express Standard Tobacco	18-85	All Face Amounts

2019

LSW Protector Life (Product available in CA only)

Underwriting Amount	Issue Ages							
	0-7	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	A	A	A	A	A	D	ME/APS
\$50,001 - \$100,000	A	A	A	A	A	A	D	ME/APS
\$100,001 - \$150,000	A	A	A	A	A	A	D	ME/APS
\$150,001 - \$200,000	A	A	A	A	A	A	D	ME/APS
\$200,001 - \$250,000	A	A	A	A	A	A	D	ME/APS
\$250,001 - \$300,000	A	D	D	D	D	D	D	ME/APS
\$300,001 - \$500,000	A	D	D	D	D	D	D	ME/APS
\$500,001 - \$1,000,000	A	D	D	D	D	D	D	ME/APS
\$1,000,001 - \$2,000,000	A/APS call for quote	D	D	D	D	D/APS	D/APS	ME/APS
\$2,000,001 - \$5,000,000	A/APS call for quote	D/APS	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS
\$5,000,001-\$9,999,999	A/APS call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS
\$10,000,000 and up	A/APS call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS

Category / Medical Requirements

A – Application (for VSNT, ESNT or Std Tobacco) –
Elite/Preferred rates are not available at ages 0-65 for face amounts up to \$250,000.

D – Application, Exam, Blood Profile, Urine

E – Application, Exam, Blood Profile, Urine and EKG

M – Application, Exam, Blood Profile, Urine, Mature Assessment

ME – Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

- Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials

Rate Classes	Face Amount	Ages
Preferred NT	Above \$250,000 or issue age greater than 65	20-85
Verified NT	All Face Amounts	0-85
Express Std NT 1	\$0-250,000	0-85
Express Std NT 2	\$0-250,000	0-85
Verified Std Tobacco	All Face Amounts	20-85
Preferred Tobacco	Above \$250,000 or issue age greater than 65	20-85
Express Standard Tobacco	\$0-250,000	20-85

Juveniles who are known smokers will be placed in the express standard non-tobacco 1 class

Express Standard NT 1 – Standard to Table 4 (200%)

Express Standard NT 2 – Table 5(225%) to Table 8(300%)

Express Standard Tob – Standard Tob to Table 4(200%)

LSW Protector Life (Updated 6/18)

Underwriting Amount:	Issue Ages							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	A	A	A	A	A	D	M/APS
\$50,001 - \$100,000	A	A	A	A	A	A	D	M/APS
\$100,001 - \$150,000	A	A	A	A	A	A	D	M/APS
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME/APS
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME/APS
\$250,001 - \$300,000	A	D	D	D	D	D	E	ME/APS
\$300,001 - \$500,000	A	D	D	D	D	D	E	ME/APS
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME/APS
\$1,000,001 - \$2,000,000	A	D	E	E	E	E/APS	E/APS	ME/APS
\$2,000,001 - \$5,000,000	A	D/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS
\$5,000,001 - \$9,999,999	A	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS
\$10,000,000 and up	A	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS

Category / Medical Requirements

A-Application (for VSNT, ESNT or Std Tobacco) - Elite/Preferred rates are not available at ages 0-65 for face amounts up to \$250,000.

D-Application, Exam, Blood Profile, Urine

E-Application, Exam, Blood Profile, Urine and EKG

M-Application, Exam, Blood Profile, Urine, Mature Assessment

ME-Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection

Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392; E-inspection and over age 70 third party verified financials

Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392; E-inspection and third party verified financials

Rate Classes	Ages ¹	Face Amount
Preferred NT	20-85	Above \$250,000 or issue age greater than 65
Verified NT	0-85	All Face Amounts
Express Standard NT 1	0-85	\$0-250,000
Express Standard NT 2	0-85	\$0-250,000
Verified Standard Tobacco	20-85	All Face Amounts
Preferred Tobacco	20-85	Above \$250,000 or issue age greater than 65
Express Standard Tobacco	20-85	\$0-250,000

2017

LSW Protector Life

Underwriting Amount	Issue Ages							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	A	A	A	A	A	D	M
\$50,001 – \$100,000	A	A	A	A	A	A	D	M
\$100,001 – \$150,000	A	A	A	A	A	A	D	M
\$150,001 – \$200,000	A	A	A	A	A	A	E	ME
\$200,001 – \$250,000	A	A	A	A	A	A	E	ME
\$250,001 – \$300,000	A	D	D	D	D	D	E	ME
\$300,001 – \$500,000	A	D	D	D	D	D	E	ME
\$500,001 – \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 – \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 – \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 – \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category / Medical Requirements

A—Application (for VSNT, ESNT or Std Tobacco) - Elite/Preferred rates are not available at ages 0-65 for face amounts up to \$250,000.

D—Application, Exam, Blood Profile, Urine

E—Application, Exam, Blood Profile, Urine, EKG

M—Application, Exam, Blood Profile, Urine, Mature Assessment

ME—Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes	Issue Ages ¹
Preferred Non Tobacco	Not Available for "A" Category Above. Available ages 20-75 for face amount greater than \$250,000 and ages 66-75
Verified Standard ³	ages 0-85; All Face Amounts
Express Standard NT1 ⁴	ages 0-85; All Face Amounts
Express Standard NT2	ages 0-85; All Face Amounts
Preferred Tobacco	Not Available for "A" Category Above. Available ages 20-75 for face amount greater than \$250,000 and ages 66-75
Verified Standard Tobacco	ages 20-85; All Face Amounts
Express Standard Tobacco	ages 20-85; All Face Amounts

2016

ProtectorLife Whole Life

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	A	A	A	A	A	D	M
\$50,001 - \$100,000	A	A	A	A	A	A	D	M
\$100,001 - \$150,000	A	A	A	A	A	A	D	M
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application (for VSNT, ESNT or Std Tobacco)
 Preferred rates are not available at ages 0-65 for face amounts through \$250,000.
 C Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
 D Application, Exam, Blood Profile, Urine
 E Application, Exam, Blood Profile, Urine and EKG
 M Application, Exam, Blood Profile, Urine, Mature Assessment
 ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age¹ – Please note that preferred rates are not available at ages 0 to 65 for face amounts through \$250,000.

	Available Ages/Face Amounts
Verified Standard ²	Ages 0-85: All Face Amounts
Express Standard NT13	Ages 0-85: All Face Amounts
Express Standard NT2 ⁴	Ages 0-85: All Face Amounts
Verified Standard Tobacco	Ages 20-85: All Face Amounts
Express Standard Tobacco ⁵	Ages 20-85: All Face Amounts

2015

ProtectorLife Whole Life

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	A	A	A	A	A	D	M
\$50,001 - \$100,000	A	A	A	A	A	A	D	M
\$100,001 - \$150,000	A	A	A	A	A	A	D	M
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application (for VSNT, ESNT or Std Tobacco)
 Preferred rates are not available at ages 0-65 for face amounts through \$250,000.
 C Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
 D Application, Exam, Blood Profile, Urine
 E Application, Exam, Blood Profile, Urine and EKG
 M Application, Exam, Blood Profile, Urine, Mature Assessment
 ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age¹ – Please note that preferred rates are not available at ages 0 to 65 for face amounts through \$250,000.

	Available Ages/Face Amounts
Verified Standard ²	Ages 0-85: All Face Amounts
Express Standard NT ³	Ages 0-85: All Face Amounts
Express Standard NT ⁴	Ages 0-85: All Face Amounts
Preferred NT	Ages 20-75: \$250,001 and Over;
Preferred NT/Preferred Tobacco	Ages 66-75: All Face Amounts
Preferred Tobacco	Ages 20-75: \$250,001 and Over;
Verified Standard Tobacco	Ages 20-85: All Face Amounts
Express Standard Tobacco ⁵	Ages 20-85: All Face Amounts

ProtectorLife Whole Life

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	A	A	A	A	A	D	M
\$50,001 - \$100,000	A	A	A	A	A	A	D	M
\$100,001 - \$150,000	A	A	A	A	A	A	D	M
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME
\$250,001 - \$300,000	A	C	D	D	D	D	E	ME
\$300,001 - \$500,000	A	D	D	D	E	E	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

A	Application (for VSNT, ESNT or Std Tobacco)
C	Application, Blood Profile and Urine
D	Application, Exam, Blood Profile, Urine
E	Application, Exam, Blood Profile, Urine and EKG
M	Application, Exam, Blood Profile, Urine, Mature Assessment
ME	Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age¹ – Please note that preferred rates are not available at ages 0 to 65 for face amounts through \$250,000.

