



ALLIANCE SOLUTIONS
UNIVERSAL LIFE

Underwriting Guide

 TRANSAMERICA®

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HELPFUL GUIDELINES

NEW BUSINESS

1. To assist in the processing, please complete all required forms and gather the necessary signatures. Also, it is helpful if all written communication is printed legibly.
2. Complete all sections of the application. (Missed questions or information will result in an amendment)
3. Complete all state required forms. See forms listing on ANI for details.
4. Complete the appropriate Questionnaire for medical impairments or other risks. Additional information regarding Questionnaires are included in this guide.
5. Illustration or Illustration Certification Form should be submitted according to the product and state requirements.

SUBMITTING PREMIUM

1. If annual premium exceeds \$10,000 annually or the face amount is greater than \$500,001, premiums must not be collected until after underwriting approval.
2. Acceptable forms of payment include the following:
 - Payor's Personal Check
 - Payor's Business Check
 - Pre-Authorized Withdrawal Form
 - Money orders (form is required)
 - Cashier Checks (form is required)

Unacceptable forms of payment

- Agent/Agency checks (unless there is a personal relationship identified between the insured and/or owner)
- Third Party Checks
- Cash
- Post dated checks (these will be cashed immediately)
- Cannot charge the agents account.

All forms of payment are subject to review.

3. Payors of the initial and/or reoccurring premium must have an acceptable relationship to the insured or policy owner.
4. If primary insured is not listed on the form of payment please print insured's name on the form of payment. If the proposed insured's name is not on the check, indicate if they are an authorized signor to the account. If the client's name is not on the check, indicate if they are an authorized user of the account.
5. Checks are cashed on the following business day from the date of receipt. Pre-Authorized Withdrawal payments are taken next business day following receipt of the form and billing information.

UNDERWRITING TIPS

Underwriting is the process of estimating the mortality and/or morbidity of an individual, by applying the law of large numbers and the specifics of that individual's health history and habits. This estimate is based upon information gathered on the individual from a variety of sources.

In many cases, the underwriting process can be completed with a single review of the application. The best way to help the underwriting process is to ask your client detailed questions regarding their past and present health status and include all of this information on the application. The more information the underwriter has initially, the quicker a decision can be made.

1. Qualify the client during the phone interview. Ask for build, all medications, and any significant medical history for the past ten years.
2. Use the Underwriting Guide for classification due to build and availability of DIR based on build and occupation. Order correct requirements based on age/amount/class/medical history.
3. Use the Tentative Quote Process or Trial Application Process on questionable health risks.
4. Use Questionnaires, if appropriate, to reduce APS requests.
5. Complete the Oral Fluid forms and mail the Oral Fluid specimen the same day as collected (specific instructions are included later in this section).
6. If required, schedule paramedical exam/labs while at the appointment (or as soon as possible).

ALLIANCE SOLUTIONS UNIVERSAL LIFE

UNDERWRITING REQUIREMENTS

	0-17	18-40	41-50	51-60	61-70	71-75	76-80	81+
\$25,000 to \$50,000	NM	OF	OF	OF	OF	Paramed ABC HOS MVR	Paramed ABC HOS MVR	Medical ABC HOS EKG MVR
\$50,001 to \$75,000	NM	OF	OF	OF	Paramed ABC HOS MVR*	Paramed ABC HOS MVR	Paramed ABC HOS MVR	Medical ABC HOS EKG MVR
\$75,001 to \$100,000	NM	OF	OF	OF	Paramed ABC HOS MVR*	Paramed ABC HOS MVR	Paramed ABC HOS MVR	Medical ABC HOS EKG MVR
\$100,001 to \$200,000	NM	OF MVR*	OF MVR*	Paramed ABC HOS MVR*	Paramed ABC HOS MVR*	Paramed ABC HOS MVR CS	Paramed ABC HOS MVR CS	Medical ABC HOS EKG MVR CS
\$200,001 to \$250,000	NM	Paramed ABC HOS MVR	Paramed ABC HOS MVR*	Paramed ABC HOS MVR*	Paramed ABC HOS MVR*	Paramed ABC HOS MVR CS	Paramed ABC HOS MVR CS	Medical ABC HOS EKG MVR CS
\$250,001 to \$500,000	NM	Paramed ABC HOS MVR	Paramed ABC HOS MVR*	Paramed ABC HOS MVR*	Paramed ABC HOS MVR*	Paramed ABC HOS MVR CS	Paramed ABC HOS MVR CS	Medical ABC HOS EKG MVR CS
\$500,001 to \$1,000,000	HO	Paramed ABC HOS MVR	Paramed ABC HOS MVR*	Paramed ABC HOS MVR*	Paramed ABC HOS MVR*	Paramed ABC HOS EKG MVR CS PFS	Paramed ABC HOS EKG MVR CS PFS	Medical ABC HOS EKG MVR CS PFS
\$1,000,001 to \$2,000,000	HO	Paramed ABC HOS MVR	Paramed ABC HOS MVR	Paramed ABC HOS MVR	Paramed ABC HOS MVR PFS	Paramed ABC HOS EKG MVR CS PFS	Medical ABC HOS EKG MVR CS PFS	Medical ABC HOS EKG MVR CS PFS
\$2,000,001 to \$3,500,000	HO	Paramed ABC HOS MVR	Paramed ABC HOS MVR EKG	Paramed ABC HOS MVR EKG	Paramed ABC HOS MVR EKG PFS	Paramed ABC HOS EKG MVR CS PFS	Medical ABC HOS EKG MVR CS PFS	Medical ABC HOS EKG MVR CS PFS
\$3,500,001 to \$5,000,000 ¹	HO	Paramed ABC HOS MVR	Paramed ABC HOS MVR EKG	Paramed ABC HOS MVR EKG	Paramed ABC HOS MVR EKG PFS	Medical ABC HOS EKG MVR CS PFS	Medical ABC HOS EKG MVR CS PFS	Medical ABC HOS EKG MVR CS PFS
\$5,000,001 to \$10,000,000 ¹	HO	Paramed ABC HOS MVR PFS	Paramed ABC HOS MVR EKG PFS	Paramed ABC HOS MVR EKG PFS	Paramed ABC HOS MVR EKG PFS	Medical ABC HOS EKG MVR CS PFS	Medical ABC HOS EKG MVR CS PFS	Medical ABC HOS EKG MVR CS PFS
\$10,000,001 and higher	HO	Medical ABC HOS MVR EKG IR PFS	Medical ABC HOS MVR EKG IR PFS	Medical ABC HOS MVR IR PFS	Medical ABC HOS MVR IR PFS	Medical ABC HOS EKG MVR CS IR PFS	Medical ABC HOS EKG MVR CS IR PFS	Medical ABC HOS EKG MVR CS IR PFS

¹Electronic Inspection Report ordered by the Home Office required.

Script check will be ordered by H.O. on all non-medical and oral fluid business.

The company reserves the right to request other evidence of insurability as it may deem necessary.

Key—All requirements are ordered by the Agent, unless otherwise noted

- NM Non-medical
- OF Non-medical with Oral Fluid
- Paramed Paramed exam—medical history questions, measured height and weight, pulse and blood pressure
- Medical Medical exam by doctor. Must be arranged through approved Paramedical Facilities
- ABC Abbreviated Blood Chemistry—blood studies are to be 12 hour fasting
- HOS Home Office Specimen—urine specimen
- EKG Resting Electrocardiogram—do not have interpreted
- MVR Motor Vehicle Report (ordered by Home Office)
- MVR* ordered at HO discretion
- IR Inspection Report (ordered by Home Office)
- CS Cognitive Screen—telephone interview done by a third party; screens for cognitive ability (ordered by Home Office)
- PFS Personal Financial Statement (ordered by Home Office)
- HO Refer to Home Office

ALLIANCE SOLUTIONS UNIVERSAL LIFE

UNDERWRITING CLASSES

STANDARD PLUS NON-TOBACCO: Applicants in this rate class have not used tobacco in any form in the past 12 months.

STANDARD NON-TOBACCO: Applicants in this rate class have not used tobacco in any form in the past 12 months. This rate class is designed to accept mildly substandard risks (Table 2–4).

STANDARD PLUS TOBACCO: Applicants in this rate class have used tobacco in any form in the past 12 months.

STANDARD TOBACCO: Applicants in this rate class have used tobacco in any form in the past 12 months. This rate class is designed to accept mildly substandard risks (Table 2–4).

SUBSTANDARD CASES: Substandard ratings are available for Table 5–12 for the Standard Plus Non-tobacco and Standard Plus Tobacco classes.

Ratings are not allowed on the Standard Non-tobacco or Standard Tobacco classes.

