

SecureMaster Underwriting Guide

Underwriting Requirements:

Face Amount	Requirements
10,000 to 100,000	Simplified Underwriting Guidelines: <ul style="list-style-type: none"> • MIB • MVR • Telephone Interview

Eligibility: Ages 21-85

Accept/Reject Simplified Underwriting Guidelines

The SecureMaster policy is a Simplified Underwritten policy with face amounts between \$10,000 and \$100,000. Underwriting will be based on the answers to the questions on the application, Medical Information Bureau (MIB) check, MVR and phone interviews.

We will accept cases through Table D 200% at the standard insurance rates. Cases greater than Table D 200% will be declined under the SecureMaster policy.

Certain types of medical impairments should not be submitted and will not be issued under the SecureMaster product. However, the same medical impairment may be acceptable under a fully underwritten product at an increased premium.

SecureMaster also offers the following fully underwritten riders:

- Other Insured
- Waiver of Monthly Deduction
- Accelerated Benefit
- Children's Level Term
- Ultimate Income

The following impairment guide pertains to applicants with single impairments only. Applicants with multiple impairments even though the single impairments may be listed as acceptable could be unacceptable due to co-morbidity or co-mortality effects.

Impairment	Criteria	Life
Addison's Disease	Acute Single Episode	Standard
	Others	Decline
AIDS		Decline
Alcoholism	Within 4 years	Decline
	After 4 years	Standard
Alzheimer's		Decline
Amputation	Caused by Injury	Standard
	Caused by Disease	Decline
Anemia	Iron deficiency	Standard
Aneurysm		Decline
Angina	See Heart Disease	
Angioplasty	See Heart Disease	
Ankylosis		Standard
Aortic Insufficiency		Decline
Aortic Stenosis		Decline
Arteriosclerosis		Decline
Arthritis	Osteoarthritis	Standard
	Rheumatoid- Mild	Standard
	Rheumatoid- Moderate, Severe	Decline
Asthma	Mild	Standard
	Moderate	Standard
	Severe- Hospitalization	Decline
Aviation	Recreation- Private Pilot License	Standard
Blood Pressure	See Hypertension	
Bronchitis	Acute	Standard
	Chronic	Decline
Buerger's Disease		Decline
By-Pass Surgery	See Heart Disease	
Cancer	Basal Cell Carcinoma (skin)	Standard
	Internal, Within 10 years	Decline
	Internal, After 10 years	Standard
	Malignant Melanoma, Within 7 years	Decline
	Malignant Melanoma, After 7 years	Standard
Cerebral Palsy		Decline
Chronic Obstructive Lung Disease		Decline
Cirrhosis of Liver		Decline
Colitis- Ulcerative	Within 7 years of last attack	Decline
	After 7 years of last attack	Standard

Congestive Heart Failure		Decline
Crohn's Disease	> 2 year since last symptoms	Standard
CVA- Stroke		Decline
Cystic Fibrosis		Decline
Depression/Anxiety	Mild- Moderate	Standard
	Severe	Decline
Diabetes	Oral Meds or diet control age 31 or older, Optimum Control, Non-smoker	Standard
	Oral Meds or diet control under age 31, or smoker	Decline
	Insulin Dependent	Decline
Diverticulitis/ Diverticulosis		Standard
Down's Syndrome		Decline
Driving Record	DWI within 3 years or 2 or more accidents within 3 years or 3 or more moving violations within 3 years	Decline
	License currently suspended	Decline
	Others	Standard
Drug Use	Current or within 4 years	Decline
	After 4 years	Standard
Duodenitis		Standard
Edema	Rate for cause	
Emphysema		Decline
Epilepsy	Petit Mal	Standard
	Grand Mal	Decline
Fibrillation		Decline
Fibromyalgia		Standard
Gallbladder Disorders		Standard
Gastric Bypass	With 12 months	Decline
	After 12 months, weight stablized	Standard
Gastritis		Standard
Glomerulosclerosis	Acute- after one year	Standard
Gout		Standard
Heart Disease	Includes Heart Attack, Myocardial Infarction, Coronary Artery Disease and angina pectoris	Decline
Heart Murmur	Innocent, No symptoms	Standard
	Others	Decline
Hemophilia		Decline
Hepatitis	A or Non A/B recovered	Standard
	B or C	Decline
Hepatomegaly		Decline
Hodgkin's Disease		Decline
Hypertension	Controlled	Standard
Hysterectomy	No cancer	Standard
Kidney Disease	Failure	Decline
	Stones	Standard

	Polycystic Kidney Disease	Decline
	Nephrectomy	Decline
	Nephritis	Decline
	Dialysis	Decline
	Infection	Standard
	Transplant	Decline
Leukemia		Decline
Liver Impairments		Decline
Lupus Erythematosus	Discoid	Standard
	Systemic	Decline
Marfan's Syndrome		Decline
Meniere's Disease		Standard
Mitral Insufficiency		Decline
Mitral Stenosis		Decline
Multiple Sclerosis		Decline
Muscular Dystrophy		Decline
Narcolepsy		Decline
Nervous Disorder	Anxiety- one medication- situational	Standard
	Anxiety- more than one medication, not situational	Standard
	Major Depression, Schizophrenia	Decline
Pacemaker		Decline
Pancreatic	Single Attack	Standard
Paralysis	Paraplegia and Quadraplegia	Decline
Parkinson' Disease	Mild- Moderate, if over age 60	Standard
	Mild- Moderate, if under age 60	Decline
	Severe	Decline
Peripheral Vascular Disease		Decline
Prostate Disorder	Infection	Standard
	Cancer	Decline
Retardation	Mild to Moderate	Standard
	Severe	Decline
Rheumatic Fever	One attack- recovered	Standard
Sarcoidosis	Localized, non-pulmonary	Standard
	Pulmonary	Decline
Sleep Apnea		Standard
Spina Bifida		Decline
Spina Bifida Occulta		Standard
Splenectomy		Standard
Stroke		Decline
Suicide Attempt		Decline
Thyroid Disorder		Standard
Transient Ischemic Attack (TIA)	One episode, after one year, No residuals	Standard

	If more than one episode	Decline
Tuberculosis	Within 2 years	Decline
	After 2 years	Standard
Ulcer	Peptic, Duodenal, Gastric, within 3 years	Standard
	Peptic, Duodenal, Gastric, After 3 years	Standard
	Others	Decline
Urinary Disorder		Standard
Vascular Impairments		Decline
Weight	See Weight Chart	

MAXIMUM LIFE BUILD CHART

HEIGHT	WEIGHT
4.8	187
4.9	194
4.10	201
4.11	208
5.0	215
5.1	222
5.2	230
5.3	237
5.4	245
5.5	252
5.6	260
5.7	268
5.8	276
5.9	284
5.10	293
5.11	301
6.0	310
6.1	318
6.2	327
6.3	336
6.4	345
6.5	354
6.6	363
6.7	373
6.8	382
6.9	392