	Available Ages/Face Amounts
Preferred Non tobacco	Not Available for "A" Category Above. Available ages 20-75 for face amount greater than \$250,000 and ages 66-75
Verified Standard ³	Ages 0-85; All Face Amounts
Express Standard NT1 ⁴	Ages 0-85; All Face Amounts
Express Standard NT2	Ages 0-85; All Face Amounts
Preferred Tobacco	Not Available for "A" Category Above. Available ages 20-75 for face amount greater than \$250,000 and ages 66-75
Verified Standard Tobacco	Ages 20-85; All Face Amounts
Express Standard Tobacco	Ages 20-85; All Face Amounts

¹ Issue Age Nearest Birthday

³ Verified Standard NT used at ages 0-14

⁴ Express Standard 1 will be used for Juvenile (age 0-19) tobacco users

Express Standard NT1 - Standard to Table 4 (200%)

Express Standard NT2 - Table 5(225%) to Table 8(300%)

Express Standard Tob - Standard Tob to Table 4(200%)

Not yet available

2009

Horizon, Advantage 79 & SecurePlus Paragon

UNDERWRITING AMOUNT	ISSUE AGE								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	C	C	C	D	D	D	D	H
\$50,001 - \$100,000	A	C	C	D	D	D	D	D	H
\$100,001 - \$150,000	A	C	C	D	D	D	D	D	H
\$150,001 - \$200,000	A	C	D	D	E	E	E	E	H
\$200,001 - \$250,000	A	C	D	D	E	E	E	E	H
\$250,001 - \$300,000	B	C	D	D	E	E	E	E	H
\$300,001 - \$500,000	B	D	D	E	E	E	E	E	H
\$500,001 - \$1,000,000	B	D	E	E	E	E	E	E	H
\$1,000,001 - \$3,000,000	B	D	E	E	E	E	E	E	H
\$3,000,001 - \$5,000,000	B	D	E	E	F	F	F	F	H
\$5,000,001 - \$10,000,000	UND	F	F	F	F	F	G	G	H
\$10,000,001 and up	UND	F	F	F	G	G	G	G	H

CATEGORY MEDICAL REQUIREMENTS

- A Application
- B Application and APS
- C Application, Blood Profile and Urine
- D Application, Paramedical, Blood Profile, Urine
- E Application, Paramedical, Blood Profile, Urine and EKG
- F Application, MD Exam, Blood Profile, Urine and EKG
- G Application, MD Exam, Blood Profile, Urine, Stress Test & Chest X-Ray
- H Submit trial application and APS for preliminary underwriting review
- UND Contact Underwriter

Note: Oral Fluid testing is not available with Horizon, Advantage 79 or Paragon products.

RATE CLASSES - HORIZON/ADVANTAGE 79 OR PARAGON¹

- Elite Preferred NT (ages 20 - 75)
- Preferred NT (ages 20 - 85)
- Standard NT (ages 0 - 85)
- Preferred Tobacco (ages 20 - 85)
- Standard Tobacco (ages 20 - 85)
- Standard Non-Tobacco + 200% for Tobacco User Issue Ages 0-19. (N/A in PA)

2008

Horizon & SecurePlus Paragon

UNDERWRITING AMOUNT	ISSUE AGE								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	C	C	C	D	D	D	D	H
\$50,001 - \$100,000	A	C	C	D	D	D	D	D	H
\$100,001 - \$150,000	A	C	C	D	D	D	D	D	H
\$150,001 - \$200,000	A	C	D	D	E	E	E	E	H
\$200,001 - \$250,000	A	C	D	D	E	E	E	E	H
\$250,001 - \$300,000	B	C	D	D	E	E	E	E	H
\$300,001 - \$500,000	B	D	D	E	E	E	E	E	H
\$500,001 - \$1,000,000	B	D	E	E	E	E	E	E	H
\$1,000,001 - \$3,000,000	B	D	E	E	E	E	E	E	H
\$3,000,001 - \$5,000,000	B	D	E	E	F	F	F	F	H
\$5,000,001 - \$10,000,000	UND	F	F	F	F	F	G	G	H
\$10,000,001 and up	UND	F	F	F	G	G	G	G	H

CATEGORY MEDICAL REQUIREMENTS

- A Application
- B Application and APS
- C Application, Blood Profile and Urine
- D Application, Paramedical, Blood Profile, Urine
- E Application, Paramedical, Blood Profile, Urine and EKG
- F Application, MD Exam, Blood Profile, Urine and EKG
- G Application, MD Exam, Blood Profile, Urine, Stress Test & Chest X-Ray
- H Submit trial application and APS for preliminary underwriting review
- UND Contact Underwriter

Note: Oral Fluid testing is not available with Horizon and Paragon products

RATE CLASSES - HORIZON & PARAGON*

- Elite Preferred NT (ages 20 - 75)
- Preferred NT (ages 20 - 85)
- Standard NT (ages 0 - 85)
- Preferred Tobacco (ages 20 - 85)
- Standard Tobacco (ages 20 - 85)
- Standard Non-Tobacco + 200% for Tobacco User Issue Ages 0-19.

*Issue age nearest birthday.

LSW SecurePlus Provider (Updated 6/18)

Underwriting Amount:	Issue Ages:								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-80	81+
Through \$50,000	A	A	A	A	A	A	D	M/APS	M/APS
\$50,001 - \$100,000	A	A	A	A	A	A	D	M/APS	M/APS
\$100,001 - \$150,000	A	A	A	A	A	A	D	M/APS	M/APS
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME/APS	ME/APS
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME/APS	ME/APS
\$250,001 - \$300,000	A	D	D	D	D	D	E	ME/APS	ME/APS
\$300,001 - \$500,000	A	D	D	D	D	D	E	ME/APS	ME/APS
\$500,001 - \$1,000,000	A/APS	D	D	D	E	E	E	ME/APS	ME/APS
\$1,000,001 - \$2,000,000	A/APS/ Call for quote	D	E	E	E	E/APS	E/APS	ME/APS	ME/APS
\$2,000,001 - \$5,000,000	Call for quote	D/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$5,000,001 - \$9,999,999	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$10,000,000 and up	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS

Category / Medical Requirements

A-Application (for VSNT, ESNT or Std Tobacco) - Elite/Preferred rates are not available at ages 0-65 for face amounts through \$250,000.

D-Application, Exam, Blood Profile, Urine

E-Application, Exam, Blood Profile, Urine and EKG

M-Application, Exam, Blood Profile, Urine, Mature Assessment

ME-Application, Exam, Blood Profile, Urine, EKG,
Mature Assessment

APS-Attending Physician Statement

Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection

Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials

Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials

For Face Amounts of \$250,000 or less

- Permanent flat extras are available with all rate classifications. Temporary flat extras are available with Standard and Express classes. Table ratings are not available.
- A nonsmoking insured with a substandard table rating up to and including 200% will be placed in the Express Standard Non-tobacco rate classification.
- Preferred rates not available unless age is above 65 and face amount is above \$250,000

For Face Amounts Greater than \$250,000

- Table ratings are available on Verified Standard NT and Standard Tobacco classes

Rate Classes	Ages	Face Amount
Preferred NT	15-75	\$250,001 and up
Verified Standard NT	0-85	All Face Amounts
Express Standard NT	0-85	All Face Amounts
Preferred Tobacco	15-75	\$250,001 and up
Standard Tobacco	15-85	All Face Amounts

Verified Standard NT will be used for non-rated issue ages 0-14

Express Standard class not available in PA/NJ

200% rating added to Standard NT rates for tobacco users 0-17 (NA in PA)

2017

LSW Provider

Underwriting Amount	Issue Ages								
	0–17	18–30	31–40	41–50	51–60	61–65	66–69	70–80	81+
Through \$50,000	A	A	A	A	A	A	D	M	M
\$50,001 – \$100,000	A	A	A	A	A	A	D	M	M
\$100,001 – \$150,000	A	A	A	A	A	A	D	M	M
\$150,001 – \$200,000	A	A	A	A	A	A	E	ME	ME
\$200,001 – \$250,000	A	A	A	A	A	A	E	ME	ME
\$250,001 – \$300,000	A	D	D	D	D	D	E	ME	ME
\$300,001 – \$500,000	A	D	D	D	D	D	E	ME	ME
\$500,001 – \$1,000,000	A	D	D	D	E	E	E	ME	ME
\$1,000,001 – \$3,000,000	A	D	E	E	E	E	E	ME	ME
\$3,000,001 – \$5,000,000	A	D	E	E	E	E	E	ME	ME
\$5,000,001 – \$10,000,000	A	E	E	E	E	E	E	ME	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME	ME

Category / Medical Requirements

A—Application (for VSNT, ESNT or Std Tobacco) – Preferred rates are not available at ages 0-65 for face amounts through \$250,000.

