

Underwriting Guidelines Chart

for Non-TeleApp Cases (All products except for multi choice Single Premium

Non-medical limits include the total amount of coverage issued and placed in force within the last 5 years. Other limits include the total amount of coverage issued and placed in force within the last 2 years.

Underwriting Requirements (MVRs, prescription checks and inspection)								
Age	Amount	\$0	\$25,001	\$50,001	\$100,000	\$150,001	\$250,001	
		\$25,000	\$50,000	\$99,999	\$150,000	\$250,000	\$500,000	
0 - 15		Non-Med Rx						
16 - 40		Non-Med MVR ³			Paramed, Blood ¹ , UA, MVR ³			
41 - 45								
46 - 50		Non-Med MVR ³ , Rx			Paramed Blood ¹ , UA, MVR ³ , Rx			
51 - 55								
56 - 60					Paramed UA, Rx, MVR ³		Paramed Blood ¹ , UA	
61 - 70								
71- Product Limit		Paramed, UA, Rx, Blood ¹ , Sr. Eval., MVR ³ , FINQ			Paramed, UA, Blood ¹ , EKG ² , MVR ³ , Rx,			

FINQ - Financial Questionnaire

IR - Inspection Report to be ordered by the Home Office

RX - Prescription database check

Sr. Eval. - Senior Evaluation, including cognitive and frailty test

UA - Urinalysis

Life)

reports are ordered by the Home Office)

\$500,001 -	\$1,000,001 -	\$2,000,001 -	\$3,000,001 -	\$5,000,001 -	\$10,000,001 & Up	
\$1,000,000	\$2,000,000	\$3,000,000	\$5,000,000	\$10,000,000		
Call the Home Office Underwriter						
	Paramed, Blood¹ UA, FINQ, MVR³		UA Paramed FINQ, Blood¹ EKG², MVR³	Paramed, Blood¹ UA, EKG², MVR³, IR		
	UA Paramed Rx, Blood¹ MVR³, FINQ					
EKG² MVR³ Rx	Paramed Blood¹ UA EKG² MVR³ Rx FINQ		Paramed Blood¹ UA EKG² MVR³ Rx IR	M.D. Exam Blood¹ UA TMEKG MVR³ Rx IR		
Sr. Eval., FINQ				Paramed, RX UA, IR Blood¹, Sr. Eval. EKG², MVR³	M.D. Exam, UA, IR, Rx Blood¹, Sr. Eval. EKG², MVR³	

¹ A Blood Profile will be required on proposed insureds age 16 and older if the new application face amount plus Aviva Life and Annuity in force policy amounts issued within the previous 2 years, total \$100,000 or more. A 12- hour fasting Blood Profile is recommended.

² 12 lead resting EKG — mounted, uninterpreted.

³ Motor Vehicle Report (MVR) will be ordered by the Home Office.

Underwriting Guidelines Chart

for TeleApp Cases (All products except for multi choice Single Premium Life)

Non-medical limits include the total amount of coverage issued and placed in force within the last 5 years. Other limits include the total amount of coverage issued and placed in force within the last 2 years.

TeleApp services include ordering and follow up of all requirements									
Age	Amount	\$0	\$25,001	\$50,001	\$100,000	\$150,001	\$250,001		
		\$25,000	\$50,000	\$99,999	\$150,000	\$250,000	\$500,000		
0 - 15		TeleApp Rx							
16 - 40		TeleApp MVR			TeleApp, Mini Exam, Blood UA, MVR				
41 - 45							TeleApp Mini Exam Blood UA MVR Rx		
46 - 50								TeleApp MVR Rx	
51 - 55									
56 - 60								TeleApp Mini Exam UA MVR Rx	
61 - 70					TeleApp Mini Exam Blood UA				
71- Product Limit		TeleApp, Mini Exam, Blood, UA, MVR, FINQ, Rx, Sr. Eval.			TeleApp, Mini Exam, Blood, UA, MVR,				

FINQ - Financial Questionnaire
IR - Inspection Report to be ordered by the Home Office
RX - Prescription database check
Sr. Eval. - Senior Evaluation, including cognitive and frailty test
UA - Urinalysis

\$500,001 -\$1,000,000	\$1,000,001 -\$2,000,000	\$2,000,001 -\$3,000,000	\$3,000,001 -\$5,000,000	\$5,000,001 -\$10,000,000	\$10,000,001 & Up
Call the Home Office Underwriter					
	TeleApp, Mini Exam, Blood UA, MVR, FINQ		TeleApp, Mini Exam, Blood, UA, MVR, EKG, IR, FINQ	TeleApp, Mini Exam, Blood UA, MVR, EKG, IR	
	TeleApp, Mini Exam Blood, UA, MVR, Rx, FINQ				
MVR Rx EKG	TeleApp Mini Exam Blood UA MVR Rx EKG FINQ		TeleApp Mini Exam Blood UA MVR Rx EKG IR FINQ	TeleApp Mini Exam Blood UA MVR Rx EKG IR	TeleApp M.D. Exam Blood UA TMEKG MVR Rx IR
FINQ, RX, EKG, Sr. Eval.			TeleApp, Mini Exam, Blood, UA, MVR, Rx, EKG, FINQ, Sr. Eval., IR	TeleApp, Mini Exam, Blood, UA, MVR, Rx, EKG, Sr. Eval., IR	TeleApp, MD Exam, Blood, UA, MVR, Rx, EKG, Sr. Eval., IR

For face amounts over \$1,000,000, please provide a cover letter explaining the need and purpose of the coverage being requested.