



OLD MUTUAL
Financial Network



General Underwriting Guidelines

Producer Use Only



INDEX

Aviation Underwriting Guidelines	2
Disability Income Underwriting Guidelines	3
Financial Underwriting Guidelines.....	6
Preferred Underwriting Criteria for Saver’s Select Term, WealthMaster Classic, MasterChoice EIUL	8
Value Select – Preferred Criteria	10
Large Case Underwriting.....	12
Accident and Sickness vs Accident Only Disability Underwriting Guidelines.....	19
Old Mutual Financial Network Foreign Travel Guidelines.....	23
OM Financial Life Insurance Company Guidelines for Accepting Aged Requirements	24



Aviation Underwriting Guidelines

Risk classification	Life			
Student pilots:				
Age > 26:				
> 100 hours experience, flying < 200 hours per year	Consider Std			
Otherwise	3.50 x 3			
Age ≤ 26	3.50 x 5			
Qualified pilots:	Expected annual flying hours			
Age > 26:	0 - 200	201 - 300	301 - 600	> 600
Total solo hours:				
< 100	3.50 x 5	3.50 per M	5 per M	5 per M
100 - 399	Std	2.50 x 2	5 per M	5 per M
≥ 400	Std	Std	2.50 per M	5 per M
Age ≤ 26				
Total solo hours:				
< 100	3.50 x 5	5 per M	5 per M	5 per M
100 - 399	2.50 x 5	3.50 per M	5 per M	5 per M
≥ 400	2.50 x 5	2.50 per M	5 per M	5 per M
Canadian recreational permit:				
Annual flying hours:				
< 150	2.50 per M			
151 - 300	3.50 per M			
> 300	Aviation exclusion rider recommended			
History of aviation activity, none currently, no intention to resume:				
Years since last ratable aviation activity:				
≤ 2	Rate according to most recent type of flying hazard			
> 2	No extra premium or aviation exclusion required			



Disability Income Underwriting Guidelines

- Applicant must be actively employed at least 30 hours a week to qualify for the Disability Income Rider. Seasonal workers are not eligible for coverage. Applicants who operate a business in their home are usually not eligible for coverage unless at least 50% of their job duties are performed away from the home.
- The issue limit is the lesser of:
 - \$3000 of monthly benefit or
 - 66^{2/3} of earned income or
 - 1% of the life insurance amount
- Please indicate on the application all in force disability coverage, both group and individual.
- Disability coverage will be offset by any other individual disability policies, both individual and group coverage.
- For Federal, State, County, City, Railroad, and Post Office employees, the issue limit is the lesser of:
 - 15% of income for singles
 - 20% of income for married
- Issue Ages: 18 – 55 on term policies
15 – 55 on UL policies
- Rider can be included only at issue.
- Two choices of benefits are available (depending on product).
 - Three-month elimination period with two year benefit
 - Six-month elimination period with five year benefit
- The base insured doesn't need to apply for Waiver of Premium to have the Disability Rider on Value Select or Saver's Select Term. The base insured does need to apply for Waiver of Premium on WealthMaster Classic and MasterChoice EIUL.
- The Disability Rider will be omitted if rating on life coverage is higher than Table C (175%). There are some impairments that are insurable for life coverage that may be declined for disability coverage.
- Use Disability Income Rider Occupation Guide (ADLF5133) to determine occupation class.
 - **Class 1** – Professional, technical and managerial occupations, office duty only
 - **Class 2** – Supervisory and other skilled clerical and technical people
 - **Class 3** – Non-hazardous light manual workers
 - **Class 4** – Hazardous work with heavy manual labor or using heavy equipment
- Maximum participation limit is \$10,000 monthly benefit from all disability sources. On February 1, 2004, the underwriting requirements for OM Financial Life's Disability Income Rider were changed. Products affected include Saver's Select Term, Value Select, WealthMaster Classic MasterChoice EIUL. Please follow the guidelines below.

Ratings



Table C

- Applications rated 175% or less will be accepted as “standard.”

Table D

- Applications rated up to 200% will be submitted to our reinsurer for consideration but will usually be declined.

