

TERM & UNIVERSAL LIFE GUIDELINES				
DISEASE DISORDERS ▼	<u>AM AMICABLE</u> Home Protector Easy Term	<u>FORESTERS</u> Strong Foundation Smart U.L.	<u>Royal Neighbors</u> Jet Term	<u>Transamerica</u> Trendsetter
Aids - HIV	DECLINE	DECLINE	DECLINE	DECLINE
ALS - Lou Gehrigs Disease	If treated in last 7 years: DECLINE	If treated in last 10 years: DECLINE	DECLINE	DECLINE
Aneurysm	DECLINE	DECLINE	Risk Assessment	Risk Assessment
Cancer	Diagnosed or treated in last 7 years: DECLINE	Treated in last 10 years: DECLINE	Risk Assessment	Risk Assessment
Diabetes	Diagonosed prior to 35 or using insulin: DECLINE Otherwise: ACCEPT	Treated with insulin: DECLINE See Diabetes Build Chart.	Risk Assessment	Age < 20 Decline Risk Assessment
Hepatitis	DECLINE	Hep A - Recovered: ACCEPT Hep B or C DECLINE	Risk Assessment	A - Standard B - Standard to Decline C Standard to Decline
Kidney Failure	DECLINE	If chronic: DECLINE	DECLINE	DECLINE
Liver Disease	DECLINE	DECLINE	Risk Assessment	DECLINE
Lupus	Discoid: ACCEPT Systemic: DECLINE	Discoid: ACCEPT Systemic: DECLINE	Risk Assessment	Discoid - Standard - Table 2. Systemic - T2 - Decline
Organ Transplant	DECLINE	DECLINE	DECLINE	Risk Assessment

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RESPIRATORY DISORDERS ▼	<u>AM AMICABLE</u> Home Protector Easy Term	<u>FORESTERS</u> Strong Foundation Smart U.L.	<u>Royal Neighbors</u> Jet Term	<u>Transamerica</u> Trendsetter
Asthma	If mild: ACCEPT If hospitalized, last 12 mos, steroid use, tobacco use: DECLINE	Mild: ACCEPT Moderate if 50lbs lighter than weight chart: ACCEPT	ACCEPT	Standard - Decline Risk Assessment
Black Lung	If treated : DECLINE	If treated : DECLINE	If treated : DECLINE	DECLINE
Bronchitis	Chronic: DECLINE Otherwise: ACCEPT	Chronic: DECLINE Otherwise: ACCEPT	Acute - Standard Chronic - Decline	Acute - Standard Chronic - Decline
C.O.P.D.	DECLINE	DECLINE	Risk Assessment	Risk Assessment Current Tobacco or Oxygen DECLINE
Cystic Fibrosis	DECLINE	DECLINE	DECLINE	DECLINE
Emphesema	DECLINE	DECLINE	Risk Assessment	Risk Assessment Current Tobacco or Oxygen DECLINE
Oxygen	DECLINE	DECLINE	DECLINE	DECLINE
Pneumonia	ACCEPT	ACCEPT	ACCEPT	ACCEPT
Sleep Apnia	ACCEPT	ACCEPT	Risk Assessment	Mild/Moderate Standard - Table 3 Severe T2 - Decline


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MENTAL DISORDERS ▼	<u>AM AMICABLE</u> Home Protector Easy Term	<u>FORESTERS</u> Strong Foundation Smart U.L.	<u>Royal Neighbors</u> Jet Term	<u>Transamerica</u> Trendsetter
Alzheimer's	DECLINE	DECLINE	DECLINE	DECLINE
Anxiety	2 meds or more: DECLINE	If mild and controlled: ACCEPT	ACCEPT	If mild and controlled: ACCEPT
Bi-Polar	DECLINE	DECLINE	DECLINE	Mild Standard Moderate Standard-T4 Severe T6- Decline
Depression	2 meds or more: DECLINE	If mild and controlled: ACCEPT	Risk Assessment	Mild T2-T4 Moderate T4-T8 Severe T8- Decline
Dementia	DECLINE	DECLINE	DECLINE	DECLINE
Parkinson's	DECLINE	DECLINE	Risk Assessment	T3 - Decline
Schizophrenia	DECLINE	DECLINE	DECLINE	0-2 Yrs - Decline 2-5 yrs T4- Decline 5-10 Yrs Standard - T6 >5-10 Yrs Standard - T4
Stress	2 meds or more: DECLINE	If mild and controlled: ACCEPT	If mild and controlled: ACCEPT	If mild and controlled: ACCEPT