D—Application, Exam, Blood Profile, Urine

E—Application, Exam, Blood Profile, Urine, EKG

M—Application, Exam, Blood Profile, Urine, Mature Assessment

ME—Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes

Verified Standard Non Smoker¹

Express Standard Non Smoker⁴

Standard Non Smoker⁵

Preferred Non Smoker

2016

SecurePlus Provider Indexed Universal Life

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	A	A	A	A	A	D	M
\$50,001 - \$100,000	A	A	A	A	A	A	D	M
\$100,001 - \$150,000	A	A	A	A	A	A	D	M
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application (for VSNT, ESNT or Std Tobacco)
Preferred rates are not available at ages 0-65 for face amounts through \$250,000.
- C Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
- D Application, Exam, Blood Profile, Urine
- E Application, Exam, Blood Profile, Urine and EKG
- M Application, Exam, Blood Profile, Urine, Mature Assessment
- ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age² – Please note that preferred rates are not available at ages 0 to 65 for face amounts through \$250,000.

	Available Ages/Face Amounts
Verified Standard ⁴	Ages 0-85: All Face Amounts
Express Standard ⁴	Ages 0-85: All Face Amounts
Standard Tobacco ⁵	Ages 15-85: All Face Amounts

2015

SecurePlus Provider Indexed Universal Life

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	A	A	A	A	A	D	M
\$50,001 - \$100,000	A	A	A	A	A	A	D	M
\$100,001 - \$150,000	A	A	A	A	A	A	D	M
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application (for VSNT, ESNT or Std Tobacco)
 Preferred rates are not available at ages 0-65 for face amounts through \$250,000.
 C Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
 D Application, Exam, Blood Profile, Urine
 E Application, Exam, Blood Profile, Urine and EKG
 M Application, Exam, Blood Profile, Urine, Mature Assessment
 ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age² – Please note that preferred rates are not available at ages 0 to 65 for face amounts through \$250,000.

	Available Ages/Face Amounts
Verified Standard ³	Ages 0-85: All Face Amounts
Express Standard ⁴	Ages 0-85: All Face Amounts
Standard Tobacco ⁵	Ages 15-85: All Face Amounts
Preferred NT	Ages 18-65: \$250,001 and Over;
Preferred Tobacco	Ages 66-75: \$250,001 and Over

2014

SecurePlus Provider Indexed Universal Life

Underwriting Amount	Issue Age								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-80	81+
Through \$50,000	A	A	A	A	A	A	D	M	M
\$50,001 - \$100,000	A	A	A	A	A	A	D	M	M
\$100,001 - \$150,000	A	A	A	A	A	A	D	M	M
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME	ME
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME	ME
\$250,001 - \$300,000	A	C	D	D	D	D	E	ME	ME
\$300,001 - \$500,000	A	D	D	D	E	E	E	ME	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME	ME

Category Medical Requirements

A	Application (for VSNT, ESNT or Std Tobacco)
C	Application, Blood Profile and Urine
D	Application, Exam, Blood Profile, Urine
E	Application, Exam, Blood Profile, Urine and EKG
M	Application, Exam, Blood Profile, Urine, Mature Assessment
ME	Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes/Issue Age² – Please note that preferred rates are not available at ages 0 to 65 for face amounts through \$250,000.

	Available Ages/Face Amounts
Verified Standard ³	Ages 0 - 85; All Face Amounts
Express Standard ⁴	Ages 0 - 85; All Face Amounts
Standard Tobacco ⁵	Ages 18 - 85; All Face Amounts
Preferred NT	Ages 18 - 65; \$250,001 and Over Ages 66 - 75; \$25,000 and Over
Preferred Tobacco	Ages 18 - 65; \$250,001 and Over Ages 66 - 75; \$25,000 and Over

2009

Harbor, Foundation & Provider

UNDERWRITING AMOUNT	ISSUE AGE								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	C♦	C♦	C♦	D♦	D♦	D♦	D	H
\$50,001 - \$100,000	A	C♦	C♦	D♦	D♦	D	D	D	H
\$100,001 - \$150,000	A	C♦	C♦	D♦	D	D	D	D	H
\$150,001 - \$200,000	A	C♦	D♦	D♦	E	E	E	E	H
\$200,001 - \$250,000	A	C	D	D	E	E	E	E	H
\$250,001 - \$300,000	B	C	D	D	E	E	E	E	H
\$300,001 - \$500,000	B	D	D	E	E	E	E	E	H
\$500,001 - \$1,000,000	B	D	E	E	E	E	E	E	H
\$1,000,001 - \$3,000,000	B	D	E	E	E	E	E	E	H
\$3,000,001 - \$5,000,000	B	D	E	E	F	F	F	F	H
\$5,000,001 - \$10,000,000	UND	F	F	F	F	F	G	G	H
\$10,000,001 and up	UND	F	F	F	G	G	G	G	H

CATEGORY MEDICAL REQUIREMENTS

- A Application
- B Application and APS
- C Application, Blood Profile and Urine
- D Application, Paramedical, Blood Profile, Urine
- E Application, Paramedical, Blood Profile, Urine and EKG
- F Application, MD Exam, Blood Profile, Urine and EKG
- G Application, MD Exam, Blood Profile, Urine, Stress Test & Chest X-Ray
- H Submit trial application and APS for preliminary underwriting review
- ♦ Application and Oral Fluid (for VSNT, ESNT or Standard Tobacco only)
- UND Contact Underwriter

RATE CLASSES - HARBOR/FOUNDATION¹:

- Elite Preferred NT (ages 20 - 75)
- Preferred NT (ages 20 - 85)
- Standard NT (ages 0 - 85)
- Express Standard NT³ (ages 0 - 85)
- Preferred Tobacco (ages 20 - 85)
- Standard Tobacco (ages 20 - 85)

RATE CLASSES - PROVIDER²:

- Preferred NT (ages 15 - 75)
- Verified Standard NT (ages 0 - 85)
- Express Standard NT³ (ages 0 - 85)
- Preferred Tobacco (ages 15 - 75)
- Standard Tobacco (ages 15 - 85)
- Verified Standard non-Tobacco will be used for non-rated ages 0 - 14.

Please note that ABR3 is not available on rated and/or reinsured Harbor or Provider policies or any reinsured policies.