Pregnancy

If the applicant is pregnant at the time of the application, coverage will be declined unless she:

- Is in her first or second trimester of the pregnancy
- Has a sedentary occupation
- Has no prior history of pregnancy complications

Guidelines for use of anti-anxiety medication i.e. Prozac

- Current use is declined
- If the applicant has had no treatment within six months to one year, it is possible that the application will be accepted as “standard,” subject to an Attending Physician Statement. They must have stable employment and a stable home environment.
- Applications from applicants who have had no medication prescribed for one year and have a history of *short term* use (less than one year duration) will be considered, subject to favorable answers on a Mental/Nervous Questionnaire which will be ordered. The service center will call the applicant and complete the questionnaire by phone.
- The medication must be prescribed by the applicant’s attending physician

Diabetes

- Well-controlled, non-insulin dependant diabetics will be acceptable subject to a Diabetes Supplemental Questionnaire, form number ADMIN 4941, orderable from *SalesLink*.
- Insulin Dependant Diabetics will be declined

Hypertension

- Applicants with a history of well-controlled hypertension will be acceptable subject to a Hypertension Questionnaire, conducted with the applicant by phone.



Applicants working out of their homes

Applicants who work out of their homes must perform 50% of their duties outside the home to be eligible for a disability income rider. An occupational questionnaire will be completed with the applicant by phone.

Issue Limits for Federal, State, County, City, Railroad and Postal Employees

- 15% of income for singles
- 20% of income for married

If you have any questions about these underwriting changes, please contact Old Mutual Financial Network at 888-604-2419 or email us at salesmarketing@omfn.com.



Financial Underwriting Guidelines

PERSONAL INSURANCE

The following table can be used as a guide to suggested allowable limits (total line in-force and pending) for income replacement.

Income Replacement Table- Term Insurance

Age	Factor
20 – 40	20
41 – 50	17
51 – 60	11
61 – 65	8
66 & Up	3 / Individual Consideration

Income Replacement Table- Universal Life

Age	Factor
20 – 40	25
41 – 50	22
51 – 60	16
61 – 65	13
66 & Up	8 / Individual Consideration

Non-working	Equal to wage earner up to \$250,000
Spouse	_ amount of in-force on wage earner \$250,000 to \$500,000 Individual Consideration for amounts over \$500,000
Juvenile	50% of the amount on parent, up to a max of \$250,000/ Individual consideration. On amounts over; subject to reinsurance approval. (Accept up to \$250,000 UL -- up to \$100,000 Term without verification of amount of insurance in force on parents)
Estate Taxes	[(Estate Value) minus (exemption)] x .55 = approximate Estate Tax liability Exemption rates are located in the financial section of Swiss Re Manual 2003 \$1,000,000 2004 \$1,500,000 2005 \$1,500,000 2006 \$2,000,000 2007 \$2,000,000 2008 \$2,000,000 2009 \$3,500,000 2010 No estate taxes
Charitable Giving	Amount necessary to replace cash contributions made during the Insured's lifetime. All other personal needs should be provided first. Amounts ^ \$250,000 require written documentation of gifting history.
Bankruptcy	Amount must fall within the Income Factor. A cover letter detailing the applicant's financial situation may be required.



BUSINESS INSURANCE

Key Person	5 to 10 times salary of Key Person
Creditor	Amount of coverage not to exceed 80% of loan amount.
Buy/Sell	Amount of coverage equal to percentage ownership times the value of the business



**Preferred Underwriting Criteria for Saver’s Select Term,
WealthMaster Classic and MasterChoice EIUL**

Tobacco Usage	Preferred	Non-Tobacco
Abstinence Period (yrs.)	2*	1*

*No use of any tobacco or nicotine-based products and must not test positive for nicotine in urine or saliva. Nicotine-based products include nicorette gum, nicotine patch, etc.

Additional Warning:

Tobacco users have demonstrated significantly higher mortality based on insurance company statistics. OM Financial Life Insurance will treat misrepresentation of the tobacco use question in the same manner as any significant misrepresentation. If discovered during the contestable period, OM Financial Life Insurance will seek to rescind the policy and deny the entire death benefit.