HEIGHT AND WEIGHT CHART

Height Feet	<i>(Maximum weight to qualify for each rate class or rider)</i>			<i>Maximum weight*</i>
	Standard Plus Non-Tobacco & Tobacco	Standard Non-Tobacco & Tobacco	Disability Income Rider	Universal Life
4'8"	144	178	162	211
4'9"	149	185	167	219
4'10"	153	191	172	227
4'11"	157	198	176	235
5'0"	162	205	180	243
5'1"	166	212	185	251
5'2"	170	219	189	259
5'3"	175	226	194	268
5'4"	180	233	199	276
5'5"	186	240	205	285
5'6"	191	248	210	294
5'7"	196	255	216	303
5'8"	202	263	222	312
5'9"	207	271	227	321
5'10"	214	279	234	331
5'11"	218	287	239	340
6'0"	225	295	246	350
6'1"	231	303	252	360
6'2"	237	312	258	369
6'3"	244	320	265	380
6'4"	252	329	273	390
6'5"	258	337	281	400
6'6"	266	346	290	411
6'7"	274	355	299	421
6'8"	283	364	308	432
6'9"	290	373	317	443

*Maximum weight to qualify for a rated policy; anything above these weights will be declined.

GENERAL FINANCIAL GUIDELINES

The following financial guide is intended to assist you in determining maximum coverage.

Please refer to the guide often as it will provide a means of anticipating the Underwriting Requirements for all large amount cases you write.

Amounts over \$10,000,000—third party verification required.

Financial underwriting guidelines are calculated based net worth, income and current in-force policies, irrespective of estate-tax liability.

JUVENILE APPLICANTS

- Up to \$500,000, with individual consideration for amounts over \$500,000
- The parents or guardian should have minimum of 2 times the amount requested
- Siblings should have equal amounts of coverage
- An APS and/or inspection can be ordered for cause

PERSONAL INSURANCE NEEDS BASED ON ANNUAL EARNED INCOME:

To determine the qualifying coverage based on annual earned income, a 3% Cost of Living Adjustment is applied to the insured's current annual income for a certain number of years depending on the insured's age. Remember that "earned income" includes salary, bonuses, commissions and deferred compensation. It excludes income from investments.

3% COLA	
AGE	COLA Factor
To age 49	20
50–70	10

The adjusted annual income is then multiplied by the appropriate income factor as dictated by the insured's age and reflected in the table below:

Age	Income Factor
Up to age 35	30
36 age 45	25
46 to 50	20
51 to 55	15
56 to 65	10
66 to 70	5
71 and over	Individual Consideration

PERSONAL NEEDS BASED ON PROJECTED ESTATE VALUE:

If Net Worth x 50% x 7% growth rate for the applicable number of years

Age	Growth Rate	Number of Years
Up to age 65	7%	15
66–75	7%	10
76 and over	7%	7

Coverage for an unemployed spouse will be 50% of the insured's coverage, up to \$2,500,000

Coverage for juveniles or adults with no apparent dependents or taxable estate will be determined by the need for and purpose of the insurance.

BUSINESS INSURANCE NEEDS

Key Person

Age	Income Factor
Up to age 65	10 times income
66 and over	5 times income

A cover letter from the writing producer is needed to explain the key person's value to the company, how the coverage amount was determined, whether the Proposed Insured has ownership in the company and, if so, the percentage of ownership.

BUY-SELL AND STOCK REPURCHASE

The amount should be related directly to the Proposed Insured's ownership percentage and the fair market value of the company.

CREDITOR OR BUSINESS LOAN COVERAGE GUIDELINES

- Amount depends upon the amount and purpose of the loan, the duration of the loan, collateral pledged, and interest rate, typically no more than 80% of the loan amount.
- Term of the loan is 5 years or more.
- Coverage considered on key individuals only.

UNDERWRITING POLICIES & PROCEDURES

PARAMEDICAL TESTING INFORMATION

In calculating the coverage amount that requires these tests, be sure to include the total amount applied for with any Aegon company within the past 6 months.

EXAMINATION AUTHORITY OVER PARAMEDICAL LIMITS

Medical exams may be arranged through an authorized paramedical company. Board certified medical exams are not required.

Examinations by physicians not arranged by a paramedical company, such as applicant's personal physician, should not be used without prior approval from Underwriting.

AUTHORIZED PARAMEDICAL COMPANIES

The companies listed below are authorized to perform paramedical and medical exams on our behalf.

- American Para Professional Systems, Inc. (APPS)
- Examination Management Services, Inc. (EMSI)
- ExamOne, Inc.
- Portamedic/Hooper Holmes, Inc.
- Superior Mobile Medics

TESTING OF PROPOSED INSUREDS

BLOOD TESTS (ABC)

Testing is performed by Exam One/LabOne, Clinical Reference Labs, and Heritage Labs. Appointed paramedical services can obtain the abbreviated blood draw. A 12 hour fast is recommended

HOME OFFICE URINE SPECIMEN (HOS)

An HOS is required with all medical and paramedical exams.

RESTING ELECTROCARDIOGRAM (EKG) AND TREADMILL (TRD)

If Resting EKG or TRD records are available from a test conducted within the last 12 months, the test need not be repeated. Please provide a copy.

A normal (standard rate) Treadmill EKG will be valid for 2 years with a current normal (standard rate) resting EKG (done within the last 90 days) for insureds up to age 70.

MINNESOTA COGNITIVE ACUITY SCREEN (CS)

Proposed insureds age 71 and older will complete the Minnesota Cognitive Acuity Screen (CS) which screens for cognitive deficits. The CS is a simple, short telephone interview, conducted by registered nurses (RNs) trained to administer the test. The CS will be good for 6 months.

ORAL FLUID TESTING FACILITY CRL LABORATORY

Oral fluid kits do have an expiration date. Please make sure kits have not expired as the lab cannot process.

PARAMED AND MEDICAL EXAMS

(We always reserve the right to order any additional requirements as needed to determine proper rate class and financial justification)

Exam	Up to Age 70	Age 71 and Older
Oral Fluid	Good for 1 year	NA
Paramed or MD	Good for 1 year	Good for 6 months
Resting Electrocardiogram (EKG)	Good for 1 year	Good for 1 year
Treadmill (TRD)	Good for 2 years	Good for 2 years
Inspection Reports (IR)	Good for 1 year	Good for 1 year
Personal Financial Supplement (PFS)	Good for 1 year for 1 year	Good for 1 year
Home Office Urine Specimen (HOS) Abbreviated Blood Chemistry (ABC)	Good for 1 year Please note that an underwriter can always request additional labs if there are abnormalities in the current results or there is other information that may cause concern.	Good for 6 months
Minnesota Cognitive Acuity Screen (CS)	NA	Good for 6 months
Motor Vehicle Report (MVR)	Good for 6 months	Good for 6 months

DIABETES

Diabetes is a disease in which the body is either unable to produce a sufficient amount of insulin or it cannot use the insulin that is produced. This results in high levels of glucose in the blood stream.

Type I (insulin dependent diabetes), also known as Juvenile Onset Diabetes, requires regular insulin injections to control blood sugars.

Type II (non insulin dependent diabetes), also known as Adult Onset Diabetes, is usually diagnosed later in life and can be controlled with close diet monitoring and/or oral medication. In some cases a Type II diabetic may require insulin injections in addition to diet and oral medication. Obesity and family history of diabetes are common risk factors for the development of this type of diabetes.

Uncontrolled diabetes can lead to vision loss, kidney failure, circulatory problems, neuropathy and diabetic coma. Diabetes is also a major risk factor for heart disease and stroke.

Routine follow up with a physician, close monitoring of blood sugars and modification of diet are key factors in the successful control of diabetes. Hemoglobin A1C is a test commonly used to determine long term control of blood sugars. The type of diabetes, age of onset, level of control, and presence of any complications are used to determine the underwriting rate class.

Please complete a Diabetes Questionnaire.

HEART DISEASE

Heart Attack, Angina/Chest Pain, Angioplasty/Stent Placement, Bypass Surgery.

Heart disease occurs when the arteries that supply blood and oxygen to the heart become blocked and unable to keep the heart pumping normally.

Heart disease can be caused by:

- A progressive build up of plaque that causes narrowing of the arteries;
- A clot caused by the rupture of plaque in the artery; or
- A vasospasm of the artery.

Angina/cardiac chest pain is caused when the heart does not receive enough oxygen.

A heart attack or myocardial infarction occurs when there is a profound lack of oxygen to the heart muscle, which can lead to tissue death.

Heart disease may be a progressive condition that can be treated but not cured. The most common ways to treat

heart disease are medication, modification of risk factors, angioplasty/stent placement, and bypass surgery. Risk factors for heart disease include:

- Family history,
- Elevated cholesterol,
- Diabetes,
- Smoking,
- Obesity,
- High blood pressure/Hypertension

A combination of heart disease and the following conditions will usually result in a Decline:

- Continued smoking,
- Stroke or TIA,
- Diabetes,
- Peripheral Vascular Disease
- Age at onset under 40

Please complete a Heart Disease Questionnaire.

CEREBROVASCULAR DISEASE (STROKE/TIA)

A stroke or CVA (cerebrovascular accident) occurs when there is an inadequate oxygen supply to the brain. This can be caused by a clot that blocks an artery or a rupture of an artery (aneurysm) in the brain. A major stroke can lead to irreversible brain damage or death. A TIA (transient ischemic attack) is a brief disruption of blood flow to the brain and the symptoms are usually reversible. Sometimes a TIA is a precursor to a full blown stroke, so close monitoring is necessary.

