



**OLD MUTUAL**  
Financial Network



# Underwriting Guidelines Addendum HomeCertain

**Producer Use Only**



**Underwriting Guide Addendum  
HomeCertain**

**HomeCertain Disability Income Rider  
Underwriting Guidelines.....2**

**HomeCertain Underwriting Guide.....5**



## HomeCertain Disability Income Rider Underwriting Guidelines

- Disability Protection Rider – Base Insured and Mortgage Co-Holder
  - Applicant can apply for “Accident or Sickness DI Rider” OR “Accident Only DI Rider” – Not Both.
  - 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. Generally, 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 for Accident or Sickness DI Rider is the lesser of:
    - a) \$1500 of monthly benefit or
    - b) 66<sup>2/3</sup> of earned income or
    - c) 1.5% of the life insurance amount
  - The issue limit for Accident Only DI Rider is the lesser of:
    - d) \$3000 of monthly benefit or
    - e) 66<sup>2/3</sup> of earned income or
    - f) 1.5% of the life insurance amount
  - If the question on Page 3 of the application is blank regarding in-force disability coverage, we will assume the answer should be “none” and include an endorsement with the policy.
  - On the HomeCertain product, disability coverage will be offset by any other individual disability policies but not group disability coverage.
  - For Federal, State, County, City, Railroad, and Post Office employees, the issue limit is the lesser of:
    - a) 15% of income for singles
    - b) 20% of income for married
  - Issue Ages: 20-55
  - Rider can be included only at issue.
  - Only the two-year benefit is available on the HomeCertain policy.
  - The base insured doesn’t need to apply for Waiver of Premium to have the Disability Rider.
  - The Disability Rider will be omitted if rating on life coverage is higher than Table C (175%).



- Use General/Cologne RE Disability Rider Underwriting Manual for this rider.
- For the HomeCertain disability rider, you don't need to use disability occupation classifications. Just refer to the DI occupational manual to determine if the occupation is acceptable.
- Maximum participation limit is \$5000 monthly benefit from all disability sources.
- A telephone interview will be required to consider the disability rider if applicant has diabetes (unless diabetic questionnaire was completed with the application; FGLI 4941), hypertension or we need additional information to clarify occupation and/or duties.

On February 1, 2004, the underwriting requirements for **HomeCertain's** Disability Income Rider were changed. 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



**Use of anti-anxiety medication i.e. Prozac**

- If the applicant discloses use of small doses of anti-anxiety medication like Prozac, a Mental/Nervous Questionnaire will be ordered. The service center will call the applicant and complete the questionnaire by phone. The rider will be issued at the underwriter's discretion providing the applicant has a stable occupation and home environment.

**Diabetes**

- Well-controlled, non-insulin dependant diabetics with no complications 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, which will be conducted with the applicant by phone by our service center.

**Applicants Who Work at Home**

- 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 conducted by phone by our service center.

**Coverage Amounts**

- Disability income rider coverage amounts on HomeCertain of over \$1,500.00 are contingent upon acceptance by our reinsurer.

**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](mailto:salesmarketing@omfn.com).



## HomeCertain Underwriting Guide

### Underwriting Requirements:

Face Amount	Requirements
25,000 to 250,000	Simplified Underwriting Guidelines subject to: <ul style="list-style-type: none"> <li>• The mortgage within 13 months old.</li> <li>• The face amount within 125% of the mortgage.</li> </ul>
250,001 and Over	Full Underwriting Guidelines

Eligibility: Ages 20-70

### Accept/Reject Simplified Underwriting Guidelines

The HomeCertain policy is a Simplified Underwritten policy with face amounts between \$25,000 and \$250,000. Normally underwriting will be based on the answers to the questions on the application and Medical Information Bureau (MIB) check. Phone Interviews may be ordered based on the medical history disclosed on the application or through MIB.

Simplified Underwriting is subject to a

- Mortgage granted within 13 months of the application date.
- Face amount applied for within 125% of the mortgage.

