

Amount	Ages 18-40	Ages 41-50	Ages 51-60	Ages 61-70
\$0-\$50,000	Teleunderwriting Interview MVR, Rx	Teleunderwriting Interview MVR, Rx	Teleunderwriting Interview MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx
\$50,001 to \$99,999	Teleunderwriting Interview MVR, Rx	Teleunderwriting Interview MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx
\$100,000 to \$300,000	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx
\$300,001 to \$500,000	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx
\$500,001 to \$1,000,000	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx
\$1,000,001 to \$2,000,000	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx
\$2,000,001 to \$3,000,000	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx

Mini-exam includes blood, urine, height and weight, blood pressure and pulse.

Option C and Flexible Paid-Up Rider

When Option C is selected on a universal life application, or the Flexible Paid-Up Rider is selected on a whole life application, medical underwriting requirements for age and amount will be equal to double the face amount applied for.

Accidental Death Benefit

Subject to underwriting approval, Accidental Death benefits will be issued in the following amounts:

Ages	Issue Limits	Maximum Participation All Companies
0-20	\$ 50,000	\$ 250,000
21-25	100,000	250,000
28-55	150,000	250,000
56-65	150,000	250,000

Guaranteed Insurability Option Rider (Adjustable Life)

To determine the nonmedical limit, add a single option amount to the death benefit on the base policy.

Scheduled Increase Option Rider (Adjustable Life)

Determine underwriting requirements, including nonmedical limits, by doubling the specified amount.

Prior Nonmedical

In applying these limits, nonmedical insurance in force with the issuing company is added to the current application. Insurance issued nonmedically prior to five years ago or prior to the last medical exam can be disregarded.

Forms and applications are available on Producer Workbench by searching Forms & Applications.

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*Teleunderwriting is not available for Variable Universal Life products