Cholesterol Level	Preferred	Standard
Ages 18-50	260	300
Ages 51-65	280	300
Ages 66+	300	300
Cholesterol Treatment	Yes**	Yes**
Cholesterol/HDL Ratio	7	8

**Accepted as long as the current and historical cholesterol levels averaged over the last two years meet the parameter.

Family History	Preferred	Standard
Natural Parents (Father & Mother) and Siblings	One Coronary Artery Disease or Cancer*** death prior to age 60	One Coronary Artery Disease or Cancer*** death prior to age 60

***Cancers that do not affect the proposed insured’s sex will be excluded. For example, if a female applicant’s father died as a result of prostate cancer or a male applicant’s mother died as a result of breast cancer, these individuals could qualify for the preferred classification.

Maximum			
Blood Pressure	Ages	Preferred	Standard
Untreated #	18-50	150/90	155/95
	51-65	160/95	160/95
	66+	160/95	165/95

Blood pressure treatment allowed as long as the current and historical blood pressure averaged over the last two years meet the above parameters.

Additional Preferred Criteria:

- No ratable health impairments.
- No more than two moving motor vehicle violations in the last 3 years and no DWI/DUI in the last 5 years.



- No alcohol or substance abuse.
- Must meet acceptable height/weight requirements as given in table below.
- Aviation and avocation available at the appropriate flat extra rating.

Through Age 50 ##

Build Chart	Preferred	
	Male Weight	Female Weight
4'8"	166	152
4'9"	170	155
4'10"	174	157
4'11"	178	160
5'0"	182	163
5'1"	186	166
5'2"	190	169
5'3"	196	174
5'4"	202	179
5'5"	207	183
5'6"	213	189
5'7"	217	193
5'8"	223	198
5'9"	228	202
5'10"	235	208
5'11"	241	214
6'0"	248	221
6'1"	253	225
6'2"	260	232
6'3"	267	237
6'4"	276	246
6'5"	284	253
6'6"	293	261
6'7"	301	268

3/2005

For ages 51 to 65, add 5 pounds. For ages 66 and up, add 10 pounds

Value Select – Preferred Criteria

Preferred Underwriting Criteria	Super Preferred NT	Preferred Plus NT	Preferred NT	Non-Tobacco	Preferred Tobacco	Tobacco
Minimum Years Since Last Tobacco Use	5	3	2	1	Any Form	Any Form
Maximum Cholesterol Level						
Ages 18-50	210	235	260	300	245	300
Ages 51-65	220	250	280	300	260	300
Ages 66+	230	270	300	300	280	300



Cholesterol Treatment Okay?	No	Yes	Yes	Yes	Yes	Yes
Maximum Cholesterol/HDL Ratio	5	6	7	8	6	8
Maximum Blood Pressure						
Ages 18-50	135/80	140/85	145/90	155/95	140/85	155/95
Ages 51-65	140/80	150/90	155/95	160/95	150/90	160/95
Ages 66+	145/80	150/90	155/95	165/95	150/90	165/95
Blood Pressure Treatment Okay?	No	Yes	Yes	Yes	Yes	Yes
Family Health History	No deaths from or occurrence of coronary artery disease, cancer or diabetes prior to age 60 in parents or siblings.	No deaths from coronary artery disease, cancer or diabetes prior to age 60 in parents or siblings.	No more than one death to coronary artery disease or cancer prior to age 60 in parents or siblings.	No more than one death to coronary artery disease or cancer prior to age 60 in parents or siblings.	No deaths from coronary artery disease or cancer prior to age 60 in parents or siblings.	No more than one death to coronary artery disease or cancer prior to age 60 in parents or siblings.

Other Criteria that Apply to All Classes:

Family Health History: Cancers that do not affect the proposed insured's sex will be excluded. For example, if a female applicant's father has died as a result of prostate cancer or a male applicant's mother died as a result of breast cancer, these individuals could qualify for the super preferred rating.

Driving: No more than 2 moving violations in the past 3 years. No DUI / reckless driving in the past 5 years (10 years for Super Preferred).

Aviation: Must not have participated in aviation activities for 2 years. (Commercial pilots and crew on regularly scheduled U.S. / Canadian airlines and policies with aviation exclusions may be accepted). Basic preferred and standard categories are available at the appropriate flat extra.

Avocation: Must not have participated in a hazardous avocation except scuba diving within the last 2 years. Basic preferred and standard categories are available at the appropriate flat extra.

