

CILC UNDERWRITING REQUIREMENTS

| Nearest Age | \$50,000**-\$100,000 | \$100,001-\$150,000 | \$150,001-\$250,000 | \$250,001-\$500,000*** | \$500,001-\$1,000,000 | \$1,000,001- \$2,000,000 | \$2,000,001 - \$5,000,000 |
|-------------|---------------------------|------------------------|----------------------|--|--|---|---|
| 18-45 | Non-med, DBS | Non-med, DBS | DBS, Paramed | DBS, Paramed <i>INSP (For Colombia Only)</i> | BP, HOS, MD Exam, APS, EKG, INSP | BP, HOS, MD Exam, APS, EKG, INSP, Financial Questionnaire* | BP, HOS, MD Exam, APS, Stress EKG, INSP, Financial Report & Questionnaire |
| 46-50 | | | | | | | |
| 51-60 | DBS, Paramed | DBS, Paramed, | DBS, Paramed, APS | DBS, Paramed, EKG, APS <i>INSP (For Colombia Only)</i> | | | |
| 61 & UP | DBS, Paramed, EKG, APS | DBS, Paramed, EKG, APS | | | | | |

APS'- Will be ordered as stated above and at the underwriter's discretion. Following impairments will require an APS:

Alcohol abuse, cancer, coronary artery disease, crohn's disease, diabetes, drug abuse, emphysema, epilepsy, heart attack, liver disorders, mental/emotional disorders, rheumatoid arthritis, ulcerative colitis, hypertension, paralysis, Alzheimer's, cardiac disorders, stroke, recurrent asthma.

* *Financial Questionnaire is recommended at \$500,000+ but not required until \$1,000,001*

** *Face amounts of \$50,000-\$99,999 only apply to UL product*

*** *Inspection Reports are needed for cases over \$250,000 in **Colombia***

DBS-Dried Blood Spot, BP-Blood Profile, HOS-Urinalysis, INSP-inspection, APS- Attending Physician's Statement

Requirements are subject to change without notice and at underwriter's discretion