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DIGESTIVE SYSTEM DISORDERS ▼	<u>AM AMICABLE</u> Home Protector Easy Term	<u>FORESTERS</u> Strong Foundation Smart U.L.	<u>Royal Neighbors</u> Jet Term	<u>Transamerica</u> Trendsetter
Acid Reflux - Heart Burn	ACCEPT	ACCEPT	ACCEPT	ACCEPT
Crohn's	Diagnosed prior to 20 years old or last 1 year: DECLINE	More than 5 yrs in remission: ACCEPT	Risk Assessment	Onset prior to age 25 DECLINE Others Risk Assessment
Gastric By-Pass	Surgery in last 12 mos: DECLINE Otherwise: ACCEPT	Within 1 year: DECLINE	Risk Assessment	Within 6 Months DECLINE Other Risk Assessment
Sarcoidosis	If pulmonary: DECLINE Otherwise: ACCEPT	If pulmonary: DECLINE If localized, non-pulmonary: ACCEPT	Risk Assessment	Risk Assessment
Ulcerative Colitis	Diagnosed prior to 20 years old or last 1 year: DECLINE	DECLINE	Risk Assessment	< 1year DECLINE > 1 Year Risk Assessment

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SKELETAL SYSTEM DISORDERS 	<u>AM AMICABLE</u> Home Protector Easy Term	<u>FORESTERS</u> Strong Foundation Smart U.L.	<u>Royal Neighbors</u> Jet Term	<u>Transamerica</u> Trendsetter
Arthritis	Rheumatoid severe: DECLINE Otherwise: ACCEPT	Rheumatoid severe: DECLINE Otherwise: ACCEPT	Risk Assessment	ACCEPT
Amputation	Caused by disease: DECLINE Otherwise: ACCEPT	Caused by disease: DECLINE Otherwise: ACCEPT	Risk Assessment	Lmtd, traumatic injury Standard Otherwise see cause/disease
Fibromyalgia	ACCEPT	No depression and working full time: ACCEPT	Risk Assessment	Standard to Decline
Pain Medications	ACCEPT	ACCEPT	ACCEPT	ACCEPT
Walker / Wheelchair / Cane	DECLINE	Permanent use of walker / wheel- chair or scooter: DECLINE	Permanent use of walker / wheel- chair or scooter: DECLINE	DECLINE

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CIRCULATORY SYSTEM DISORDERS ▼	<u>AM AMICABLE</u> Home Protector Easy Term	<u>FORESTERS</u> Strong Foundation Smart U.L.	<u>Royal Neighbors</u> Jet Term	<u>Transamerica</u> Trendsetter
A-FIB (Atrial Fibrillation)	If treated in last 7 years: DECLINE	If treated in last 10 years: DECLINE	Risk Assessment	Standard - T4
Angioplasty / Stent	DECLINE	If treated in last 10 years: DECLINE	Risk Assessment	Risk Assessment
Blood Pressure	3 or more medications to control: DECLINE	If weight is 50 lbs under limit on chart: ACCEPT	ACCEPT	Usually Standard
Circulatory Surgery	DECLINE	If treated in last 10 years: DECLINE	Risk Assessment	Risk Assessment
Congestive Heart Failure	DECLINE	DECLINE	DECLINE	Usually DECLINE
Irregular Heart Beat	If treated in last 7 years: DECLINE	If treated in last 10 years: DECLINE	Risk Assessment	Risk Assessment
Heart Attack	DECLINE	If treated in last 10 years: DECLINE	Risk Assessment	Risk Assessment
Heart Surgery	DECLINE	If treated in last 10 years: DECLINE	Risk Assessment	Risk Assessment
Pace Maker / Defibrillator	DECLINE	DECLINE	Risk Assessment	T2 - Decline (Based on age and years since and reason)
Stroke	DECLINE	If treated in last 10 years: DECLINE	Risk Assessment	<6 Months - DECLINE >6 Months Risk Assessment