Personal History: No ratable health impairments. No personal history of cancer (except for certain skin cancers), diabetes or heart disease. Certain impairments, although classified standard and whether under current or past treatment, may not qualify for preferred (i.e. psychiatric disorders, rheumatoid arthritis, respiratory disorders).

Substance Abuse: No alcohol or drug abuse.

Non-Medical Activities: Citizenship, residency, foreign travel, military duties, aviation and avocation can affect availability of preferred or certain preferred classes.

Preferred Underwriting Criteria	Super Preferred NT	Preferred Plus NT	Preferred NT	Preferred Tobacco
Maximum Weight: Male				
4'-8"	123	137	153	137
4'-9"	130	144	156	144
4'-10"	134	148	158	148
4'-11"	139	152	161	152
5'-0"	143	156	165	156
5'-1"	148	160	169	160
5'-2"	151	163	172	163
5'-3"	156	168	178	168
5'-4"	160	173	183	173
5'-5"	165	178	188	178
5'-6"	169	182	193	182
5'-7"	174	187	197	187
5'-8"	178	192	202	192
5'-9"	183	197	207	197
5'-10"	189	203	213	203



5'-11"	193	208	219	208
6'-0"	200	215	225	215
6'-1"	207	223	230	223
6'-2"	211	227	236	227
6'-3"	216	232	242	232
6'-4"	221	238	250	238
6'-5"	227	244	258	244
6'-6"	232	250	266	250
6'-7"	237	255	273	255
Maximum Weight: Female				
4'-8"	122	137	153	137
4'-9"	127	144	156	144
4'-10"	131	148	158	148
4'-11"	134	152	161	152
5'-0"	138	156	164	156
5'-1"	143	160	167	160
5'-2"	145	163	170	163
5'-3"	149	168	175	168
5'-4"	153	172	180	172
5'-5"	156	176	184	176
5'-6"	160	180	190	180
5'-7"	163	184	194	184
5'-8"	167	188	199	188
5'-9"	171	192	203	192
5'-10"	175	198	209	198
5'-11"	181	203	215	203
6'-0"	185	208	222	208
6'-1"	188	211	226	211
6'-2"	190	213	233	213
6'-3"	195	220	238	220
6'-4"	202	228	247	228
6'-5"	208	234	254	234
6'-6"	214	241	262	241
6'-7"	221	249	269	249



Large Case Underwriting

The purpose of the Large Case Underwriting Team is to build a long term relationship with brokers and agents working large case markets.

Currently, Large Case is defined as the following:

- ❑ Face amount of \$1,500,001 and over
- ❑ Annual Premium of \$10,000 and over.

Financial Underwriting

Large Cases involve Financial Underwriting.

Financial Underwriting may be defined as that area of underwriting which is aimed at ensuring there is no question of over-insurance, no question of speculation and no question of fraud arising out of pure monetary consideration.

Experience has shown that adverse mortality can be anticipated or, at the very least, poor persistency can be present on a life insurance policy unless there is valid insurable interest at the time of underwriting. Insurable interest represents a probable financial loss to be suffered by the beneficiary should the insured die prematurely; a loss that would be as great as the amount of coverage contemplated. One of the cardinal rules of financial underwriting, in any type of insurance, is that the beneficiaries of the policy, regardless of who they are, should not benefit financially on the death of the insured more than they would had the insured lived.

Financial underwriting involves specific attention to the economic elements of a case to ascertain whether the amount of coverage applied for can be justified. Keep in mind the affordability of the premium in relation to the applicant's financial position, total life insurance premiums that exceed 20% of the applicant's cash income may indicate a potential early lapse or windfall profit to the beneficiary.

The general indemnification principle should apply to the extent that the loss suffered is measurable and bears a reasonable relationship to the amount of insurance requested.

Questions that may be asked by Underwriting include:

- What is a reasonable amount in this situation?
- What loss would the beneficiary suffer upon the untimely death of the proposed insured
- Is the loss one that can be expected whether the insured lives or dies
- Is insurance the logical funding device to cover the possible loss?



Overall limits and speculation

Financial underwriting takes into consideration the total-in-force and applied for on an individual life. The present application may not appear out of line but when added to significant amounts of existing coverage, or concurrent amounts applied for, it may be evidence of a possible speculation or overinsurance.