1 Issue age nearest birthday

2 Issue age last birthday

3 Express Standard class not available in PA

Harbor & Provider

UNDERWRITING AMOUNT	ISSUE AGE								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	C♦	C♦	C♦	D♦	D♦	D♦	D	H
\$50,001 - \$100,000	A	C♦	C♦	D♦	D♦	D	D	D	H
\$100,001 - \$150,000	A	C♦	C♦	D♦	D	D	D	D	H
\$150,001 - \$200,000	A	C♦	D♦	D♦	E	E	E	E	H
\$200,001 - \$250,000	A	C	D	D	E	E	E	E	H
\$250,001 - \$300,000	B	C	D	D	E	E	E	E	H
\$300,001 - \$500,000	B	D	D	E	E	E	E	E	H
\$500,001 - \$1,000,000	B	D	E	E	E	E	E	E	H
\$1,000,001 - \$3,000,000	B	D	E	E	E	E	E	E	H
\$3,000,001 - \$5,000,000	B	D	E	E	F	F	F	F	H
\$5,000,001 - \$10,000,000	UND	F	F	F	F	F	G	G	H
\$10,000,001 and up	UND	F	F	F	G	G	G	G	H

CATEGORY MEDICAL REQUIREMENTS

- A Application
- B Application and APS
- C Application, Blood Profile and Urine
- D Application, Paramedical, Blood Profile, Urine
- E Application, Paramedical, Blood Profile, Urine and EKG
- F Application, MD Exam, Blood Profile, Urine and EKG
- G Application, MD Exam, Blood Profile, Urine, Stress Test & Chest X-Ray
- H Submit trial application and APS for preliminary underwriting review
- ♦ Application and Oral Fluid (for VSNT, ESNT or Standard Tobacco only)
- UND Contact Underwriter

RATE CLASSES - HARBOR*:

- Elite Preferred NT (ages 20 - 75)
- Preferred NT (ages 20 - 85)
- Standard NT (ages 0 - 85)
- Express Standard NT (ages 0 - 85)
- Preferred Tobacco (ages 20 - 85)
- Standard Tobacco (ages 20 - 85)

* Issue age nearest birthday

RATE CLASSES - PROVIDER:**

- Preferred NT (ages 15 - 75)
- Verified Standard NT (ages 0 - 85)
- Express Standard NT (ages 0 - 85)
- Preferred Tobacco (ages 15 - 75)
- Standard Tobacco (ages 15 - 85)

Verified Standard non-Tobacco will be used for non-rated ages 0 - 14.

** Issue age last birthday.

Not yet available

2024



2024 - Life Underw...s - SummitLife.pdf

Not yet available

Not yet available

2020

Term LSW and Term NL Life

Underwriting Amount	Issue Ages						
	18-30	31-40	41-50	51-60	61-65	66-69	70+
Through \$250,000	A	A	A	A	A	D	ME/APS
\$250,001 - \$1,000,000	A	A	A	A	D	D	ME/APS
\$1,000,001 - \$2,000,000	A	A	A	D	D/APS	D/APS	ME/APS
\$2,000,001-\$5,000,000	D/APS	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS
\$5,000,001 and up	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS

Category / Medical Requirements

A – Application

D – Application, Exam, Blood Profile, Urine

E – Application, Exam, Blood Profile, Urine and EKG

M – Application, Exam, Blood Profile, Urine, Mature Assessment

ME – Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

APS – Attending Physician Statement

- Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials.

Term rate class offerings for nontobacco and tobacco

Product/Issue Age	Nontobacco Rate Age Availability	Tobacco Rate Age Availability
10 Year Term	18-75	18-75
15 Year Term	18-75	18-70
20 Year Term	18-70	18-65
30 Year Term	18-55	18-50
ART 18-85	18-85	18-85

Term products rate class offerings:

Rate Classes	Face Amount	Ages
Elite	All Face Amounts	18-75
Preferred NT	All Face Amounts	18-85
Select NT	All Face Amounts	18-85
Standard NT	All Face Amounts	18-85
Express Standard NT 1	Total Face ≤ \$250,000	18-85
Express Standard NT 2	Total Face ≤ \$250,000	18-85
Preferred Tobacco	All Face Amounts	18-85
Standard Tobacco	All Face Amounts	18-85
Express Standard Tobacco	Total Face ≤ \$250,000	18-85

For Face Amounts of \$250,000 or less

- Permanent flat extras are available with all rate classifications. Temporary flat extras are available with Standard and Express classes. Table ratings are not available.
- A nonsmoking insured with a substandard table rating up to and including 200% will be placed in the Express standard Non-tobacco 1 rate classification.
- A nonsmoking insured with a substandard table rating between 225% and 300% (inclusive) will be placed in the Express Standard Non-tobacco 2 rate classification.
- A smoking insured with a substandard table rating up to and including 200% will be placed in the Express Standard Tobacco rate classification.

For Face Amounts Greater than \$250,000

- Substandard: Table ratings and flat extras available with Standard rate classes. Temporary flat extras available with Standard NT/Standard Tobacco

*This is the most recent 2020 version.

2019

Term LSW, Term NL, TotalSecure LSW, TotalSecure NL

Underwriting Amount	Issue Ages								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85	86-90
Through \$50,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$50,001 - \$100,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$100,001 - \$150,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$150,001 - \$200,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$200,001 - \$250,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$250,001 - \$300,000	A	A	A	A	A	D	D	ME/APS	ME/APS
\$300,001 - \$500,000	A	A	A	A	A	D	D	ME/APS	ME/APS
\$500,001 - \$1,000,000	A	A	A	A	A	D	D	ME/APS	ME/APS
\$1,000,001 - \$2,000,000	A/APS/Call for quote	D	D	D	D	D/APS	D/APS	ME/APS	ME/APS
\$2,000,001-\$5,000,000	Call for quote	D/APS	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS	ME/APS
\$5,000,001-\$9,999,999	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$10,000,000 and up	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS

Category / Medical Requirements

A – Application

D – Application, Exam, Blood Profile, Urine

E – Application, Exam, Blood Profile, Urine and EKG

M – Application, Exam, Blood Profile, Urine, Mature Assessment

ME – Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

APS – Attending Physician Statement

- Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials.

Term and Whole Life products rate class offerings:

Rate Classes	Face Amount	Ages
Elite	All Face Amounts	18-75
Preferred NT	All Face Amounts	18-85
Select NT	All Face Amounts	18-85
Standard NT	All Face Amounts	0-85
Express Standard NT 1	Total Face ≤ \$250,000	0-85
Express Standard NT 2	Total Face ≤ \$250,000	18-85
Preferred Tobacco	All Face Amounts	18-85
Standard Tobacco	All Face Amounts	18-85
Express Standard Tobacco	Total Face ≤ \$250,000	18-85

Term rate class offerings for nontobacco and tobacco

Product/Issue Age	Nontobacco Rate Age Availability	Tobacco Rate Age Availability
10 Year Term	18-75	18-75
15 Year Term	18-75	18-70
20 Year Term	18-70	18-65
30 Year Term	18-55	18-50
ART 18-85	18-85	18-85

For Face Amounts Greater than \$250,000

- Substandard: Table ratings and flat extras available with Standard rate classes. Temporary flat extras available with Standard NT/Standard Tobacco

For Face Amounts of \$250,000 or less

- Permanent flat extras are available with all rate classifications. Temporary flat extras are available with Standard and Express classes. Table ratings are not available.
- A nonsmoking insured with a substandard table rating up to and including 200% will be placed in the Express standard Non-tobacco 1 rate classification.
- A nonsmoking insured with a substandard table rating between 225% and 300% (inclusive) will be placed in the Express Standard Non-tobacco 2 rate classification.
- A smoking insured with a substandard table rating up to and including 200% will be placed in the Express Standard Tobacco rate classification.

2018

LSW/NL Term (Updated 6/18) (ART*, 10Y-G, 15Y-G, 20Y-G, 30Y-G, 15Y-NG, 20Y-NG, 30Y-NG)

Underwriting Amount	Issue Ages								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85	86-90
Through \$50,000	A	A	A	A	A	A	D	M/APS	M/APS
\$50,001 - \$100,000	A	A	A	A	A	A	D	M/APS	M/APS
\$100,001 - \$150,000	A	A	A	A	A	A	D	M/APS	M/APS
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME/APS	ME/APS
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME/APS	ME/APS
\$250,001 - \$300,000	A	A	A	A	A	D	E	ME/APS	ME/APS
\$300,001 - \$500,000	A	A	A	A	A	D	E	ME/APS	ME/APS
\$500,001 - \$1,000,000	A/APS	A/Tele	A/Tele	A/Tele	A/Tele	D	E	ME/APS	ME/APS
\$1,000,001 - \$2,000,000	A/APS/ Call for quote	D	E	E	E	E/APS	E/APS	ME/APS	ME/APS
\$2,000,001 - \$5,000,000	Call for quote	D/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$5,000,001 - \$9,999,999	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$10,000,000 and up	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS

Category / Medical Requirements

A-Application

A/Tele-Application, Tele-Interview

D-Application, Exam, Blood Profile, Urine

E-Application, Exam, Blood Profile, Urine and EKG

M-Application, Exam, Blood Profile, Urine, Mature Assessment

ME-Application, Exam, Blood Profile, Urine, EKG,
Mature Assessment**APS-Attending Physician Statement**

Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection

Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials

Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials

Maximum face amount available for ART is \$1,000,000

Rate Classes	Ages	Face Amount	Issue Ages Offered
Elite	20-75	All Face Amounts	ART 18-85
Preferred NT	20-85	All Face Amounts	10 Year Term 18-75
Select NT	20-85	All Face Amounts	15 Year Term 18-75 NT 18-70 Tobacco
Verified NT	0-85	All Face Amounts	20 Year Term 18-70 NT 18-65 Tobacco
Express Standard NT 1	0-85	\$0-250,000	30 Year Term 18-55 NT 18-50 Tobacco
Express Standard NT 2	0-65	\$0-250,000	
Verified Standard Tobacco	20-85	All Face Amounts	
Preferred Tobacco	20-85	All Face Amounts	
Express Standard Tobacco	20-85	\$0-250,000	

2017

LSW Term

Underwriting Amount	Issue Ages							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	A	A	A	A	A	D	M
\$50,001 – \$100,000	A	A	A	A	A	A	D	M
\$100,001 – \$150,000	A	A	A	A	A	A	D	M
\$150,001 – \$200,000	A	A	A	A	A	A	E	ME
\$200,001 – \$250,000	A	A	A	A	A	A	E	ME
\$250,001 – \$300,000	A	D	D	D	D	D	E	ME
\$300,001 – \$500,000	A	D	D	D	D	D	E	ME
\$500,001 – \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 – \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 – \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 – \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category / Medical Requirements

A—Application (for VSNT, ESNT or Std Tobacco) – Elite/Preferred /Standard Plus rates are not available at ages 0-65 for face amounts through \$250,000.

D—Application, Exam, Blood Profile, Urine

E—Application, Exam, Blood Profile, Urine, EKG

M—Application, Exam, Blood Profile, Urine, Mature Assessment

ME—Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Product	Issue Ages ¹	
	NonTobacco	Tobacco & Express Standard
Level Term 10-G	18-75	18-70
Level Term 15-G & 15-NG	18-75	18-70
Level Term 20-G & 20-NG	18-70	18-65
Level Term 30-G & 30-NG	18-55	18-50

Rate Classes Available

Elite Preferred NT⁴

Preferred NT⁴

Standard Plus NT²

Verified Standard NT

Express Standard NT

Preferred Tobacco⁴

Standard Tobacco

National Life Term

Underwriting Amount	Issue Ages						
	0–17	18–30	31–40	41–50	51–65	66–69	70+
Through \$50,000	A	D	D	D	D	D	M
\$50,001 – \$150,000	A	D	D	D	D	D	M
\$150,001 – \$300,000	A	D	D	D	D	E	ME
\$300,001 – \$500,000	A	D	D	D	D	E	ME
\$500,001 – \$1,000,000	A	D	D	D	E	E	ME
\$1,000,001 – \$3,000,000	A	D	E	E	E	E	ME
\$3,000,001 – \$5,000,000	A	D	E	E	E	E	ME
\$5,000,001 – \$10,000,000	A	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	ME

Category / Medical Requirements

A—Application

D—Application, Exam, Blood Profile, Urine

E—Application, Exam, Blood Profile, Urine, EKG

M—Application, Exam, Blood Profile, Urine, Mature Assessment

ME—Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes NL Term

- Elite Preferred NS
- Preferred Non Smoker
- Standard Plus Non Smoker²
- Standard Non Smoker³
- Preferred Smoker
- Standard Smoker

Rate Classes ^{2,3}	Issue Ages ¹	
	Non Smoker	Smoker
Level Term NL L15	18-75	18-70
Level Term NL L20	18-70	18-65
Lever Term NL GL10	18-75	18-75
Level Term NL GL15	18-75	18-70
Level Term NL GL20	18-70	18-65
ART (non-New York)	20-85	20-85
ART New York	20-70	20-70

2016

LSW Term

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	A	A	A	A	A	D	M
\$50,001 - \$100,000	A	A	A	A	A	A	D	M
\$100,001 - \$150,000	A	A	A	A	A	A	D	M
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application (for VSNT, ESNT or Std Tobacco)
 Preferred rates are not available at ages 0-65 for face amounts through \$250,000.
 C Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
 D Application, Exam, Blood Profile, Urine
 E Application, Exam, Blood Profile, Urine and EKG
 M Application, Exam, Blood Profile, Urine, Mature Assessment
 ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

LSW 10G	Issue Ages 18-75: All Rate Classes
LSW 15G/15NG	Issue Ages 18-75: Elite NT, Preferred NT, Standard Plus NT, Standard NT Issue Ages 18-70: Express Standard NT, Preferred Tobacco, Standard Tobacco
LSW 20G/20NG	Issue Ages 18-70: Elite NT, Preferred NT, Standard Plus NT, Standard NT Issue Ages 18-65: Express Standard NT, Preferred Tobacco, Standard Tobacco
LSW 30G/30NG	Issue Ages 18-55: Elite NT, Preferred NT, Standard Plus NT, Standard NT Issue Ages 18-50: Express Standard NT, Preferred Tobacco, Standard Tobacco

National Life Term and Permanent Products

Underwriting Amount	Issue Age ¹							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	C	C	C	C	C	D	M
\$50,001 - \$100,000	A	C	C	C	C	C	D	M
\$100,001 - \$150,000	A	C	C	C	C	C	D	M
\$150,001 - \$200,000	A	C	C	C	C	C	E	ME
\$200,001 - \$250,000	A	C	C	C	C	C	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application
- C Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
- D Application, Exam, Blood Profile, Urine
- E Application, Exam, Blood Profile, Urine and EKG
- M Application, Exam, Blood Profile, Urine, Mature Assessment
- ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes^{1,3}/Issue Age¹

- Elite Preferred NS
- Preferred NS
- Standard Plus NS2
- Standard NS3
- Preferred Smoker
- Standard Smoker

2015

LSW Term

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	A	A	A	A	A	D	M
\$50,001 - \$100,000	A	A	A	A	A	A	D	M
\$100,001 - \$150,000	A	A	A	A	A	A	D	M
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application (for VSNT, ESNT or Std Tobacco)
 Preferred rates are not available at ages 0-65 for face amounts through \$250,000.
 C Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
 D Application, Exam, Blood Profile, Urine
 E Application, Exam, Blood Profile, Urine and EKG
 M Application, Exam, Blood Profile, Urine, Mature Assessment
 ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Product	Issue Age ¹
Verified Std/Std Tobacco	Ages 18-75: 10-G: All Face Amounts
Verified Std/Std Tobacco	Ages 18-75: 15-G/NG: All Face Amounts
Verified Std/Std Tobacco	Ages 18-70: 20-G/NG: All Face Amounts
Verified Std/Std Tobacco	Ages 18-55: 30G/NG: All Face Amounts
Elite/Preferred NT	Ages 18-65: \$250,001 and Over
Standard Plus ²	Ages 18-65: \$250,001 and Over
Preferred Tobacco	Ages 18-65: \$250,001 and Over

2014

LSW Term

Underwriting Amount	Issue Age							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-75
Through \$50,000	A	A	A	A	A	A	D	M
\$50,001 - \$100,000	A	A	A	A	A	A	D	M
\$100,001 - \$150,000	A	A	A	A	A	A	D	M
\$150,001 - \$200,000	A	A	A	A	A	A	E	ME
\$200,001 - \$250,000	A	A	A	A	A	A	E	ME
\$250,001 - \$300,000	A	C	D	D	D	D	E	ME
\$300,001 - \$500,000	A	D	D	D	E	E	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application (for VSNT, ESNT or Std Tob) - NO STD PLUS, PREFERRED or ELITE available
- C Application, Blood Profile and Urine
- D Application, Exam, Blood Profile, Urine
- E Application, Exam, Blood Profile, Urine and EKG
- M Application, Exam, Blood Profile, Urine, Mature Assessment
- ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Product	Issue Age ¹
Level Term 10-G	ages 18-75
Level Term 15-G & 15-NG	ages 18-75 NonTobacco / ages 18-70 Tobacco
Level Term 20-G & 20-NG	ages 18-70 NonTobacco / ages 18-65 Tobacco
Level Term 30-G & 30-NG	ages 18-55 NonTobacco / ages 18-50 Tobacco