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

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

The face amount of a currently pending application should be added to the face amounts of any OM Financial Life Insurance Company life insurance policy issued within the last two years and still in-force to determine of the HomeCertain application qualifies for Simplified Underwriting.

Phone Interview may be ordered more when the Disability Income Riders is applied for on a HomeCertain application. Applicants with a medical history of Hypertension, Non-Insulin Dependent Diabetes and Depression/ Anxiety will have a phone interview requested to underwrite the application.

*The following impairment guide pertains to applicants with single impairments only. Applicants will 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	A/S DI Rider
Addison's Disease	Acute Single Episode	Standard	Decline
	Others	Decline	Decline
AIDS		Decline	Decline
Alcoholism	Within 4 years	Decline	Decline
	After 4 years	Standard	Decline
Alzheimer's		Decline	Decline
Amputation	Caused by Injury	Standard	Decline
	Caused by Disease	Decline	Decline
Anemia	Iron deficiency	Standard	Standard
Aneurysm		Decline	Decline
Angina	See Heart Disease		
Angioplasty	See Heart Disease		
Ankylosis		Standard	Standard
Aortic Insufficiency		Decline	Decline
Aortic Stenosis		Decline	Decline
Arteriosclerosis		Decline	Decline
Arthritis	Osteoarthritis	Standard	Decline
	Rheumatoid- Mild	Standard	Decline
	Rheumatoid- Moderate, Severe	Decline	Decline
Asthma	Mild	Standard	Standard
	Moderate	Standard	Decline
	Severe- Hospitalization	Decline	Decline
Aviation	Recreation- Private Pilot License	Standard	Standard
Blood Pressure	See Hypertension		
Bronchitis	Acute	Standard	Standard
	Chronic	Decline	Decline
Buerger's Disease		Decline	Decline
By-Pass Surgery	See Heart Disease		
Cancer	Basal Cell Carcinoma (skin)	Standard	Decline
	Internal, Within 10 years	Decline	Decline
	Internal, After 10 years	Standard	Standard
	Malignant Melanoma, Within 7 years	Decline	Decline
	Malignant Melanoma, After 7 years	Standard	Standard
Cerebral Palsy		Decline	Decline
Chronic Obstructive Lung Disease		Decline	Decline
Cirrhosis of Liver		Decline	Decline
Colitis- Ulcerative	Within 7 years of last attack	Decline	Decline
	After 7 years of last attack	Standard	Decline
Congestive Heart Failure		Decline	Decline
Crohn's Disease	> 2 year since last symptoms	Standard	Decline
CVA- Stroke		Decline	Decline
Cystic Fibrosis		Decline	Decline
Depression/Anxiety	Mild- Moderate	Standard	Decline
	Severe	Decline	Decline
Diabetes	Oral Meds or diet control age 31 or older, Optimum Control, Non-smoker	Standard	Standard



Impairment	Criteria	Life	A/S DI Rider
	Oral Meds or diet control under age 31, or smoker	Decline	Decline
	Insulin Dependent	Decline	Decline
Diverticulitis/ Diverticulosis		Standard	Standard
Down's Syndrome		Decline	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	Decline
	License currently suspended	Decline	Decline
	Others	Standard	Standard
Drug Use	Current or within 4 years	Decline	Decline
	After 4 years	Standard	Decline
Duodenitis		Standard	Standard
Edema	Rate for cause		
Emphysema		Decline	Decline
Epilepsy	Petit Mal	Standard	Standard
	Grand Mal	Decline	Decline
Fibrillation		Decline	Decline
Fibromyalgia		Standard	Decline
Gallbladder Disorders		Standard	Standard
Gastric Bypass	With 12 months	Decline	Decline
	After 12 months, weight stabilized	Standard	Decline
Gastritis		Standard	Standard
Glomerulosclerosis	Acute- after one year	Standard	Standard
Gout		Standard	Standard
Heart Disease	Includes Heart Attack, Myocardial Infarction, Coronary Artery Disease and angina pectoris	Decline	Decline
Heart Murmur	Innocent, No symptoms	Standard	Standard
	Others	Decline	Decline
Hemophilia		Decline	Decline
Hepatitis	A or Non A/B recovered	Standard	Standard
	B or C	Decline	Decline
Hepatomegaly		Decline	Decline
Hodgkin's Disease		Decline	Decline
Hypertension	Controlled	Standard	Standard
Hysterectomy	No cancer	Standard	Standard
Kidney Disease	Failure	Decline	Decline
	Stones	Standard	Standard
	Polycystic Kidney Disease	Decline	Decline
	Nephrectomy	Decline	Decline
	Nephritis	Decline	Decline
	Dialysis	Decline	Decline
	Infection	Standard	Standard
	Transplant	Decline	Decline
Leukemia		Decline	Decline
Liver Impairments		Decline	Decline