Some evidence of possible speculative intent may be:

- o a sudden interest in a large amount of insurance coverage over age 65 without any prior coverage in force
- o an elderly wealthy applicant who lists no attending physicians or medical history
- o an application for creditor coverage long after the loan was originated
- o grossly inflated financial statements
- o keyman cover requested on only one of several key people in a company
- o multiple concurrent applications to different companies for amounts that avoid special medical studies and create stacking of coverage

The larger the amount, the more intense the underwriting investigation. The Large Amount Studies of the Society of Actuaries, in analyzing mortality by cause of death, consistently show an increased incidence by death by violent means (suicide, accident and homicide). Additional attention is given to any medical and inspection information that is indicative of an increased hazard of violence potential, i.e. past psychiatric problems, habits or morals criticism, driving criticisms, accident proneness or erratic life-style. Third party verification of finances is appropriate in this situation.

OMFN Financial Underwriting Guidelines

Personal Insurance

The following table can be used as a guide to suggested allowable limits (total line in-force and pending) for income replacement.

<u>Income Replacement Table- Term Insurance</u>	
Age	Factor
20 – 40	20
41 – 50	17
51 – 60	11
61 – 65	8
66 & Up	3 / Individual Consideration*
<u>Income Replacement Table- Universal Life</u>	
Age	Factor
20 – 40	25
41 – 50	22
51 – 60	16
61 – 65	13
66 & Up	8 / Individual Consideration *

* Earned Income Only



Non-working Spouse	Equal to wage earner up to \$250,000 _ amount of in-force on wage earner \$250,000 to \$500,000 Individual Consideration for amounts over \$500,000
Working Spouse	Amount equal to the greater of Income Replacement factors above or _ amount on major wage earner
Juvenile	50% of the amount on parent up to a max of \$250,000/ Individual consideration. On amounts over subject to reinsurance approval. (Accept up to \$250,000 UL -- up to \$100,000 Term without verification of amount of insurance in force on parents)
Estate Taxes	[(Estate Value) minus (exemption)] x .55 = approximate Estate Tax liability 2011 \$1,000,000 2012 \$1,500,000 2013 \$1,500,000 2014 \$2,000,000 2015 \$2,000,000 2016 \$2,000,000 2017 \$3,500,000 2018 No estate taxes
Charitable Giving	Amount necessary to replace cash contributions made during insured's lifetime. All other personal needs should be provided first. Amounts ^ \$250,000 require written documentation of gifting history.
Bankruptcy	Amount must fall within the Income Factor. A cover letter detailing the applicant's financial situation may be required. A copy for the bankruptcy discharge paper are required if the bankruptcy occurred with the past year.
Business Insurance	
Key Person	5 to 10 times salary of Key Person depending on the type of business and unique attributes of the Key Person.
Creditor	Amount of coverage not to exceed 80% of loan amount.
Buy/Sell	Amount of coverage equal to percentage ownership times the value of the business.
New Corporation	Amount equal to percent of ownership times corporate net worth plus 80% of loan obligation of each insured.



Large Case Underwriting Requirements

Guidelines:

- Current OMFN company application.
 - No Trial applications will be accepted.
- Medical Underwriting Requirements:
 - OMFN preference is to have current underwriting requirements on OMFN paper and forms – however will consider and will accept in most cases the following:
 - Medical by MD or Paramedical as per guidelines of OMFN by another insurance company providing it is within 90 days of the OMFN date of application. i.e. If OMFN requires a Medical by MD it must be Medical By MD etc.
 - HOS/Blood from another company if within 90 days of the OMFN application and we are given a Lab slip with Bar code and number and we have the new authorization-indicating Laboratory within the authorization.
 - APS (Attending Physician Statement)
 - Agent submitted APS's for applicants under age 70 would be accepted for face amounts between \$1,500,000 to \$5,000,000.
 - However, these records will be carefully reviewed for any gaps or missing information in the history. Any indication that the records are not completed or have been edited will result in an APS request.
 - Agent submitted APS's for applicants age 70 and over will not be accepted or duplicate records will be requested.
 - Agent submitted APS's will not be accepted or duplicate records will be requested for face amounts at \$5,000,000 and above.
 - Resting and Exercise EKG's from other companies will be accepted from other companies for up to 120 days from date of OMFN application date. The actual or clear copy must be submitted.
 - Inspection Reports – Other company reports will be accepted up to 120 days from OMFN application date with a current google search by underwriting.
 - Inspection Reports:
 - \$1,500,001 up to \$10,000,000 Face Amount – Telephone Interview, MVR and Personal Financial Statement – or at the discretion of underwriter. (All to be by Telephone with PI)
 - \$10,000,001 and over – SBSI inspection Report plus MVR – Face to Face – Underwriting will handle and order to avoid misunderstanding and confusion with Inspection company.
- Cover Letters:



Cover letters required by agent to explain how the sale was sold and the financial overview of the case justification. The Underwriter uses the agent as a source of financial information. The cover letter provides the underwriter with a comprehensive source of “up front” information, which means faster underwriting and issuance of the policy.

- Personal Insurance- the cover letter should highlight the background information of the sale, purpose of the coverage and how the amount was determined, total amount applied for with all companies, total amount in-force with all companies, replacements, applicant’s income and net worth.
- Business Insurance- the cover letter should highlight the purpose of insurance, how the amount was determined, job function and percent of ownership, description of any loan agreements, projections for new business ventures and any other information the agent feels that will provide insight into the case.
- Financial Statements:
 - Personal Insurance-
 - Personal Financial Statements required on amounts \$1,000,000 and over.
 - Latest Audited Third Party Financials including Income Statement and Balance Sheets required on amounts \$5,000,000 and over.
 - Business Insurance-
 - Business Financial Statements required if the business is the owner and beneficiary on amounts \$1,000,000 and over.
 - Latest Audited Third Party Business Financials including Income Statement and Balance Sheets required on amounts \$5,000,000 and over.
- We require that the agent does not participate with the requirement processing unless asked to do so by the large case underwriter.
- No cash (CWA) is to be accepted in any way or fashion on large case applications.
- Any other requirements needed as requested by OMFN reinsurance companies or at the discretion of the underwriter.
- All underwriting requirements are set by the Face amount of policy and not by the net amount of risk.
- Published underwriting guidelines as per age and amount apply.

Large Case First Year Replacements

First year replacements are applications intended to replace another company’s policy within the first year of issue and do not offer a beneficial change in coverage compared to the existing policy. First year replacements that do not benefit the applicant, insurer or reinsurer should be declined. These cases can be identified by the replacement question on the application, inspection reports, replacement forms or existing coverage section on the application.

Here are examples of acceptable beneficial changes in coverage that will be underwritten as normal business:



1. Increase in Face Amount by at least \$100,000.
2. Addition of rider not offered by other company; i.e. ROP return of premium.
3. Longer term period i.e. 10 years to 15 years.
4. Better Underwriting class- i.e. Standard to Preferred

If the application does not offer a beneficial change in coverage to the existing policy, it should be declined.



LARGE CASE TEAM

Dan Gracey - Deputy Chief Underwriter and Vice President, FLMI, AALU, HIAA
BSBA from Drake University. 31 years of Underwriting experience. Former Chief Underwriter

Dave Losee - 2nd Vice President- Underwriter
Attended Midland College, 35 years of Underwriting experience including large case. Former Chief Underwriter

Lynn Brawner - 2nd Vice President- Underwriter, FLMI, AALU
BSBA from University of Nebraska. 30 years of Underwriting experience including substandard and large case.

Kara Vallier - Case Manager
Associates in Science from Iowa Western, trained as an EMT and X-ray Technician. 2 years experience.