Rate Classes Available

- Elite Preferred NT⁴
- Preferred NT⁴
- Standard Plus NT⁷
- Verified Standard NT
- Express Standard NT
- Preferred Tobacco⁴
- Standard Tobacco

National Life Term (2013) and Permanent Products

Underwriting Amount	Issue Age ¹						
	0-17	18-30	31-40	41-50	51-65	66-69	70+
Through \$50,000	A	C	C	C	D	D	M
\$50,001 - \$150,000	A	C	C	D	D	D	M
\$150,001 - \$300,000	A	C	D	D	D	E	ME
\$300,001 - \$500,000	A	D	D	D	E	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	ME
\$10,000,001 and up	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application
- C Application, Blood Profile, Urine
- D Application, Exam, Blood Profile, Urine
- E Application, Exam, Blood Profile, Urine, EKG
- M Application, Exam, Blood Profile, Urine, Mature Assessment
- ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes^{2,3}/Issue Age¹

Elite Preferred NS

Preferred NS

Standard Plus NS⁴

Standard NS⁵

Preferred Smoker

Standard Smoker

2012

LSW Term

Underwriting Amount	Issue Age							
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-75
Through \$50,000	A	OF C	OF C	OF C	OF D	OF D	OF D	D
\$50,001 - \$100,000	A	OF C	OF C	OF D	OF D	D	D	D
\$100,001 - \$150,000	A	OF C	OF C	OF D	D	D	D	D
\$150,001 - \$200,000	A	OF C	OF D	OF D	D	D	E	E
\$200,001 - \$250,000	A	C	D	D	D	D	E	E
\$250,001 - \$300,000	A	C	D	D	D	D	E	E
\$300,001 - \$500,000	A	D	D	D	E	E	E	E
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	E
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	E
\$3,000,001 - \$5,000,000	A	D	E	E	F	F	F	F
\$5,000,001 - \$10,000,000	A	F	F	F	F	F	F	F
\$10,000,001 and up	A	F	F	F	F	F	F	F

Category Medical Requirements

OF	Application and Oral Fluid (for VSNT, ESNT or Std Tobacco)
A	Application
C	Application, Blood Profile and Urine
D	Application, Paramedical, Blood Profile, Urine
E	Application, Paramedical, Blood Profile, Urine and EKG
F	Application, MD Exam, Blood Profile, Urine and EKG (Ages 51-69 need stress test in lieu of EKG for \$10,000,001+)

Issue Ages¹

Level Term 10-G	(ages 18 - 75)
Level Term 15-G & 15-NG	(ages 18 - 70)
Level Term 20-G & 20-NG	(ages 18 - 65)
Level Term 30-G & 30-NG	(ages 18 - 50)

Rate Classes Available

Elite Preferred NT
Preferred NT
Verified Standard NT
Express Standard NT ² (for face amounts up to \$249,999 only)
Preferred Tobacco
Standard Tobacco

National Life Term and Permanent Products

Underwriting Amount	Issue Age ¹						
	0-17	18-30	31-40	41-50	51-65	66-80	81+
Through \$50,000	A	C	C	C	D	D	D
\$50,001 - \$150,000	A	C	C	D	D	D	D
\$150,001 - \$300,000	A	C	D	D	D	E	E
\$300,001 - \$500,000	A	D	D	D	E	E	E
\$500,001 - \$1,000,000	A	D	D	D	E	E	E
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E
\$3,000,001 - \$5,000,000	A	D	E	E	F	F	F
\$5,000,001 - \$10,000,000	A	F	F	F	F	F	F
\$10,000,001 and up	F	F	F	F	F	F	F

Category Medical Requirements

- A Non-medical (Ages 15-17, urinalysis required)
- C Nonmedical, Blood Profile, Urine
- D Paramedical, Blood Profile, Urine
- E Paramedical, Blood Profile, Urine, EKG
- F MD Exam, Blood Profile, Urine, EKG
(Ages 0-14, MD Exam + EKG only
Ages 15-17, MD Exam, Urine, EKG only
Ages 51-69 Need Stress Test in lieu of EKG for \$10,000,001+)

2009

LSW Term

UNDERWRITING AMOUNT	ISSUE AGE								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	C♦	C♦	C♦	D♦	D♦	D♦	D	H
\$50,001 - \$100,000	A	C♦	C♦	D♦	D♦	D	D	D	H
\$100,001 - \$150,000	A	C♦	C♦	D♦	D	D	D	D	H
\$150,001 - \$200,000	A	C♦	D♦	D♦	E	E	E	E	H
\$200,001 - \$250,000	A	C	D	D	E	E	E	E	H
\$250,001 - \$300,000	B	C	D	D	E	E	E	E	H
\$300,001 - \$500,000	B	D	D	E	E	E	E	E	H
\$500,001 - \$1,000,000	B	D	E	E	E	E	E	E	H
\$1,000,001 - \$3,000,000	B	D	E	E	E	E	E	E	H
\$3,000,001 - \$5,000,000	B	D	E	E	F	F	F	F	H
\$5,000,001 - \$10,000,000	UND	F	F	F	F	F	G	G	H
\$10,000,001 and up	UND	F	F	F	G	G	G	G	H

CATEGORY **MEDICAL REQUIREMENTS**

- A Application
 - B Application and APS
 - C Application, Blood Profile and Urine
 - D Application, Paramedical, Blood Profile, Urine
 - E Application, Paramedical, Blood Profile, Urine and EKG
 - F Application, MD Exam, Blood Profile, Urine and EKG
 - G Application, MD Exam, Blood Profile, Urine, Stress Test & Chest X-Ray
 - H Submit trial application and APS for preliminary underwriting review
 - I Application and Oral Fluid (for VSNT, ESNT or Standard Tobacco only)

UND Contact Underwriter

ISSUE AGES¹:

Level Term 10-G	(ages 18 - 75)
Level Term 15-G & 15-NG	(ages 18 - 70)
Level Term 20-G & 20-NG	(ages 18 - 65)
Level Term 30-G & 30-NG	(ages 18 - 50)

RATES CLASSES AVAILABLE:

- Elite Preferred NT
- Preferred NT
- Verified Standard NT
- Express Standard NT
(face amounts up to \$249,999 only.)
- Preferred Tobacco
- Standard Tobacco

UNDERWRITING AMOUNT	ISSUE AGE								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	C♦	C♦	C♦	D♦	D♦	D♦	D	H
\$50,001 - \$100,000	A	C♦	C♦	D♦	D♦	D	D	D	H
\$100,001 - \$150,000	A	C♦	C♦	D♦	D	D	D	D	H
\$150,001 - \$200,000	A	C♦	D♦	D♦	E	E	E	E	H
\$200,001 - \$250,000	A	C	D	D	E	E	E	E	H
\$250,001 - \$300,000	B	C	D	D	E	E	E	E	H
\$300,001 - \$500,000	B	D	D	E	E	E	E	E	H
\$500,001 - \$1,000,000	B	D	E	E	E	E	E	E	H
\$1,000,001 - \$3,000,000	B	D	E	E	E	E	E	E	H
\$3,000,001 - \$5,000,000	B	D	E	E	F	F	F	F	H
\$5,000,001 - \$10,000,000	UND	F	F	F	F	F	G	G	H
\$10,000,001 and up	UND	F	F	F	G	G	G	G	H

CATEGORY **MEDICAL REQUIREMENTS**

- A Application
 - B Application and APS
 - C Application, Blood Profile and Urine
 - D Application, Paramedical, Blood Profile, Urine
 - E Application, Paramedical, Blood Profile, Urine and EKG
 - F Application, MD Exam, Blood Profile, Urine and EKG
 - G Application, MD Exam, Blood Profile, Urine, Stress Test & Chest X-Ray
 - H Submit trial application and APS for preliminary underwriting review
 - I Application and Oral Fluid (for VSNT, ESNT or Standard Tobacco only)
 - UND Contact HO Underwriter

ISSUE AGES*:

- | | |
|-------------------------|----------------|
| Level Term 10-G | (ages 18 - 75) |
| Level Term 15-G & 15-NG | (ages 18 - 70) |
| Level Term 20-G & 20-NG | (ages 18 - 65) |
| Level Term 30-G & 30-NG | (ages 18 - 50) |

* Issue age last birthday

BATES CLASSES AVAILABLE:

- Elite Preferred NT
Preferred NT^{**}
Verified Standard NT^{**}
Express Standard NT^{**} (face amounts up to \$249,999 only)
Preferred Tobacco^{**}
Standard Tobacco^{**}

TotalSecure LSW and TotalSecure NL Whole Life

Underwriting Amount	Issue Ages							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70+
Through \$250,000	A	A	A	A	A	A	D	ME/APS
\$250,001 - \$1,000,000	A	A	A	A	A	D	D	ME/APS
\$1,000,001 - \$2,000,000	Call for quote	A	A	A	D	D/APS	D/APS	ME/APS
\$2,000,001-\$5,000,000	Call for quote	D/APS	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS
\$5,000,001 and up	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS

Category / Medical Requirements

A – Application

D – Application, Exam, Blood Profile, Urine

E – Application, Exam, Blood Profile, Urine and EKG

M – Application, Exam, Blood Profile, Urine, Mature Assessment

ME – Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

APS – Attending Physician Statement

- Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials.