Impairment	Criteria	Life	A/S DI Rider
Lupus Erythematosus	Discoid	Standard	Standard
	Systemic	Decline	Decline
Marfan's Syndrome		Decline	Decline
Meniere's Disease		Standard	Decline
Mitral Insufficiency		Decline	Decline
Mitral Stenosis		Decline	Decline
Multiple Sclerosis		Decline	Decline
Muscular Dystrophy		Decline	Decline
Narcolepsy		Decline	Decline
Nervous Disorder	Anxiety- one medication- situational	Standard	Standard
	Anxiety- more than one medication, not situational	Standard	Decline
	Major Depression, Schizophrenia	Decline	Decline
Pacemaker		Decline	Decline
Pancreatic	Single Attack	Standard	Decline
Paralysis	Paraplegia and Quadraplegia	Decline	Decline
Parkinson' Disease	Mild- Moderate, if over age 60	Standard	Decline
	Mild- Moderate, if under age 60	Decline	Decline
	Severe	Decline	Decline
Peripheral Vascular Disease		Decline	Decline
Prostate Disorder	Infection	Standard	Standard
	Cancer	Decline	Decline
Retardation	Mild to Moderate	Standard	Decline
	Severe	Decline	Decline
Rheumatic Fever	One attack- recovered	Standard	Standard
Sarcoidosis	Localized, non-pulmonary	Standard	Standard
	Pulmonary	Decline	Decline
Sleep Apnea		Standard	Decline
Spina Bifida		Decline	Decline
Spina Bifida Occulta		Standard	Standard
Splenectomy		Standard	Standard
Stroke		Decline	Decline
Suicide Attempt		Decline	Decline
Thyroid Disorder		Standard	Standard
Transient Ischemic Attack (TIA)	One episode, after one year, No residuals	Standard	Decline
	If more than one episode	Decline	Decline
Tuberculosis	Within 2 years	Decline	Decline
	After 2 years	Standard	Standard
Ulcer	Peptic, Duodenal, Gastric, within 3 years	Standard	Decline
	Peptic, Duodenal, Gastric, After 3 years	Standard	Standard
	Others	Decline	Decline
Urinary Disorder		Standard	Standard
Vascular Impairments		Decline	Decline
Weight	See Weight Chart		



**MAXIMUM LIFE  
BUILD CHART**

<b>HEIGHT</b>	<b>WEIGHT</b>
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



**MAXIMUM DISABILITY RIDER  
BUILD CHART**

<b>HEIGHT</b>	<b>WEIGHT</b>
4.8	183
4.9	189
4.10	196
4.11	203
5.0	210
5.1	217
5.2	224
5.3	231
5.4	239
5.5	246
5.6	254
5.7	262
5.8	270
5.9	278
5.10	286
5.11	294
6.0	302
6.1	311
6.2	319
6.3	328
6.4	337
6.5	346
6.6	355
6.7	364
6.8	373
6.9	383

## 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.



No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early.