Risk factors for stroke include:

- Uncontrolled high blood pressure/hypertension;
- Smoking;
- Diabetes
- Other vascular disease (i.e. heart disease, peripheral vascular disease)

A combination of any of the above risk factors and a history of stroke/TIA will usually result in a Decline.

Please complete a Stroke/Transient Ischemic Attack (TIA) Questionnaire

HIGH BLOOD PRESSURE/HYPERTENSION

High blood pressure or hypertension is a persistent elevation in blood pressure above what is considered normal for one's age and gender. Untreated high blood pressure can lead to heart enlargement and kidney damage as well as an increased risk of stroke and heart disease. The usual treatment for high blood pressure is medication and diet modification.

When individuals are compliant with treatment and blood pressure readings are within the normal range, no rating is necessary.

Please complete a High Blood Pressure Questionnaire.

TUMORS/CANCER

Cancer or malignant tumors are characterized by abnormal cell growth that invades healthy tissue and causes breakdown of normal tissue function. Once a tumor invades the surrounding tissue, it can then move into the blood and lymph system and eventually spread to other organs in the body.

Major risk factors for cancer are family history, tobacco use, excessive exposure to sunlight, exposure to environmental toxins, and inflammatory conditions (i.e. ulcerative colitis, hepatitis).

The prognosis is highly variable with Underwriting risk classification focusing on type/location of cancer, extent of invasion and time since treatment was completed.

Please complete Cyst/Tumor/Cancer Questionnaire.

CHRONIC RESPIRATORY CONDITIONS

Asthma, COPD/Emphysema, Chronic Bronchitis

Asthma is a reversible obstruction of the airways in the lungs. Common symptoms are shortness of breath, wheezing and coughing. Lung function between attacks is usually normal. Treatment focuses on prevention of attacks and may employ oral as well as inhaled medications.

Risk classification is determined by factors such as frequency and severity of attacks, type of treatment required and smoking status.

COPD (Chronic Obstructive Pulmonary Disease) is a general term used to describe a variety of diseases that cause chronic airway obstruction. Two of the most common forms of COPD are chronic bronchitis and emphysema. The symptoms vary and include difficulty breathing, fatigue, chronic cough, weight loss, diminished levels of oxygen in the blood. The development of COPD is strongly associated with smoking. Treatment may include oral or inhaled medications and in severe cases, the use of oxygen.

Risk classification is determined by factors such as degree of respiratory impairment, continued smoking, and type of treatment required. The current use of oxygen would result in a Decline.

Please complete a Respiratory Questionnaire.

ALCOHOL AND DRUG ABUSE

A history of substance abuse (alcohol, illegal drugs, or street drugs) poses multiple concerns for life insurance. In addition to being a higher risk due to accidents, homicide, suicide, and overdose, long-term substance abuse can lead to serious health problems involving the brain, heart, liver, GI tract, circulatory system and major infections (i.e. hepatitis and HIV).

Any current substance abuse is uninsurable. In most cases, an applicant must be 2 years out from last use before we can consider him/her for life insurance, with complete abstinence. Some factors that are more favorable when considering applicants for life insurance include participation in a support group, family and job stability, and a favorable MVR. Factors that would have a negative impact on underwriting these individuals are a history of multi-substance abuse (for example, drugs and alcohol), mental illness in addition to substance abuse, history of relapse, and participation in hazardous avocations.

Occasional marijuana use (1–2 times a month) may be considered at standard tobacco rates. Heavier marijuana use could lead to sub-standard ratings or a decline.

Please complete an Alcohol and/or Drug Questionnaire.

ADDITIONAL QUESTIONNAIRES:

- Arthritis Questionnaire—complete if there is a history of any type of arthritis.
- Avocation & Aviation Questionnaire—complete if there is any participation in racing, parachuting, sky diving, underwater diving or aviation.
- Disability Income Rider Questionnaire—complete for a client applying for a Disability Income Rider.
- Foreign Travel Questionnaire—complete for any applicant who has traveled to a foreign country within the past 2 years or intends to travel to a foreign country in the next 2 years.
- Mental Health/Depression/Anxiety Questionnaire—complete if there is a history of, or current treatment for depression or anxiety.
- Alcohol Questionnaire—complete if applicant has history of alcohol abuse.
- Drug Questionnaire—complete if applicant has history of drug abuse.

UNINSURABLE RISKS AND HIGHLY SUBSTANDARD RISKS —ALL PRODUCTS

Below are some common impairments that normally cause a case to be highly substandard or a decline. This is not a complete listing and all cases are subject to underwriting review.

Impairment	Probable Action
Alzheimer's	Decline
Cancer: many internal cancers are not insurable until three years after the date of the last treatment (chemotherapy, radiation or surgery).	Request tentative quote providing specific type, site, grade, of tumor, how treated and dates.
Cardiac surgery or heart attack within six months	Decline; will reconsider after six months of recovery.
Chronic lung disease requiring oxygen	Decline
Cocaine or other drug use within three years or daily marijuana use	Decline
Defibrillator	Decline
Dementia	Decline
Diabetes & Heart Disease	High Substandard or Decline
Diabetes & Stroke	High Substandard or Decline
Early age coronary history (prior to age 40)	Decline
Esophageal Varices	Decline
Heart Disease & current tobacco use	High Substandard or Decline
Heart Disease & Stroke	High Substandard or Decline
HIV / AIDS: any treatment or diagnosis	Decline
Inpatient alcohol treatment within two years or single DUI within 1 year	Decline
Lung disease (COPD/emphysema) with current tobacco use	High Substandard or Decline
Mental and Nervous disorders – hospitalizations or suicide attempt within the past two years	Decline
Renal failure requiring dialysis	Decline
Stroke within one year	Decline; will reconsider after one full year of recovery
Transplants: heart, liver, lung	Decline

ALLIANCE SOLUTIONS PROBABLE ACTIONS FOR UNDERWRITING CONDITIONS

T = Table Rating Std = Standard Std Plus = Standard Plus

This is a guideline to assist with field underwriting; final decisions are at underwriter discretion.

Refer to the Table Rating Guide at end of document for additional information.

Impairment	Probable Action Universal Life	Disability Income Rider
AIDS	Decline	Decline
Alcohol abuse	Standard to Decline	Decline
Alcoholism ¹	<2 yrs since complete abstinence- Decline 3-5 yrs since complete abstinence- Std to T10 >5 yrs since complete abstinence- Std Plus	Decline
Allergies, hay fever	Std Plus	Std
ALS (Lou Gehrig's)	Decline	Decline
Alzheimer's disease	Decline	Decline
Amputations	If due to injury- Std Plus Otherwise, see specific cause/disease	Exclusion Rider or Decline
Anemia (not sickle cell or sideroblastic)	Mild- Std Plus Moderate- Std to T5 Severe- Decline	Decline
Aneurysm, abdominal ¹ aortic ¹	No surgery but with periodic surveillance- Std to T6 No periodic surveillance- Decline No surgery, size > 5 cm- Decline Treated with surgery- <6 mo- Postpone >6 mo- Std to T6 Depending on length of time since surgery	Decline
Aneurysm, cerebral ¹	No surgery- \$7.50 flat extra to decline <6 mo since surgery- Postpone 6 mo to 2 yrs since surgery- Possible Std >2 yrs since surgery- Std Plus (if multiple cerebral aneurysms or significant residuals, probably decline)	Decline
Angina pectoris ¹	Std to Decline	Decline
Anxiety	Mild (minimal amt. of medication, no counseling, no time off work, no psychiatric counseling)- Std Plus Moderate (satisfactory response to treatment, out-patient psychotherapy, no more than 1-2 wks off work)- Std Plus to Std Severe (recurring episodes requiring in-patient care, unable to work)- Std to Decline	Decline
Atrial fibrillation ¹	No underlying heart disease, short duration <4 episodes per year- Std Plus to Std Chronic or prolonged episodes- Std to T6	Decline
Arthritis, osteo	Mild or Moderate- Std Plus Severe- Std	Exclusion Rider or Decline

¹ Indicates an Attending Physicians Statement will most likely be needed.

ALLIANCE SOLUTIONS PROBABLE ACTIONS FOR UNDERWRITING CONDITIONS

T = Table Rating Std = Standard Std Plus = Standard Plus

This is a guideline to assist with field underwriting; final decisions are at underwriter discretion.