Whole Life products rate class offerings:

Rate Classes	Face Amount	Ages
Elite	All Face Amounts	20-75
Preferred NT	All Face Amounts	20-85
Select NT	All Face Amounts	20-85
Standard NT	All Face Amounts	0-85
Express Standard NT 1	Total Face ≤ \$250,000	0-85
Express Standard NT 2	Total Face ≤ \$250,000	18-85
Preferred Tobacco	All Face Amounts	20-85
Standard Tobacco	All Face Amounts	20-85
Express Standard Tobacco	Total Face ≤ \$250,000	20-85

2019

Term LSW, Term NL, TotalSecure LSW, TotalSecure NL

Underwriting Amount	Issue Ages								
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85	86-90
Through \$50,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$50,001 - \$100,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$100,001 - \$150,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$150,001 - \$200,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$200,001 - \$250,000	A	A	A	A	A	A	D	ME/APS	ME/APS
\$250,001 - \$300,000	A	A	A	A	A	D	D	ME/APS	ME/APS
\$300,001 - \$500,000	A	A	A	A	A	D	D	ME/APS	ME/APS
\$500,001 - \$1,000,000	A	A	A	A	A	D	D	ME/APS	ME/APS
\$1,000,001 - \$2,000,000	A/APS/Call for quote	D	D	D	D	D/APS	D/APS	ME/APS	ME/APS
\$2,000,001-\$5,000,000	Call for quote	D/APS	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS	ME/APS
\$5,000,001-\$9,999,999	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS
\$10,000,000 and up	Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS	ME/APS

Category / Medical Requirements

A – Application

D – Application, Exam, Blood Profile, Urine

E – Application, Exam, Blood Profile, Urine and EKG

M – Application, Exam, Blood Profile, Urine, Mature Assessment

ME – Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

APS – Attending Physician Statement

- Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials.

Term and Whole Life products rate class offerings:

Rate Classes	Face Amount	Ages
Elite	All Face Amounts	18-75
Preferred NT	All Face Amounts	18-85
Select NT	All Face Amounts	18-85
Standard NT	All Face Amounts	0-85
Express Standard NT 1	Total Face ≤ \$250,000	0-85
Express Standard NT 2	Total Face ≤ \$250,000	18-85
Preferred Tobacco	All Face Amounts	18-85
Standard Tobacco	All Face Amounts	18-85
Express Standard Tobacco	Total Face ≤ \$250,000	18-85

Term rate class offerings for nontobacco and tobacco

Product/Issue Age	Nontobacco Rate Age Availability	Tobacco Rate Age Availability
10 Year Term	18-75	18-75
15 Year Term	18-75	18-70
20 Year Term	18-70	18-65
30 Year Term	18-55	18-50
ART 18-85	18-85	18-85

For Face Amounts Greater than \$250,000

- Substandard: Table ratings and flat extras available with Standard rate classes. Temporary flat extras available with Standard NT/Standard Tobacco

For Face Amounts of \$250,000 or less

- Permanent flat extras are available with all rate classifications. Temporary flat extras are available with Standard and Express classes. Table ratings are not available.
- A nonsmoking insured with a substandard table rating up to and including 200% will be placed in the Express standard Non-tobacco 1 rate classification.
- A nonsmoking insured with a substandard table rating between 225% and 300% (inclusive) will be placed in the Express Standard Non-tobacco 2 rate classification.
- A smoking insured with a substandard table rating up to and including 200% will be placed in the Express Standard Tobacco rate classification.

Not yet available

Not yet available

Permanent Products by Year

The below guides are for all National Life (NL) products, **not** LSW, such as LifeCycle, LifeBuilder, or anything NL **with the exception of** FlexLife.

:information: Click on the image to enlarge it.

National Life Permanent Products (LifeCycle and LifeBuilder NL)

Underwriting Amount	Issue Ages						
	0-17	18-30	31-40	41-50	51-60	61-69	70+
Through \$50,000	A	D	D	D	D	D	ME/APS
\$50,001 - \$150,000	A	D	D	D	D	D	ME/APS
\$150,001 - \$300,000	A	D	D	D	D	D	ME/APS
\$300,001 - \$500,000	A	D	D	D	D	D	ME/APS
\$500,001 - \$1,000,000	A	D	D	D	D	D	ME/APS
\$1,000,001-\$2,000,000	A/APS/Call for quote	D	D	D	D	D/APS	ME/APS
\$2,000,001-\$5,000,000	A/APS/Call for quote	D/APS	D/APS	D/APS	D/APS	D/APS	ME/APS
\$5,000,001 -\$9,999,999	A/APS/Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS
\$10,000,000 and up	A/APS/Call for quote	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS

Category / Medical Requirements

A – Application

D – Application, Exam, Blood Profile, Urine

E – Application, Exam, Blood Profile, Urine and EKG

M – Application, Exam, Blood Profile, Urine, Mature Assessment

ME – Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

APS – Attending Physician Statement

- Face amounts over \$2,000,000 require an APS, confidential financial questionnaire form 1392 and E-inspection
- Face amounts over \$5,000,000 require a confidential financial questionnaire form 1392, E-inspection and over age 70 third party verified financials
- Face amounts \$10,000,000 and up require a confidential financial questionnaire form 1392, E-inspection and third party verified financials

Rate Classes	Issue Ages ¹
Elite Preferred Non Smoker	Ages 20-75
Preferred Non Smoker	Ages 20-85
Standard Non Smoker	Ages 0-85
Preferred Smoker	Ages 20-85
Standard Smoker	Ages 20-85

:information: Click on the image to enlarge it.

National Life Permanent Products (Updated 6/18)

Underwriting Amount	0-17	18-30	31-40	41-50	51-60	61-69	70+
Through \$50,000	A	D	D	D	D	D	M/APS
\$50,001 - \$150,000	A	D	D	D	D	D	M/APS
\$150,001 - \$300,000	A	D	D	D	D	E	ME/APS
\$300,001 - \$500,000	A	D	D	D	D	E	ME/APS
\$500,001 - \$1,000,000	A	D	D	D	E	E	ME/APS
\$1,000,001 - \$2,000,000	A	D	E	E	E	E/APS	ME/APS
\$2,000,001 - \$5,000,000	A	D/APS	E/APS	E/APS	E/APS	E/APS	ME/APS
\$5,000,001 - \$9,999,999	A	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS
\$10,000,000 and up	A	E/APS	E/APS	E/APS	E/APS	E/APS	ME/APS

Category / Medical Requirements

A-Application

D-Application, Exam, Blood Profile, Urine

E-Application, Exam, Blood Profile, Urine, EKG

M-Application, Exam, Blood Profile, Urine, Mature Assessment

ME-Application, Exam, Blood Profile, Urine, EKG,
Mature Assessment

APS-Attending Physician Statement

Face amounts over \$2,000,000 require an APS, confidential
financial questionnaire form 1392 and E-inspection

Face amounts over \$5,000,000 require a confidential financial
questionnaire form 1392, E-inspection and over age 70 third
party verified financials

Face amounts \$10,000,000 and up require a confidential financial
questionnaire form 1392, E-inspection and third party verified
financials

Rate Classes	Issue Ages ²
Elite Preferred Non Smoker	20-75
Preferred Non Smoker	20-85
Standard Non Smoker	0-85
Preferred Smoker	20-85
Standard Smoker	20-85

Minimum Face: \$100,000 (Base + APB)

:information: Click on the image to enlarge it.