TERM & UNIVERSAL LIFE GUIDELINES

LIFESTYLE ISSUES Page 1 of 2 	<u>AM AMICABLE</u> Home Protector Easy Term	<u>FORESTERS</u> Strong Foundation Smart U.L.	<u>Royal Neighbors</u> Jet Term	<u>Transamerica</u> Trendsetter
Alcohol Treatment	If in the last 4 years: DECLINE	If in the last 5 years: DECLINE	Risk Assessment	Risk Assessment
Aviation	Commercial: ACCEPT Student Pilot: DECLINE Private Pilot more than 100 solo hours: ACCEPT	In last 2 years, if minor: Possible Acceptance	Commercial Pilots ACCEPT Private Pilots Individual Consideration	Risk Assessment
Citizenship	See "Citizenship Questionnaire" for requirement	See "Citizenship Questionnaire" for acceptance	DECLINE	Individual Consideration
Declined for Life Insurance	ACCEPT	ACCEPT	ACCEPT	ACCEPT
Disabled	Receiving disability payments: DECLINE	ACCEPT	Risk Assessment	Risk Assessment
Driving Record	3 moving violations in last 3 years: DECLINE	Last 5 years, had 4 or more moving violations: DECLINE	No more than 3 violations in last 3 years.	Minor no more than 3 in past 3 years Serious No more than 1 in 3 years none in past 12 months
Drug Abuse Treatment	If in the last 4 years: DECLINE	DECLINE	Risk Assessment	Risk Assessment
D.U.I. (Driving Under Influence)	If in last 3 years: DECLINE	One D.U.I. in last 12 mos or 2 D.U.I.s in last 5 years: DECLINE	No DUI in past 2 years	None in past 5 years

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LIFESTYLE ISSUES Page 2 of 2 	<u>AM AMICABLE</u> Home Protector Easy Term	<u>FORESTERS</u> Strong Foundation Smart U.L.	<u>Royal Neighbors</u> Jet Term	<u>Transamerica</u> Trendsetter
Extreme Sports	ACCEPT	In last 2 years, if minor: Possible Acceptance	Risk Assessment	Risk Assessment
Felony	If in last 3 years: DECLINE	If in the last one year or in jail in last one year: DECLINE	DECLINE	If in the last one year or in jail in last one year: DECLINE
License Suspended / Revoked	Currently suspended or revoked: DECLINE	See D.U.I. driving record.	Currently suspended or revoked: DECLINE	Currently suspended or revoked: DECLINE
Marijuana	If illegal in their state, see "Drug Abuse"	Smoker rate	Smoker rate	T2 - DECLINE
Parole	If in last 6 months: DECLINE	If in last 1 years: DECLINE	If in last 1 years: DECLINE	If in last 1 years: DECLINE
Probation	If within the last 6 months: DECLINE	If in last 1 years: DECLINE	If in last 1 years: DECLINE	If in last 1 years: DECLINE

EASY TERM

- LEVEL term insurance
- 10, 20, & 30 year level term options
- Simplified Issue from \$25,000-\$300,000
- Return Of Premium (ROP) Option
- Includes Living Benefit Riders (Critical, Chronic, and Terminal Illness Riders**Check personal State)
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

HOME PROTECTOR

- LEVEL term insurance
- 15, 20, 25 & 30 year level term options
- Must have a mortgage
- Simplified Issue from \$25,000-\$300,000
- Return Of Premium (ROP) Option
- Includes Living Benefit Riders (Critical, Chronic, and Terminal Illness Riders**Check personal State)
- Riders include: Accidental Death Rider, Waiver of Premium,
- Disability Income Rider, Childrens Rider