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Impairment	Probable Action Universal Life	Disability Income Rider
Arthritis, rheumatoid ¹	Mild (minimal pain, no deformity, no continuous treatment required)- Std Plus Moderate (moderate activity, frequent drug therapy, slight deformity)- Std Severe (chronic active disease, serious restriction of movement, continuing treatment including steroids)- Std to Decline	Decline
Aviation, Paid	Call Home Office	Std
Aviation, Private	Student- \$3.50 flat extra Licensed pilot- Std Plus to \$3.50 flat extra Commercial pilot- Std Plus	Std
Asthma	Mild- Std Plus to Std Moderate- Std to T8 Severe- Decline Age 2-7 can be considered if asthma is mild & well controlled <Age 2 cannot be considered	Exclusion Rider or decline
Autism ¹	≤Age 8- Decline >Age 8- if highly functioning & no associated problems- Std Plus Mild to Moderate inpairment- Std Severe- Decline	Decline
Back disorder	Mild to Moderate- Std Plus Severe- Possible Std	Exclusion Rider or decline
Barrett's esophagus	Std to Decline	Decline
Bell's Palsy	Std Plus	Std to Decline
Bipolar disorder ¹	Mild- Std Plus to Std Moderate- Std to T6 Severe- T8 to Decline	Decline
Blindness	Std Plus or Std	Exclusion Rider
BPH (Benign Prostatic Hypertrophy)	Normal PSA, urinalysis, no impairments- Std Plus	Std
Breast disorders (not Cancer)	Benign mass without atypia per biopsy- Std Plus Benign mass with atypia- Std Plus to Std (determined by client's age and family history)	Std
Broken bone	Std Plus	Exclusion Rider
Bronchiectesis ¹	Minimal or Mild- Std Plus or Std Moderate- Std to T6 Severe- T10 to Decline (could be considered Std Plus, if successful surgery >1 yr out)	Decline

¹ Indicates an Attending Physicians Statement will most likely be needed.

ALLIANCE SOLUTIONS PROBABLE ACTIONS FOR UNDERWRITING CONDITIONS

T = Table Rating Std = Standard Std Plus = Standard Plus

This is a guideline to assist with field underwriting; final decisions are at underwriter discretion.

Refer to the Table Rating Guide at end of document for additional information.

Impairment	Probable Action Universal Life	Disability Income Rider
Bronchitis, acute	Std Plus	Decline
Bronchitis, chronic (COPD) ¹	Mild- Std Plus or Std Moderate- Std to T8 Severe- Decline (if applicant is using oxygen, decline)	Decline
Bundle branch block, right ¹	Incomplete- Std Plus Complete- No CAD risk factors- Std Plus With CAD risk factors- Std	Decline
Bundle branch block, left ¹	Std to Decline	Decline
Bursitis	Std Plus	Exclusion Rider
Cancer (internal organ) ¹	Call home office	Decline
Cancer, skin (not Melanoma)	Std Plus	Std
Cardiomyopathy	<3 yrs since diagnosis- Decline >3 yrs since diagnosis- Std to T8	Decline
Cataracts	Std Plus	Std or Exclusion Rider
Cerebral palsy ¹	≤Age 8- Decline ≥Age 9- Very mild & no mental retardation- Std Plus Otherwise- Std to Decline	Decline
Cerebral Vascular Accident, Stroke (CVA) ¹	<1 yr since occurrence- Postpone Otherwise- Std to Decline (if history of multiple CVAs, decline)	Decline
Chronic Fatigue Syndrome	Std Plus (some severe cases may be rated or declined)	Decline
Chronic Obstructive Pulmonary Disorder (COPD) ¹	Minimal to Mild- Std Plus to Std Moderate- T6 to T8 Severe- Usually Decline Rating will be higher if currently using tobacco Supplemental oxygen is decline	Decline
Chronic Pain	Mild to Moderate- Std Plus to Std Severe- Std to decline	Exclusion Rider or Decline
Cirrhosis (liver)	Complete abstinence from alcohol >5yrs, no complications, normal liver enzymes- T6 to Decline Otherwise- Decline	Decline
Colitis, ulcerative ¹	<1 yr since diagnosis/attack- Std 1-5 yrs since diagnosis/attack- Std to T6 >5 yrs since diagnosis/attack- Std Plus	Decline

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ALLIANCE SOLUTIONS PROBABLE ACTIONS FOR UNDERWRITING CONDITIONS

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Impairment	Probable Action Universal Life	Disability Income Rider
Colitis, other than ulcerative	Std to Decline, depending on cause	Std to Decline
Concussion (head injury)	Mild- Postpone 6 mo and then Std Plus (if no residuals) Moderate- Postpone 1 yr, then Std Plus (if no residuals) Severe- Postpone 2 yrs, then Std Plus (if no residuals)	Std to Decline
Congestive Heart Failure (CHF) ¹	<1 yrs since complete recovery- Postpone Otherwise- Std to Decline	Decline
Convulsions, seizures ¹	See epilepsy	Decline
Coronary Artery Disease (including bypass or stent placement) ¹	<6 mo since event or surgery- Postpone < Age 40- Decline 40 - 45- T6 to Decline 46 - 59- Std to Decline >60- Std to Decline	Decline
Criminal activity	Criminal charges pending, or currently on Probation or parole- Postpone Otherwise- Call home office	Decline
Crohn's disease ¹	<1 yr from diagnosis or major attack- Postpone 1-5 yrs from diagnosis or major attack- Std to T6 >5 yrs from diagnosis or major attack- Std Plus	Decline
Cyst, benign	Std Plus	Std
Cystic Fibrosis	Decline	Decline
Defibrillator, cardiac	Decline	Decline
Depression	Mild (minimal amt of medication, no time off work, no counseling)- Std Plus Moderate (satisfactory response to treatment, out-patient psychotherapy, no more than 1-2 wks off work)- Std Plus to Std Severe (recurring episodes, requiring in-patient treatment, unable to work)- T6 to Decline	Decline
Dermatitis	Std Plus	Std
Diabetes ¹	See Tentative Rating for Diabetes	Decline
Diverticulitis	Std Plus	Exclusion Rider or Decline
Down's syndrome ¹	Mild- T8 to T10 Moderate or Severe- Decline	Decline

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Impairment	Probable Action Universal Life	Disability Income Rider
Driving Under the Influence (DUI)	<1 yr since occurrence- Postpone 1-5 yrs since occurrence- Std Plus to \$5.00 flat extra >5 yrs since occurrence- Std Plus (if history of multiple DUI's, probably decline)	Decline
Drug Abuse, marijuana	Call Home Office	Decline
Drug Abuse, other than Marijuana ¹	Current use or use within last 3 yrs- Decline 3-6 yrs since complete abstinence- \$7.50 flat extra >6 years since last use- Std Plus	Decline
Eczema	Std Plus ²	Std
Emphysema ¹	Minimal to Mild- Std Plus Moderate- T6 to T8 Severe- Usually decline ratings will be higher if currently using tobacco supplemental oxygen use is a decline	Decline
Endocarditis	Postpone 1 yr, then Std Plus (no residuals) ²	Std to Decline
Epilepsy, petit mal ¹	<6 mo since diagnosis- Postpone <7 seizures/yr- Std Plus 7-12 seizures/yr- Std Plus to Std >12 seizures/yr- Std >2 yrs since last seizure- Std Plus	Decline
Epilepsy, grand mal ¹	Diagnosed <1 year ago- Decline Otherwise, <7 seizures per year- Std to Table F >7 seizures per year- Table F to decline If no seizures in over 7 yrs, possible Std Plus	Decline
Esophageal stricture	Mild to Moderate- Std Plus to Std Severe- Std to T8 (may consider Std Plus if successful surgery >1 yr ago)	Std or Exclusion Rider
Foreign travel or Residency	Call home office with specifics on where traveling to, how long they will stay, how frequently they travel overseas, and what is the purpose of the travel.	Call home office

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Impairment	Probable Action Universal Life	Disability Income Rider
Fibromyalgia, fibrositis, Myositis	Usually Std Plus (severe, disabling cases may require Std rate)	Decline
Fistula & fissure, anal	Std Plus	Std
Fracture, bone or skull (no residuals)	Std Plus	Std or Exclusion Rider
Gall bladder disorders	Std Plus	Std to Decline
Gastric bypass or banding surgery	Banding, LAGB, VBG surgeries: <3 mo since surgery- Decline 3 mo to 2 yrs- Std >2 yrs- Std Plus Bypass/malabsorptive surgeries: <6 mo since surgery- Decline 6 mo to 2 yrs- Std 2-5 yrs- Std >5 yrs- Std Plus	Decline
Gastroenteritis, recovered	<3 mo since surgery- Decline	Std
Gastroesophageal reflux disease (GERD)	Std Plus	Std
Glaucoma	Std Plus	Exclusion Rider or Decline
Glomerulonephritis, Chronic ¹	<6 mo since surgery- Decline	Decline
Gout	Std Plus	Std or Exclusion Rider
Headache, migraine or tension	Std Plus	Exclusion Rider
Hearing impairment	Std Plus	Exclusion Rider
Heart attack ¹	See coronary artery disease	Decline
Heart bypass surgery ¹ (see coronary artery disease)	See coronary artery disease	Decline
Heart valve Repair or Replacement ¹	<6 mo since surgery- Postpone >6 mo since surgery- Std to Decline	Decline