Toll Free number for Underwriting Questions or Status Request- 866-516-5867



Accident and Sickness vs Accident Only Disability Underwriting Guidelines

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	Accident Sickness	Accident Only
Addison's Disease	Acute Single Episode	Reject	Accept
	Others	Reject	Reject
AIDS		Reject	Reject
Alcoholism	Within 4 years	Reject	Reject
	After 5 years	Accept	Accept
Alzheimer's		Reject	Reject
Amputation	Caused by Injury	Reject	Accept, if well adapted
	Caused by Disease	Reject	Rate for casuse
Anemia	Iron deficiency	Accept	Accept
Aneurysm	Present	Reject	Reject
	Surgically corrected, no residuals > 5 years	Accept	Accept
Angina	See Heart Disease		
Angioplasty	See Heart Disease		
Ankylosis		Accept	Accept
Aortic Insufficiency		Reject	Reject
Aortic Stenosis		Reject	Reject
Arteriosclerosis		Reject	Reject
Arthritis	Osteoarthritis	Reject	Accept
	Rheumatoid- Mild	Reject	Accept
	Rheumatoid- Moderate, Severe	Reject	Reject
Asthma	Mild	Accept	Accept
	Moderate	Reject	Accept
	Severe- Hospitalization	Reject	Accept
Aviation	Recreation- Private Pilot License	Accept	Accept
Blood Pressure	See Hypertension		
Bronchitis	Acute	Accept	Accept
	Chronic	Reject	Accept
Buerger's Disease		Reject	Reject
By-Pass Surgery	See Heart Disease		
Cancer	Basal Cell Carcinoma (skin)	Reject	Accept
	Internal, Within 10 years	Reject	Accept after 5 years
	Internal, After 10 years	Accept	Accept
Cancer	Malignant Melanoma, Within 5 years	Reject	Reject
	Malignant Melanoma, After 5 years	Accept	Accept
Cerebral Palsy		Reject	Reject



Impairment	Criteria	Accident Sickness	Accident Only
Chronic Obstructive Lung Disease		Reject	Reject
Cirrhosis of Liver		Reject	Reject
Colitis- Ulcerative	Within 7 years of last attack	Reject	Accept
	After 7 years of last attack	Reject	Accept
Congestive Heart Failure		Reject	Reject
Crohn's Disease	> 2 year since last symptoms	Reject	Accept
CVA- Stroke		Reject	Reject
Cystic Fibrosis		Reject	Reject
Depression/Anxiety	Mild- Moderate	Reject	Accept
	Severe	Reject	Reject
Diabetes	Oral Meds or diet control age 31 or older, Optimum Control, Non-smoker	Accept	Accept
	Oral Meds or diet control under age 31, or Smoker	Reject	Reject
	Insulin Dependent	Reject	Reject
Diverticulitis/ Diverticulosis		Accept	Accept
Down's Syndrome		Reject	Reject
Driving Record	DWI within 3 years or 2 or more accidents within 3 years or 3 or more moving violations within 3 years	Reject	Reject
	License currently suspended	Reject	Reject
	Others	Accept	Accept
Drug Use	Current or within 4 years	Reject	Reject
	After 5 years	Reject	Accept
Duodenitis		Accept	Accept
Edema	Rate for cause		
Emphysema		Reject	Reject
Epilepsy	Petit Mal	Accept	Accept
	Grand Mal	Reject	Reject
Fibrillation		Reject	Accept
Fibromyalgia		Reject	Accept
Gallbladder Disorders		Accept	Accept
Gastric Bypass	With 12 months	Reject	Reject
	After 12 months, weight stabilized	Reject	Accept
Gastritis		Accept	Accept
Glomerulosclerosis	Acute- after one year	Accept	Accept
Gout		Accept	Accept
Heart Disease	Includes Heart Attack, Myocardial Infarction, Coronary Artery Disease and angina pectoris	Reject	Reject
Heart Murmur	Innocent, No symptoms	Accept	Accept
	Others	Reject	Reject
Hemophilia		Reject	Reject