BUILD CHART			
HEIGHT	MINIMUM WEIGHT MUST BE AT LEAST	MAXIMUM WEIGHT WITHIN TABLE 2	MAXIMUM WEIGHT WITHIN TABLE 4
4'10'	86	182	199
4'11"	88	188	205
5'	90	195	212
5'1"	93	201	220
5'2"	95	208	227
5'3"	99	215	234
5'4"	101	221	242
5'5"	104	228	249
5'6"	106	235	257
5'7"	110	243	265
5'8"	113	250	273
5'9"	117	257	281
5'10"	120	265	289
5'11"	125	272	298
6'	129	280	306
6'1"	133	288	315
6'2"	136	296	323
6'3"	140	304	332
6'4"	143	312	341
6'5"	146	320	350
6'6"	149	329	359
6'7"	153	337	368
6'8"	157	346	378
6'9"	160	355	387

STRONG FOUNDATION

- LEVEL term insurance
- 18 - 80
- 10, 15, 20, 25 & 30 year level term options
- Simplified Issue from \$20,000-\$400,000
- Chronic, Critical and Terminal Illness Riders

SMART UL

Issue Ages
 Non Med 0-75
 Medical 0-85

Face Amounts
 Non Medical
 0-15 \$10k-150k
 16-55 \$25k-400k
 56-75 \$25k - 150k

Medical
 0-15 \$50k - \$499,999
 16-70 \$100k - 499,999
 71-75 \$50k - 499,999
 76-85 \$25k- \$499,999

All Issue Ages Medical Band 2 - \$500,000+

ADULT Build Charts (16+) – Non Medical

These are the minimum and maximum builds that will be considered for non-medical underwriting. The maximum weights assume the applicant has no other ratable impairments. Only use this chart if the proposed insured has no medical impairments other than height and weight.

Minimum Weight (lbs)	Height (ft)	Maximum Weight (lbs)
82	4'8	185
85	4'9	193
88	4'10	198
91	4'11	207
94	5'0	212
97	5'1	221
101	5'2	225
104	5'3	234
107	5'4	243
111	5'5	250
114	5'6	259
118	5'7	265
121	5'8	274
125	5'9	281
128	5'10	292
132	5'11	298
136	6'0	307
140	6'1	314
144	6'2	325
147	6'3	336
151	6'4	342
155	6'5	353
160	6'6	360

Build Chart for Jet Term Life/Jet Whole Life – Accelerated Underwriting

Male & Female

Ages 18-50 – up to \$500,000

Ages 51-60 – up to \$250,000

Issue ages

Jet Term 15 – Issue ages 18 – 65

Jet Term 20 – Issue ages 18 – 60

Jet Term 30 – Issue ages 18 – 50

Face Amount

\$50,000 minimum

\$2,500,000 pre-approved maximum (subject to underwriting and reinsurance restrictions)

\$2,500,001 - \$5,000,000 needs approval from reinsurer

Conversion

Your clients can choose to convert their Royal Neighbors Jet Term Life certificate into any Royal Neighbors permanent coverage.

Risk Classes

Super Preferred Non Tobacco, Preferred Non Tobacco, Preferred Tobacco, Standard Non Tobacco, Standard Tobacco, Substandard 1 and Substandard 2

Accelerated Death Benefit Riders for Critical, Chronic and Terminal Illnesses -

Available only at issue; must be elected at the time of application

Rider may not be available in all states or may have certain restrictions. Check the Product Approval Chart for state availability

Allows access to part of the death benefit while still alive if the insured is diagnosed with a qualifying critical, chronic or terminal illness

Critical Illness Rider: Minimum benefit is \$2,500, maximum is 25% of death benefit up to \$100,000

Chronic Illness Rider: Maximum amount of acceleration is 80% of death benefit up to \$400,000

Terminal: Maximum amount of acceleration is 90% of death benefit up to \$450,000

Benefits will be reduced by an administrative fee, actuarial discount and certificate loans