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Impairment	Probable Action Universal Life	Disability Income Rider
Heartburn	Std Plus	Std
Hemorrhoids	Std Plus	Std
Hepatitis A	Std Plus, if fully recovered	Std
Hepatitis B	One episode, fully recovered- Std Plus Chronic- Std to Decline	Decline
Hepatitis C ¹	Std Plus to Decline	Decline
Hernia	Std Plus	Exclusion Rider or Decline
Herniated disc	Std Plus	Exclusion Rider
High blood pressure, Hypertension	Usually Std Plus (if under control)	Std
Histoplasmosis	If present- Postpone at least 6 mo Recovered with no residuals- Std Plus With residual lung impairment- Std to decline	Decline
Hodgkin's disease ¹	Std to Decline	Decline
Huntington's disease	Present- Decline Family history with negative genetic testing- Std Plus Family history without genetic testing- \$2.50-\$10.00 flat extra	Decline
Hydronephrosis	Resolved or cause corrected- Std Plus Cause still present- Std to Decline	Decline
Hypertension, high blood pressure	Usually Std Plus (if under control)	Std
Hysterectomy (benign)	Std Plus	Std
Ileitis ¹	See Crohn's Disease	Decline
Indigestion	Std Plus	Std
Kidney failure, dialysis	Decline	Decline
Kidney infection, recovered	Std Plus	Exclusion Rider or Decline
Kidney removal	Std Plus to Decline (depending on cause and current renal function)	Exclusion Rider or Decline
Kidney stones	Usually Std Plus (frequent attacks may require Std rate)	Exclusion Rider or Decline

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Impairment	Probable Action Universal Life	Disability Income Rider
Kidney transplant ¹	T6 to Decline <1 yr since transplant- Decline	Decline
Leukemia ¹	< 2 yrs since last treatment- Postpone > 2 yrs since last treatment- Std to Decline	Decline
Lou Gehrig's disease (ALS)	Decline	Decline
Lupus, discoid	Std Plus to Decline (depending on severity)	Decline
Lupus, systemic ¹	<1 yr since diagnosis- Postpone 1 yr & up from diagnosis- Std to Decline	Decline
Lymphoma ¹	<3 yrs from last treatment- Postpone >3 yrs from last treatment- Std to Decline	Decline
Malaria	Single episode- Std Plus Multiple episodes- Std Plus to Std	Decline
Medical marijuana	Rate will be determined by underlying medical condition	Decline
Melanoma ¹	Std Plus to Decline	Decline
Meniere's disease	Std Plus	Exclusion Rider
Meningioma ¹	Surgically removed- Std to \$7.50 flat extra on UL Otherwise- Std to Decline	Decline
Meningitis	<6 mo since recovery- Postpone >6 mo since recovery, no residuals- Std Plus	Std
Mental retardation ¹	Mild to Moderate- Std to T8 Severe/profound- Decline	Decline
Mitral insufficiency, Mitral valve prolapse (MVP) ¹	Mild- Std Plus or Std Moderate- Std Severe- Std to Decline	Decline
Mitral stenosis ¹	Mild- Std Plus to T6 Moderate- Std to T8 Severe- Std to Decline	Decline
Mononucleosis, recovered	Std Plus	Std
Motor Vehicle Record (MVR)	3 or less moving violations w/in last 3 yrs- Std Plus 4 or more moving violations w/in last 3 yrs- Std to Decline	Std
Mountain climbing	Based on location, scale (YDS or other grading scale), altitude & equipment used- Std Plus to Decline Call home office with details.	Decline

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Impairment	Probable Action Universal Life	Disability Income Rider
Multiple Sclerosis (MS) ¹	<1yr since diagnosis: Progressive- T8 Relapsing-Remitting- T6 >1yr since diagnosis: Degree of disability Mild- Std Moderate- Std to T6 Severe- T8 to Decline Benign MS >25 yrs since diagnosis with no signs or symptoms in last 5 yrs- Std Plus	Decline
Myasthenia Gravis ¹	Ocular: <1 yr since diagnosis- Postpone 1-5 yrs since diagnosis- Std >5 yrs since diagnosis- Std Plus Generalized: <1 yr since diagnosis- Postpone 1-7 yrs since diagnosis- Std >7yrs since diagnosis- Std	Decline
Myocarditis ¹	<2 yrs since diagnosis- Postpone >2 yrs since diagnosis, fully recovered- Std	Std
Muscular dystrophy ¹	Becker or limb girdle- T10 to Decline Duchenne- Decline Dystrophia Myotonica- Decline Facioscapulohumeral- Std Plus to T6 Mitochondrial- Std Plus to Decline Myotonia Congenita- Std Plus Periodic Paralysis- Std Plus to Std	Decline
Nephrectomy	Std Plus to Decline (depending on cause & renal function)	Std or Exclusion Rider
Nephritis, acute	1 episode, fully recovered- Std Plus Multiple episodes- Std Plus to Std	Std or Exclusion Rider
Neurosis, anxiety	See anxiety	Decline
Non-Hodgkin's lymphoma ¹	<3 yrs from last treatment- Postpone >3 yrs from last treatment- Std to Decline	Decline
Non-US citizens	with green card or permanent residency- Std Plus Otherwise, contact Home Office In process of applying for green card or citizenship, call home office for possible consideration	Contact Home Office

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Impairment	Probable Action Universal Life	Disability Income Rider
Occupations with special hazards	Call home office	Call home office
Operating While Intoxicated (OWI)	<1 yr since occurrence- Postpone 1-5 yrs since occurrence- Std to \$5.00 flat extra >5 yrs since occurrence- Std Plus (if history of multiple DUI's, probably decline)	Decline
Osteoarthritis	Mild or moderate- Std Plus Severe- Possible Std	Exclusion Rider or Decline
Osteomyelitis, chronic	Std	Decline
Pacemaker ¹	Std to Decline	Decline
Pancreatitis	Acute: <6 mo since episode- Postpone Otherwise- Probably Std Plus Chronic: <1 yr since last symptoms- Decline 1-4 yrs since symptoms- Std to T6 >4 yrs since symptoms- Std Plus to Std	Decline
Paralysis ¹	Monoplegia- Std Plus to Std Hemiplegia- Std Plus to Std Paraparesis- Std to T10 Papaplegia-highly sub- Std to Decline Quadriplegia- Decline	Decline
Parkinson's disease ¹	Mild- Std Plus or Std Moderate- Std Severe- Std to Decline	Decline
Pericarditis ¹	Single episode: <3 mo since diagnosis- Postpone >3 mo since full recovery- Std Plus Multiple episode: <6 mo since diagnosis- Postpone 6 mo to 1 yr- Std 1-3 yrs- Std >3 yrs- Std Plus	Exclusion Rider or Decline
Peripheral Vascular Disease (PVD) ¹	Non-smoker- Std Smoker- T5 to Decline	Decline
Phlebitis, thrombosis, blood clot	Single episode, fully recovered- Std Plus Multiple episodes- Std	Exclusion Rider or Decline
Pilonidal cyst	Std Plus	Std
Pituitary adenoma ¹	Std Plus to Decline	Decline
Pleurisy	Usually Std Plus (multiple episodes may require a Std rate)	Std or Decline

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Impairment	Probable Action Universal Life	Disability Income Rider
Pneumoconiosis	Minimal to Mild- Std Plus or Std Moderate- T6 to T8 Severe- Decline	Exclusion Rider or Decline
Pneumonia, full recovery	Std Plus	Std
Pregnancy, no current or history of complications	Std Plus	Std
Prostatitis, with normal PSA	Std Plus	Std
Psychosis, schizophrenia ¹	<2 yrs since diagnosis/episode- Postpone 2-10 yrs since diagnosis/episode- Std to T8 >10 yrs since/diagnosis/episode- Std to Std Plus	Decline
Pyelonephritis, acute	1 episode, fully recovered- Std Plus Multiple episodes- Std Plus or Std	Std or Exclusion Rider
Pyelonephritis, chronic ¹	Std Plus to Decline (depending on renal function)	Decline
Quadriplegia	Decline	Decline
Racing, motor vehicle	Amateur- Std Plus Professional or semi-professional- \$2.50-\$5.00 flat extra	Decline
Raynaud's disease	Std Plus or Std	Std to Decline
Rheumatic fever, no heart complications	Mild- Std Plus to Std Moderate- T2 Severe- Std to Decline	Std to Decline
Rheumatoid arthritis ¹	Mild- Std Plus or Std Moderate- Std Severe- Std to Decline	Decline
Sarcoidosis ¹	Std Plus to Decline	Decline
Sciatica	Std Plus	Exclusion Rider
Schizophrenia ¹	<2 yrs since diagnosis/episode- Postpone 2-10 yrs since diagnosis/episode- Std to T8 >10 yrs since diagnosis/episode- Std Plus	Decline
Scuba diving	100 feet or less- Std Plus 101-150 feet- \$2.50-\$5.00 flat extra >150 feet- Call Home Office	Decline
Sebaceous cyst	Std Plus	Std
Seizures ¹	See epilepsy	Decline
Sinusitis	Std Plus	Std