Impairment	Criteria	Accident Sickness	Accident Only
Hepatitis	A or Non A/B recovered	Accept	Accept
	B or C	Reject	Reject
Hepatomegaly		Reject	Reject
Hodgkin's Disease		Reject	Reject
Hypertension	Controlled	Accept	Accept
Hysterectomy	No cancer	Accept	Accept
Kidney Disease	Failure	Reject	Reject
	Stones	Accept	Accept
	Polycystic Kidney Disease	Reject	Reject
	Nephrectomy	Reject	Reject
	Nephritis	Reject	Reject
	Dialysis	Reject	Reject
	Infection	Accept	Accept
Transplant	Reject	Reject	
Leukemia		Reject	Reject
Liver Impairments		Reject	Reject
Lupus Erythematosus	Discoid	Accept	Accept
	Systemic	Reject	Reject
Marfan's Syndrome		Reject	Reject
Meniere's Disease		Reject	Reject
Mitral Insufficiency		Reject	Reject
Mitral Stenosis		Reject	Reject
Multiple Sclerosis		Reject	Reject
Muscular Dystrophy		Reject	Reject
Narcolepsy		Reject	Reject
Nervous Disorder	Anxiety- one medication-situational	Accept	Accept
	Anxiety- more than one medication, not situational	Accept	Accept
	Major Depression, Schizophrenia	Reject	Reject
Pacemaker		Reject	Reject
Pancreatitis	Single Attack	Reject	Accept if not ETOH related
Paralysis	Paraplegia and Quadraplegia	Reject	Reject
Parkinson' Disease	Mild- Moderate, if over age 60	Reject	Reject
	Mild- Moderate, if under age 60	Reject	Reject
	Severe	Reject	Reject
Peripheral Vascular Disease		Reject	Reject
Prostate Disorder	Infection	Accept	Accept
	Cancer	Reject	Accept w/o metastasis
Retardation	Mild to Moderate	Reject	Reject
	Severe	Reject	Reject
Rheumatic Fever	One attack- recovered	Accept	Accept
Sarcoidosis	Localized, non-pulmonary	Accept	Accept
	Pulmonary	Reject	Reject



Impairment	Criteria	Accident Sickness	Accident Only
Sleep Apnea		Reject	Reject
Spina Bifida		Reject	Reject
Spina Bifida Occulta		Accept	Accept
Splenectomy		Accept	Accept
Stroke		Reject	Reject
Suicide Attempt		Reject	Reject
Thyroid Disorder		Accept	Accept
Hyperthyroidism	Untreated	Reject	Reject
Transient Ischemic Attack (TIA)	One episode, after one year, No residuals	Reject	Reject
	If more than one episode	Reject	Reject
Tuberculosis	Within 2 years	Reject	Reject
	After 2 years	Accept	Accept
Ulcer	Peptic, Duodenal, Gastric, within 3 years	Accept	Accept
	Peptic, Duodenal, Gastric, After 3 years	Accept	Accept
	With malignancy	Reject	Reject
Urinary Disorder		Accept	Accept
Vascular Impairments		Reject	Reject
Weight	See Weight Chart		



Old Mutual Financial Network Foreign Travel Guidelines

These guidelines are to be used for applicants who disclose plans to travel outside of the continental United States within 2 years of the application date.

**To verify foreign travel on military and non-military personnel,
use a Foreign Travel Questionnaire.**

To Determine if Coverage is Available

Refer to the State Department's Travel Warning List to determine if coverage can be approved. Below is a list of countries currently on the list. The list is updated frequently, so always use the most current list provided by the Department's website.

**OM Financial Life Insurance
Guidelines for Accepting Aged Requirements**



- Medical by MD or Paramedical within 90 days of the OMFN date of application. i.e. If OMFN requires a Medical by MD it must be Medical By MD etc.
- HOS/Blood within 90 days of the OMFN date of application
- APS (Attending Physician Statement) – Current – Underwriting will order. Underwriting will not accept an APS from any other source other than from the source in which underwriting has requested it. Underwriting will not accept APS's from Agents.
- Resting and Exercise EKG's up to 120 days from date of OMFN application date.
- Inspection Reports –will be accepted up to 120 days from OMFN application date.

OMFN will accept exams, labs EKGs (resting and stress) and Inspection reports from another insurance company providing it meets OMFN standards. Other company's exams must be amendment to OMFN.

About Old Mutual Financial Network

Old Mutual Financial Network (OMFN) is the marketing name for the U.S. life insurance and annuity operations of Old Mutual plc, including OM Financial Life Insurance Company. Headquartered in London, England, Old Mutual was founded in 1845, is one of the world's largest insurers, ranks as a Fortune Global 500 company and employs nearly 50,000 people worldwide. OMFN has the knowledge, expertise and resources that a global powerhouse can provide and is committed to delivering innovative and balanced financial solutions. OM Financial Life is solely responsible for its contractual guarantees and commitments.