Available for no additional premium

Height (inches)	Maximum Weights Shown		Decline
	Standard	Substandard	
58	160	161 to 203	204+
59	165	166 to 210	211+
60	171	172 to 217	218+
61	177	178 to 224	225+
62	183	184 to 232	233+
63	189	190 to 239	240+
64	195	196 to 247	248+
65	201	202 to 255	256+
66	207	208 to 263	264+
67	213	214 to 271	272+
68	220	221 to 279	280+
69	226	227 to 287	288+
70	233	234 to 296	297+
71	240	241 to 304	305+
72	247	247 to 313	314+
73	253	254 to 322	323+
74	260	261 to 331	332+
75	268	269 to 340	341+
76	275	276 to 349	350+
77	282	283 to 358	359+
78	289	290 to 367	368+

HEIGHT AND WEIGHT CHARTS

AVAILABLE FOR ISSUE AGES:

23*-80

COVERAGE AVAILABLE:

\$25,000 to \$2 million

TRENDSETTER® SUPER

Priced to be competitive for all durations and risk classes

Seven rate bands available (including over \$10 million coverage)

Nonmed through \$2 million at certain ages

TRENDSETTER® LB

Living Benefits – Chronic, Critical, and Terminal Illness

Accelerated Death Benefits (ADB) and Terminal Illness

Accelerated Death Benefit Rider

Nonmed through \$2 million at certain ages

Monthly Disability Income Rider available²

SIMPLE, NONMED UNDERWRITING AVAILABLE:**

Up to \$2 million at certain ages**

CHOICE OF LEVEL TERM PERIODS:

10, 15, 20, 25, or 30 years

AUTOMATICALLY INCLUDED

- Terminal Illness
- Chronic Illness
- Critical Illness

OPTIONAL RIDERS FOR CUSTOMIZATION

- Monthly Disability Income Rider
- Income Protection Option (IPO)
- Disability Waiver of Premium Rider
- Children's Benefit Rider
- Accidental Death Benefit Rider

TRENDSETTER® LB BANDS 1 & 2 (AMOUNTS THROUGH \$249,999)

MALE

HEIGHT	WEIGHT		
	Preferred Nonsmoker*	Standard	Disability Income Rider Maximum Weight
4'6"	132	155	150
4'7"	136	160	156
4'8"	140	166	164
4'9"	145	172	169
4'10"	150	178	174
4'11"	155	184	178
5'0"	160	190	182
5'1"	164	196	187
5'2"	169	202	191
5'3"	174	208	196
5'4"	179	214	201
5'5"	184	220	207
5'6"	189	227	212
5'7"	195	233	218
5'8"	200	239	225
5'9"	206	244	231
5'10"	211	250	238
5'11"	217	256	243
6'0"	223	263	251
6'1"	229	269	257
6'2"	235	276	263
6'3"	241	283	270
6'4"	247	289	278
6'5"	253	296	286
6'6"	259	303	296
6'7"	265	310	305
6'8"	271	317	314
6'9"	277	324	323
6'10"	283	331	331
6'11"	289	338	342
7'0"	295	346	353

FEMALE

HEIGHT	WEIGHT		
	Preferred Nonsmoker*	Standard	Disability Income Rider Maximum Weight
4'6"	128	149	145
4'7"	132	154	150
4'8"	136	159	156
4'9"	140	164	161
4'10"	144	169	166
4'11"	149	175	170
5'0"	154	181	173
5'1"	159	187	178
5'2"	164	193	182
5'3"	169	197	187
5'4"	174	202	191
5'5"	179	206	196
5'6"	184	210	201
5'7"	189	215	207
5'8"	195	220	214
5'9"	200	225	219
5'10"	205	230	226
5'11"	210	236	231
6'0"	216	242	238
6'1"	222	248	243
6'2"	228	254	249
6'3"	233	260	256
6'4"	239	267	264
6'5"	245	274	271
6'6"	250	281	280
6'7"	256	287	289
6'8"	262	293	297
6'9"	267	300	306
6'10"	273	306	314
6'11"	279	313	321
7'0"	284	319	330

* Preferred Nonsmoker available on band 2.