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Impairment	Probable Action Universal Life	Disability Income Rider
Sky diving	Std to \$7.50 flat extra	Decline
Sleep apnea	Mild- Std Plus Moderate- Std Plus or Std Severe- Std	Decline
Stent/Coronary Artery Disease/Surgical Intervention	See coronary Artery Disease	Exclusion Rider or Decline
Stroke (CVA) ¹	<1 yr since occurrence- Postpone Otherwise- Std to Decline (if history of multiple strokes, decline)	Decline
Suicide attempt ¹	<1 yr since attempt- Postpone 1-5 yrs since attempt- Possible Std >5 yrs since attempt- Std Plus (if history of multiple attempts, expect higher ratings)	Decline
Thyroid disorder	Usually Std Plus	Std or Exclusion Rider
Transient ischemic attack (TIA) ¹	<6 mo since occurrence- Postpone >6 mo since occurrence- Std Plus or Std (if history of multiple TIAs, postpone 1 yr since last occurrence and expect higher ratings)	Decline
Transurethral resection of prostate (TURP), no history of cancer	Std Plus	Std
Tuberculosis (once treatment completed)	Usually Std Plus	Std to Decline
Tumors, benign	Usually Std Plus	Std
Tumors, malignant ¹	Call home office	Decline
Ulcerative colitis ¹	<1 yr since diagnosis- Std 1-5 yrs- Std to T6 >5 yrs- Std Plus Severe colitis or with complications- Decline	Decline
Ulcer, stomach	Std Plus	Std or Exclusion Rider
Upper respiratory tract infection, cold	Std Plus	Std

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Impairment	Probable Action Universal Life	Disability Income Rider
Urinary bladder infection, acute	Std Plus	Std
Varicocele, hydrocele, cystocele	Std Plus	Std
Varicose veins	Std Plus	Std or Exclusion Rider

TABLE RATING GUIDE

- 2 / B = 150%
- 3 / C = 175%
- 4 / D = 200%
- 5 / E = 225%
- 6 / F = 250%
- 8 / H = 300%
- 10 / J = 350%
- 12 / L = 400%

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ALLIANCE SOLUTIONS UNIVERSAL LIFE TENTATIVE RATING FOR DIABETES

This is a guideline to assist with field underwriting; final decisions are at the underwriter's discretion. These rates are assuming good control of diabetes, average height/weight and no complications such as neuropathy, nephropathy, etc.

TYPE 1 DIABETES—NON-TOBACCO USER (JUVENILE ONSET/DIAGNOSED < AGE 40)

	Years since diagnosis 0 - 5	Years since diagnosis 6 - 15	Years since diagnosis >15
<i>Current Age</i>			
<20	HO*	HO*	HO*
20-29	Table H	Table H	HO*
30-39	Table F	Table F	Table H
40-49	Table E	Table F	Table H
50-59	Standard Non-tobacco	Table E	Table F
60-69	Standard Non-tobacco	Standard Non-tobacco	Table E
>70	Standard Non-tobacco	Standard Non-tobacco	Standard Non-tobacco

TYPE 1 DIABETES— TOBACCO USER (JUVENILE ONSET/DIAGNOSED < AGE 40)

	Years since diagnosis 0 - 5	Years since diagnosis 6 - 15	Years since diagnosis >15
<i>Current Age</i>			
<20	HO*	HO*	HO*
20-29	Table J	Table J	HO*
30-39	Table H	Table H	Table J
40-49	Table F	Table H	Table J
50-59	Table F	Table F	Table H
60-69	Table E	Table E	Table F
>70	Standard Tobacco	Standard Tobacco	Standard Tobacco

*call home office, probably decline

TABLE RATING GUIDE

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A1C GREATER THAN 10.0 WILL BE A DECLINE.

TYPE 2 DIABETES—NON-TOBACCO USER
(ADULT ONSET/DIAGNOSED ≥ AGE 40)—can be treated with insulin, oral meds, or diet

	Years since diagnosis 0 - 5	Years since diagnosis 6 - 15	Years since diagnosis >15
<i>Current Age</i>			
<20	HO*	HO*	HO*
20-29	Table F	Table H	HO*
30-49	Standard Non-tobacco	Table E	Table F
50-65	Standard Non-tobacco	Standard Non-tobacco	Standard Non-tobacco
>65	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Non-tobacco

TYPE 2 DIABETES- TOBACCO USER
(ADULT ONSET/DIAGNOSED ≥ AGE 40)—can be treated with insulin, oral meds, or diet

	Years since diagnosis 0 - 5	Years since diagnosis 6 - 15	Years since diagnosis >15
<i>Current Age</i>			
<20	HO*	HO*	HO*
20-29	Table H	Table J	HO*
30-49	Table F	Table F	Table H
50-65	Standard Tobacco	Table E	Table F
>65	Standard Tobacco	Standard Tobacco	Standard Tobacco

*call home office, probably decline

TABLE RATING GUIDE

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- 6 / F = 250%
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- 10 / J = 350%
- 12 / L = 400%

DISABILITY INCOME RIDER (DIR)—OCCUPATION LISTING

The two disability income riders are available on the Universal Life.

Part time employees (less than 30 hours/week) and certain occupations are not eligible for DIR. Ineligible occupations may be due to hazards, persistency of business, seasonal/migrant work, or based on claims experience within the industry or company. Self-employed persons applying for DIR are considered on an individual basis by the Underwriter.

Federal, State and Municipal employees are normally not eligible for DIR. Clients stating that they have no disability benefits would need to provide written documentation from the employer stating that no disability benefits are in place.

Total disability rider coverage should not exceed 66% of the insured's income.

This includes coverage provided by group or individual disability plans. The total line of disability income, in force and applied for, may not exceed \$10,000.

Applicants must be employed in an occupation for salary commission or profit, and must work full-time for at least 30 hours a week, 10 months a year.

Key

B = Eligible for both 2 Year and 5 Year

2 = Eligible for 2 Year DIR Only

N = Not Available for 2 or 5 Year DIR

****** = Call Home Office regarding Municipal and State Employees. For Federal and Government Employees, the following apply:

- Employment with the federal government of 10 years or less.
- Normal occupational guidelines apply. (Ineligible occupations will still be uninsurable, even though employed by the federal government.)
- Maximum benefit of \$2,000/month subject to normal income guidelines and amount of coverage in force with other carriers.
- Maximum 2 year benefit and 90 day elimination.
- We will not offer coverage to an employee with any branch of the U.S. Military.

Abstractor	B	Armed Forces Personnel	N
Academic Dean	B	Armored Car Driver or Guard	2
Accountant	B	Art Director	B
Actor/Actress	N	Art Gallery (Owner)	B
Actuary	B	Art Restorer	B
Acupuncturist (not MD)	B	Artist	N
Administrative Assistant	B	Asbestos Worker	N
Advertising Firm (Executive, Supervision, Other)	B	Asphalt Pavor/Worker	2
Aerobics Instructor	2	Assayer	B
Aeronautical Engineer	B	Assessor	B
Agriculture (Farms, Orchards, Ranches, Nurseries, Dairy Farms, Hatcheries) or Manager, Foreman	B	Athlete (Professional or Semi-Professional)	N
Agriculture Hired Hand	2	Athletic Coach/Trainer – not Professional	N
Air Conditioning Installer, Mechanic, Servicer	B	Attorney	B
Air Traffic Controller	N	Auctioneer (Livestock, Other)	B
Aircraft Mechanic	B	Audiologist	B
Alarm Installer/Servicer	B	Auditor	B
Ambulance Driver, Attendant	B	Author, Journalist, Writer (Freelance)	2
Amusement/Sports	N	Author, Journalist, Writer (no Freelance)	B
Amusement Park Employee	N	Auto Body Repair (Painter, Customizer, Pinstriper)	N
Anesthesiologist	B	Auto Mechanic	2
Anesthetist	B	Auto Rental (Executive, Supervision)	B
Animal Care Technicians/Vet Aides	B	Auto, Trailer and Mobile Home Sales and Service (Owners)	B
Animator	B	Aviation (Pilots, Flight Attendants)	N
Announcer (Radio & TV)	B	Aviation (See Transportation)	
Answering Service	B	Bail Bondsman	B
Antenna Erector and Maintenance	2	Bailiff	N
Antique Dealer	B	Bakeries	B
Apartment Building Manager	B	Banking	B
Appliance Repair, Install, Service	B	Barber	2
Appraiser (Insurance, Real Estate, Merchandise, Art)	B	Barber Shops, Beauty Parlors	2
Architect	B	Bartender	2
		Beautician	2