National Life Permanent Products - Not Including FlexLife II

Underwriting Amount	Issue Ages						
	0-17	18-30	31-40	41-50	51-65	66-69	70+
Through \$50,000	A	D	D	D	D	D	M
\$50,001 – \$150,000	A	D	D	D	D	D	M
\$150,001 – \$300,000	A	D	D	D	D	E	ME
\$300,001 – \$500,000	A	D	D	D	D	E	ME
\$500,001 – \$1,000,000	A	D	D	D	E	E	ME
\$1,000,001 – \$3,000,000	A	D	E	E	E	E	ME
\$3,000,001 – \$5,000,000	A	D	E	E	E	E	ME
\$5,000,001 – \$10,000,000	A	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	ME

Category / Medical Requirements

A—Application

D—Application, Exam, Blood Profile, Urine

E—Application, Exam, Blood Profile, Urine, EKG

M—Application, Exam, Blood Profile, Urine, Mature Assessment

ME—Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes	Issue Ages ¹
Elite Preferred Non Smoker	20-75
Preferred Non Smoker	20-85
Standard Non Smoker	0-85
Preferred Smoker	20-85
Standard Smoker	20-85

Minimum Face: \$100,000 (Base + APB)

:information: Click on the image to enlarge it.

National Life Term and Permanent Products

Underwriting Amount	Issue Age ¹							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	C	C	C	C	C	D	M
\$50,001 - \$100,000	A	C	C	C	C	C	D	M
\$100,001 - \$150,000	A	C	C	C	C	C	D	M
\$150,001 - \$200,000	A	C	C	C	C	C	E	ME
\$200,001 - \$250,000	A	C	C	C	C	C	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 and up	A	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application
- C Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
- D Application, Exam, Blood Profile, Urine
- E Application, Exam, Blood Profile, Urine and EKG
- M Application, Exam, Blood Profile, Urine, Mature Assessment
- ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes^{1,3}/Issue Age¹

- Elite Preferred NS
- Preferred NS
- Standard Plus NS2
- Standard NS3
- Preferred Smoker
- Standard Smoker

:information: Click on the image to enlarge it.

National Life Term and Permanent Products

Underwriting Amount	Issue Age ¹							
	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85
Through \$50,000	A	C	C	C	C	C	D	M
\$50,001 - \$100,000	A	C	C	C	C	C	D	M
\$100,001 - \$150,000	A	C	C	C	C	C	D	M
\$150,001 - \$200,000	A	C	C	C	C	C	E	ME
\$200,001 - \$250,000	A	C	C	C	C	C	E	ME
\$250,001 - \$300,000	A	C	C	C	C	C	E	ME
\$300,001 - \$500,000	A	C	C	C	C	C	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	E	ME
\$10,000,001 AND UP	A	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application
- C Application, Mini Exam (vitals, physical measurements), Blood and Urine – Additional Questions on Lab Ticket
- D Application, Exam, Blood Profile, Urine
- E Application, Exam, Blood Profile, Urine and EKG
- M Application, Exam, Blood Profile, Urine, Mature Assessment
- ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes^{2,3}/Issue Age¹

- Elite Preferred NS
- Preferred NS
- Standard Plus NS²
- Standard NS³
- Preferred Smoker
- Standard Smoker

:information: Click on the image to enlarge it.

National Life Term (2013) and Permanent Products

Underwriting Amount	Issue Age ¹						
	0-17	18-30	31-40	41-50	51-65	66-69	70+
Through \$50,000	A	C	C	C	D	D	M
\$50,001 - \$150,000	A	C	C	D	D	D	M
\$150,001 - \$300,000	A	C	D	D	D	E	ME
\$300,001 - \$500,000	A	D	D	D	E	E	ME
\$500,001 - \$1,000,000	A	D	D	D	E	E	ME
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	ME
\$3,000,001 - \$5,000,000	A	D	E	E	E	E	ME
\$5,000,001 - \$10,000,000	A	E	E	E	E	E	ME
\$10,000,001 and up	E	E	E	E	E	E	ME

Category Medical Requirements

- A Application
- C Application, Blood Profile, Urine
- D Application, Exam, Blood Profile, Urine
- E Application, Exam, Blood Profile, Urine, EKG
- M Application, Exam, Blood Profile, Urine, Mature Assessment
- ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

Rate Classes^{2,3}/Issue Age¹

Elite Preferred NS

Preferred NS

Standard Plus NS⁴

Standard NS⁵

Preferred Smoker

Standard Smoker

:information: Click on the image to enlarge it.

National Life Term and Permanent Products

Underwriting Amount	Issue Age ¹						
	0-17	18-30	31-40	41-50	51-65	66-80	81+
Through \$50,000	A	C	C	C	D	D	D
\$50,001 - \$150,000	A	C	C	D	D	D	D
\$150,001 - \$300,000	A	C	D	D	D	E	E
\$300,001 - \$500,000	A	D	D	D	E	E	E
\$500,001 - \$1,000,000	A	D	D	D	E	E	E
\$1,000,001 - \$3,000,000	A	D	E	E	E	E	E
\$3,000,001 - \$5,000,000	A	D	E	E	F	F	F
\$5,000,001 - \$10,000,000	A	F	F	F	F	F	F
\$10,000,001 and up	F	F	F	F	F	F	F

Category Medical Requirements

- A Non-medical (Ages 15-17, urinalysis required)
- C Nonmedical, Blood Profile, Urine
- D Paramedical, Blood Profile, Urine
- E Paramedical, Blood Profile, Urine, EKG
- F MD Exam, Blood Profile, Urine, EKG
 (Ages 0-14, MD Exam + EKG only
 Ages 15-17, MD Exam, Urine, EKG only
 Ages 51-69 Need Stress Test in lieu of EKG for \$10,000,001+)

:information: Click on the image to enlarge it.

Life Underwriting Requirements

Underwriting Amount	Issue Age [*]						
	0-14 ^{**}	15-30	31-40	41-50	51-65	66-80	81 and up
Through \$50,000	1	3	3	3	4	4	8
\$50,001 - \$150,000	1	3	3	4	4	4	8
\$150,001 - \$200,000	1	3	4	4	5	5	8
\$200,001 - \$300,000	1 2	3	4	4	5	5	8
\$300,001 - \$500,000	2	4	4	5	5	5	8
\$500,001 - \$1,000,000	2	4	5	5	5	5	8
\$1,000,001 - \$3,000,000	2	4	5	5	5	5	8
\$3,000,001 - \$5,000,000	2	4	5	5	6	6	8
\$5,000,001 - \$10,000,000	2	6	6	6	6	7	8
\$10,000,001 and up	6	6	6	6	7	7	8

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- 1 Application (APS at Underwriter's discretion)
- 2 Application and APS
- 3 Application, Blood Profile and Urine (HOS)
- 4 Paramedical Exam, Blood Profile and HOS
- 5 Paramedical Exam, Blood Profile, HOS and EKG
- 6 MD Exam, Blood Profile, HOS and EKG
- 7 MD Exam, Blood Profile, HOS, Stress Test and Chest X-ray
- 8 Submit trial application and APS for preliminary underwriting
- Application and oral swab may be used for: LSW's Term, Harbor, Horizon and SecurePlus® Provider

*Issue Age for SecurePlus® Paragon is nearest age. All other LSW life products are actual age.

**Blood, HOS and oral fluid testing should not be performed at ages 0-14.

See Insurance Guidelines for additional requirements.

The Company reserves the right to request other evidence of insurability as it may deem necessary.

Related Forms and Procedures

For more information on contract change requests after policy issuance, see [After-Issue Contract Change Quick Reference Guide](#).

Article Details

Last Revised:	30 Jul 2021	Business Block:	Title and Contract Change
Revised By:	Dan Batten	Intended Audience:	Internal TaCC Staff