Bellboy, Bellhop, Bell Captain	2	Cleaners & Dryers, Laundries (Office)	B
Bicycle Repair/Mechanic	2	Cleaners & Dryers, Laundries (Other).....	2
Billboard Erector	N	Clergy Member	B
Blacksmith	2	Clerk	B
Blaster	N	Clock & Watch Repair	B
Bond Trader	B	Coach	N
Bonding Company (Owner)	B	Collection Agency (Office)	B
Bookkeeper	B	Collection Agency (Other).....	2
Boom Operator (Motion Pic./TV).....	2	Commercial Artist (not at Home or Freelance)	B
Bowling Alley Manager or Cashier	N	Commercial Photographers.....	B
Bricklayer	2	Commodity Broker/Floor Trader	2
Bridge or Dam Worker	N	Composer	2
Broker (not on Trading Floor).....	B	Computer Related Occupations	B
Broker (on Trading Floor).....	2	Concrete & Cement Finisher	2
Building Inspector	B	Conservation Technician (Museums).....	B
Building Mover or Wrecker Foreman.....	B	Construction (Exec.,Mgmt., Inspectors, Skilled Trade)	B
Building Mover or Wrecker Other.....	2	Construction (Unskilled Labor).....	2
Building Services (Superintendent)	B	Cooks & Chefs	B
Building Services (Other)	2	Copy Writer (Advertising)	B
Bulldozer Operator	2	Coroner	B
Burglar Alarm Installer, Servicer	B	Correction Officer	N
Bus Boy.....	N	Cosmetologist.....	2
Bus Companies.....	B	Counselor/Psychologist	B
Bus Driver	N	Couriers/Express Mail Services	N
Business Agent/Broker	B	Craneman, Crane Operator	2
Business Machine.....	B	Curator – Museum or Art Gallery.....	B
Butcher	2	Custodian	2
Buyer	B	Custom House Broker	B
Cab Driver	N	Dairy Farmer	B
Cabinetmakers	B	Dairy Products Processing.....	B
Cable TV Company.....	B	Dairy Scientist.....	B
Camera Operator (Motion Pic./TV).....	B	Day Care Center (not at Home) (Office/Supervisor)	B
Car Rental/Leasing.....	B	Day Care Center (not at Home) (Other).....	2
Car Wash (Office).....	B	Decorator, Interior, Window and Display (Outside of Home)	B
Car Wash (Other)	2	Deliveryman (Short Haul, Home Every Night)	2
Caretaker (Groundskeeper)	2	Demolition Specialist	N
Carpenter	2	Dental Assistant	B
Carpets/Rugs/Flooring Clean, Repair	2	Dental Hygienist.....	B
Carpet Floor Installer	N	Dental Lab Owner	B
Cartographer	B	Dental Lab Technician	B
Cashier	B	Dentist	B
Casino Worker	N	Detectives, Private	2
Catering Services (Office/Supervisor).....	B	Dialysis Technician	B
Catering Services (Other).....	2	Diamond Cutter, Polisher, or Sales	B
Cement & Concrete Finisher	2	Dietary Aide	B
Cemetary Manager, Office Duties	B	Dietician	B
Census Taker	2	Disc Jockey	B
Chaplain.....	B	Dishwashers, Busboys.....	N
Chauffer	N	Dispatcher	B
Check Cashing Service.....	2	Display Designer	B
Chef.....	B	Diver	N
Chemical Engineer	B	Dock Workers	2
Chemist, Biologist	B	Dog Groomer (Handler, Kennel Operator, Trainer)	B
Child Care Worker.....	2	Domestic Servant.....	N
Chimney Sweep	2	Door & Window Installer	B
Chiropodist	B	Draftsman	B
Chiropractor	B	Dressmaker	B
Choreographer.....	B		
Cinematographer	B		
Circus Employee	N		
Civil Engineer (not Government Employee)	B		
Claims Examiner	B		

Driver (Local Delivery and Short Haul Deliveryman, Home Every Night)	2	Freight Solicitor	B
Driver (All Other)	N	Funeral Director	B
Drug Stores	B	Furnace Installer, Repairman	B
Dry Cleaner (Office)	B	Furniture Designer	B
Dry Cleaner (Other)	2	Furniture Mover	2
Drywall Installer	B	Furniture Restorer	2
Editor	B	Furniture Upholster	2
Electrical Appliance Repair	2	Furrier	2
Electrical (Powerline, Foreman & Inspectors)	B	Gambling Casino (Owner)	N
Electrical (Powerline, Other)	2	Game Warden	N
Electrician	B	Garage Foreman or Manager	B
Electrologist	B	Garbage Collector	2
Electroplater	B	Garbage Mechanic	2
Electrotyper	B	Gardener (Full Time, not Seasonal)	2
Elevator Installer or Repairman	B	Garment Sales	B
Elevator Operator	B	Gas Station Attendant	2
Embalmer	B	Gem Cutter/Polisher	B
Emergency Medical Technician	B	Gemologist	B
Employment Agencies	B	Geologist	B
Endodontist	B	Glass Installation	B
Engineer	B	Glazier	B
Engraver	B	Golf Course Manager	B
Escort Service	N	Goldsmith	B
Etcher	B	Golf Instructor/Pro	N
Executive Recruiter	B	Government Employee	**
Exercise Instructor	2	Graphic Artist/Designer (Freelance)	2
Exotic Dancer	N	Graphic Artist/Designer (not Freelance or Working From Home)	B
Explosive Handler	N	Greens Keeper	2
Exporter/Importer	B	Grounds Keeper	2
Express Mail Delivery	N	Guard	N
Exterminator	B	Guidance Counselor	B
Eye Glass/Lens Cutter, Grinder	B	Guide (Travel/Tour)	2
Farmer	B	Gunsmith	B
Fashion Designer	B	Hairdresser	2
Fashion Model	N	Hairstylist	2
Federal Marshal	N	Harbor Master	B
Federal Employee	**	Hazardous Waste Disposal (Executives, Office Only)	B
Fence Erector/Installer	B	Health Club Manager	2
Film Developer/Processor	B	Hearing Aid Technician	B
Film Editor	B	Heating Installer/Repairman	B
Film or Tape Librarian	B	Heavy Equipment Operator	2
Financial Consultant	B	Helicopter Mechanic	B
Financial Service	B	Helicopter Pilot	N
Fire Alarm Installer, Repairman	B	Home Health Care Worker	N
Fire Extinguisher (Refill/Service)	B	Horse Tender/Trainer (not Riding)	2
Fire Fighter	N	Hospital Administrator	B
Fire Marshall	N	Hospital Attendant, Orderly or Aide	2
Fish & Game Warden	N	Hospital Laboratory	B
Fish Farm/Hatchery	B	Hotels and Motel (Office, Manager, Clerk)	B
Fish Processing Plant	B	Hotels and Motel (Housekeeper, Bellboy)	2
Fisherman	N	Housewives, Homemakers, Housekeeping	N
Flight Attendant	N	Hypnoterapist	B
Flight Instructor	2	Hypnotist	B
Floral Arranger/Designer	B	Illustrator (Freelance)	2
Florist	B	Illustrator (not Freelance)	B
Forest Ranger/Forester	N	Importer/Exporter	B
		Incinerator Plant	B

Income Tax Services.....	B	Management Consultant.....	B
Industrial Water Softening.....	B	Manicurist.....	2
Insulation Therapist.....	B	Manufacturer's Representative/Agent.....	B
Insurance Adjuster.....	B	Marine Industry: Marine Managers.....	B
Insurance Agent, Broker.....	B	Marine Industry: Merchant Seaman.....	N
Interior Decorator.....	B	Marine Industry: Ocean Going Ships: Physicians, Quartermaster, Radio Operator, Purser.....	B
Interior Designer.....	B	Marine Industry: Ocean Going Ships, Tugs, Barges: Captains, Chief Officers, Engineers.....	B
Internal Revenue Agent.....	N	Marine Industry: Other (no Commercial Fishermen).....	2
Interpreter.....	B	Marine Industry: Other Workers.....	2
Investigator (Private).....	B	Market Research.....	B
Investment Analyst, Broker (not on Trading Floor).....	B	Mason.....	2
Iron, Steel Worker (Structural).....	N	Masseur/Masseuse.....	2
Jailer.....	N	Meat Pack Plant (Management, Foreman).....	B
Janitors.....	2	Meat Pack Plant (Others).....	2
Jewelry Stores.....	B	Mechanic.....	B
Jockey.....	N	Medical Assistant.....	B
Journalist (Freelance).....	2	Medical Intern, Resident.....	B
Journalist (no Freelance).....	B	Medical Lab Worker.....	B
Junk Dealer/Owner/Yardworker.....	2	Medical Laboratory (Owner).....	B
Kennel.....	2	Medical Records Clerk.....	B
Key Maker.....	B	Medical Services.....	B
Kidney Dialysis Technician.....	B	Medical Technician.....	B
Lab Technician.....	B	Medical Technologist.....	B
Labor Unions (Organizer/Official).....	B	Medical Transcriptionist.....	B
Landscape Architect.....	B	Meter Installer, Reader, Repairer.....	B
Landscape/Horticulture Services (Office, Supervision, Foreman)...	B	Midwife, Certified.....	B
Landscape/Horticulture Services (Other).....	2	Migrant Worker.....	N
Lawyer.....	B	Military Personnel.....	N
Leasing Companies.....	B	Mining Industry.....	N
Legal Assistant.....	B	Minister.....	B
Legal Stenographer.....	B	Model.....	N
Legal Transcriber.....	B	Modeling Agency Owner.....	B
Librarian.....	B	Monument Workers.....	B
Lifeguard.....	N	Mortgage Bankers.....	B
Limousine Service (Office Only).....	B	Mortician.....	B
Lineman.....	2	Motivational Speaker.....	N
Liquor Distribution (Manager, Sales, Distribution).....	B	Movie Theaters (Management only).....	B
Liquor Distribution (Warehouse).....	2	Moving & Storage Companies (Executive, Foreman, Checker, Watchman).....	B
Liquor Distribution (Drivers, Delivery).....	N	Moving & Storage Companies (Packer, Others, not Driving).....	2
Liquor Manufacture (Administrative, Sales, Skilled Workers).....	B	Municipal Employee.....	**
Liquor Manufacture (Laborer, Unskilled Workers).....	2	Musical Instrument Repair.....	B
Liquor Sales (Managers, Cashiers, Chefs, Cooks).....	B	Musician (Conductor, Radio, TV Studio, Fulltime).....	B
Literary Agent.....	B	Musician (Others).....	N
Lithographer Printer.....	B	Nanny.....	2
Livestock (Sales, Auctioneer, Buyer, etc.).....	B	Newspaper Industry.....	B
Livestock (Shepherd, Shearer, Other).....	2	Notary.....	B
Lobbyist.....	B	Nuclear Pharmacist.....	B
Locksmith.....	B	Nuclear Power Plant.....	B
Longshoreman.....	2	Numismatists (Coin Collectors).....	B
Lumber Industry.....	N	Nurse (Private Duty).....	N
Lumberyard Workers (Administrative, Millwright, Graders).....	B	Nurse (RN, LPN).....	B
Lumberyard Workers (Loaders, Truckers, Pilers, Other).....	2	Nurse (Nurses Aide, CNA, not in Home).....	2
Machine Shop (Owner).....	B	Nurseries.....	B
Magistrate.....	B	Nursing Assistant.....	2
Mail Carrier.....	N		
Mail Clerk/Sorter (not Employed by Government).....	B		
Maintenance Man/Engineer.....	B		

Nutritionist.....	B	Principal.....	B
Occupational Therapist.....	B	Printers/Lithographers.....	B
Office Machine Repair.....	B	Printing and Publishing.....	B
Office Manager, Supervisor.....	B	Prison Warden.....	N
Office Workers.....	B	Private Investigator.....	2
Off Shore Workers.....	2	Probation Officer.....	N
Oil & Natural Gas Industry.....	B	Production Assistant Coordinator.....	B
Operator-Switchboard or Telegraph.....	B	Professional Office Managers.....	B
Optician.....	B	Professor.....	B
Optometrist.....	B	Program Director, Manager.....	B
Optometrist Assistant.....	B	Prosthetist.....	B
Oral Hygienist.....	B	Prosthodontist.....	B
Oral Surgeon.....	B	Psychiatrist.....	B
Orderly (Hospital).....	2	Psychological Counseling.....	B
Orthodontist.....	B	Psychologist.....	B
Orthotist, Prosthetist.....	B	Public Relations.....	B
Ostepath.....	B	Publicity Agent.....	B
Otologist.....	B	Pump Station Operator.....	B
Packing & Slaughter House (Supervision).....	B	Purchasing Agent.....	B
Packing & Slaughter House (Other).....	2	Quarry Workers (Skilled, Other).....	2
Painter.....	B	Quartermaster (Marine Industry).....	B
Paperhanger.....	B	Rabbi.....	B
Paralegal Services.....	B	Racing Employee.....	N
Paramedic.....	B	Radio/TV Communications.....	B
Park Superintendent, Ranger.....	N	Radiologist.....	B
Parking Lot Attendant.....	2	Real Estate Agent.....	B
Parole Officer.....	N	Real Estate Sales.....	B
Parts Clerk.....	B	Receptionist.....	B
Pastor.....	B	Recording Engineer.....	B
Pawnbrokers.....	B	Recording/Production Owner.....	B
Pedodontist.....	B	Recruiter.....	B
Perfusionist.....	B	Reducing Salon.....	2
Periodontist.....	B	Referee.....	N
Personnel Manager.....	B	Rehabilitation Therapist.....	B
Personnel Recruiter.....	B	Rental/Leasing Companies.....	B
Pet Supply and Grooming.....	B	Reporter.....	B
Pharmacist.....	B	Rerecording Mixer.....	B
Photoengraver.....	B	Respiratory Therapist.....	B
Photofinishing Laboratories (Owner).....	B	Restaurants (Owner/Manager).....	B
Photographer (Commercial, Motion Picture).....	B	Restaurants (Other).....	2
Photographer (Freelance).....	2	Rodeo Performer.....	N
Physiatrist.....	B	Roofer.....	N
Physical Medicine/Rehab.....	B	Rug Cleaner.....	2
Physical Therapist.....	B	Rug Sales.....	B
Physician.....	B	Sales Management.....	B
Physician's Assistant.....	B	Sanitation Worker.....	2
Physicist.....	B	School Superintendent.....	B
Piano Tuner, Technician.....	B	Scrap Metal Dealer.....	B
Piano/Safe Mover.....	N	Screenwriter (freelance).....	N
Picture Framers.....	B	Script Supervisor.....	B
Pilot.....	N	Scriptwriter.....	B
Podiatrist.....	B	Sculptor.....	N
Police Officer, Inspector, Chief, Deputy, Detective.....	N	Seamstress (Not in Home).....	B
Porter.....	2	Secretary.....	B
Post Office Employees.....	N	Security Alarm System.....	B
Powerhouse Workers.....	B	Security Guard.....	N
Preacher.....	B	Set Designer.....	2
		Sheet Metal Worker.....	B

Sheriff.....	N	Tile Setter.....	2
Shipping & Receiving Clerk.....	B	Tire Repairer or Changer.....	2
Shoe Repair.....	B	Title Abstractor.....	B
Shoe Shine Parlors.....	2	Title Searcher.....	B
Short-wave Radio Operators.....	B	Tour Guide.....	2
Signs and Billboards (Supervisors).....	B	Tow Truck Driver.....	2
Signs and Billboards (Other).....	N	Towing Service.....	B
Silversmith.....	B	Town Clerk.....	N
Singer.....	N	Trailer Park Operator.....	B
Skating Rink Employee.....	N	Transmitter Operator.....	B
Skiing Instructor.....	N	Transportation Industry (Rail, Bus, Air): Baggage Handlers, Porters, Conductors, Engineers, Mechanics, Track Workers, Other Skilled Workers.....	2
Small Appliance Repairer.....	B	Transportation Industry (Rail, Bus, Air): Office Duties, Ticket Agents, Inspectors, Bagging Agents.....	B
Sound Mixer/Technician.....	B	Transportation Industry (Rail, Bus, Air): Station/ Terminal Executives.....	B
Speech Therapist.....	B	Transportation Industry (Rail, Bus, Air): Truck Drivers, Bus Drivers.....	N
Sports Team.....	N	Trapper.....	2
Sprinkler/Irrigation System.....	B	Trash Collector.....	2
Stable Owner/Operator.....	B	Travel Agencies.....	B
State Employee.....	**	Tree Surgeon, Pruner, Trimmer.....	2
Steam Fitter.....	B	Truck Drivers.....	N
Steel Worker, Structural.....	N	Typesetter.....	B
Steeplejack.....	N	Typist.....	B
Stenographer.....	B	Ultrasound Technician.....	B
Steward, Stewardesses, Airline.....	N	Umpire.....	N
Stock Clerk.....	B	Undertaker.....	B
Stockbroker.....	2	Upholsterer.....	2
Street Cleaner.....	2	Usher.....	2
Stucco Worker.....	2	Varnisher.....	B
Studio Engineer/Technician.....	B	Vending Machine Worker.....	N
Subway/Tunnel Construction.....	N	Veterinarian.....	B
Superintendent – Schools.....	B	Video Arcades.....	2
Supply Clerk.....	B	Video Machine Repair.....	B
Surgeon.....	B	Vocalist.....	N
Surgical Technician.....	B	Waiters/Waitress.....	2
Surveyor, Not Aerial.....	B	Wardrobe Assistant.....	B
Swimming Pool Service.....	B	Warehouseman.....	2
Switchboard Operator.....	B	Waste/Water Disposal.....	B
Tailors (Not in Home).....	B	Watch Repair.....	B
Tanner.....	2	Watchman.....	N
Tax Agent/Official.....	N	Waterworks Employees.....	B
Taxicab Companies (Office Only).....	B	Weather Observers.....	B
Taxicab Companies (Others).....	N	Welder (Ground, Platform).....	2
Taxidermist.....	B	Welder (Structural Work).....	N
Teachers.....	B	Welfare Workers.....	N
Technical Writer.....	B	Well Driller.....	B
Technician.....	B	Wholesale.....	B
Telegraph Operator.....	B	Window & Door Installer.....	B
Telemarketer.....	B	Window Decorator.....	B
Telephone Answering Service.....	B	Window Washer.....	2
Telephone Installer.....	B	Xenographer.....	B
Telephone Operator.....	B	X-Ray Technician, Inspector, Repair.....	B
Television Announcer.....	B	Zoologist.....	B
Television Producer, Director.....	B		
Television Station Manager.....	B		
Teller.....	B		
Tennis Club Manager.....	B		
Theater Industry Employee.....	N		
Therapist.....	B		
Therapist (Physical, Speech, Occupational, etc.).....	B		

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