

Express Life Products Reference Guide

Simplified Underwriting



Term Life Express (TLE) and IUL Express (IULE)				Living Promise Level Benefit Plan
Issue Ages 18-50	Issue Ages 51-60	Issue Ages 61-70	Issue Ages 61-65	Issue Ages 45-85* \$2,000-\$40,000*
TLE & IULE \$25,000-\$300,000	TLE & IULE \$25,000-\$250,000	TLE – \$25,000 - \$150,000 IULE (nontobacco) – \$25,000 - \$150,000	IULE (tobacco) – \$25,000 - \$150,000	Living Promise Graded Benefit Plan
Simplified Underwriting Build Chart MIB Pharmaceutical Check and Medical Data Check MVR (Mandatory Ages 18-35) MVR (As Needed Ages 36-50) Phone Interview (As Needed)	Simplified Underwriting Build Chart MIB Pharmaceutical Check and Medical Data Check MVR (As Needed) Phone Interview (As Needed)	Simplified Underwriting Build Chart MIB Pharmaceutical and Medical Data Check MVR (As Needed) Phone Interview (As Needed)	Simplified Underwriting Build Chart MIB Pharmaceutical and Medical Data Check MVR (As Needed) Phone Interview (As Needed)	Issue Ages 45-80* \$2,000-\$20,000*
				Simplified Underwriting Build Chart MIB Pharmaceutical Check Random Phone Interview
				*May vary by state

Height & Weight Chart

Height	TLE, IULE, Living Promise Minimum Weight	TLE, IULE, Maximum Weight	DI Rider Maximum Weight	Table Maximum Weight (Multiple Impairments)	Living Promise Level Benefit Maximum Weight	Living Promise Graded Benefit Maximum Weight
4 feet						
8"	74	197	170	184	204	221
9"	77	202	176	189	209	225
10"	79	208	182	194	214	231
11"	82	214	187	199	220	237
5 feet	85	220	193	205	226	244
1"	88	226	199	211	233	250
2"	91	232	205	215	239	257
3"	94	238	213	220	246	264
4"	97	245	221	225	252	270
5"	100	251	226	231	259	277
6"	103	258	232	239	268	285
7"	106	265	239	245	275	293
8"	109	274	246	251	283	300
9"	112	282	254	258	291	309
10"	115	289	262	266	300	316
11"	119	298	269	274	307	325
6 feet	122	305	275	281	315	333
1"	126	313	282	289	322	340
2"	129	321	289	296	331	349
3"	133	329	296	303	339	358
4"	136	338	301	311	348	367
5"	140	347	307	319	357	376
6"	143	358	313	328	366	385
7"	147	367	320	336	375	394
8"	151	376	327	345	385	405
9"	154	385	335	352	395	415
10"	158	395	343	359	407	427

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Ineligible Conditions for Term Life Express and IUL Express

Multiple Impairments resulting in a rating greater than Table 4 will be declined for our Express products. Below are some examples of multiple impairments that would result in a decline.

Multiple Impairments	Offer
Diabetes Examples	
Diabetes > age 50 with Table 2 or higher build	Decline
Diabetes > age 50 with tobacco risk	Decline
Diabetes > age 50 with Peripheral Vascular Disease (PVD)	Decline
Diabetes with any complications	Decline
Table 2 Build Chart Examples	
Refer to the Life Insurance Underwriting Guidelines for the Table 2 Build Chart	
Table 2 or higher build with rateable hypertension	Decline
Table 2 or higher build with asthma and tobacco risk	Decline
Table 2 or higher build with Peripheral Vascular Disease (PVD)	Decline

Note: This is not a complete list. Please refer to the Life Insurance Underwriting Guidelines for additional impairments.

The following single impairments are automatic declines.

Automatic Declined Impairments	
Diabetes diagnosed < age 50	Decline
Amputation caused by disease	Decline
Chronic or Alcohol related Pancreatitis	Decline
Chronic Severe Asthma	Decline
Hodgkin's Disease	Decline
Moderate/Severe rheumatoid arthritis treated with medications such as Humira, Enbrel, Methotrexate or Xeljanz	Decline
Muscular Dystrophy	Decline
Sickle Cell Anemia	Decline
Pacemaker	Decline

Note: This is not a complete list. Please refer to the Life Insurance Underwriting Guidelines for additional impairments.

Important Numbers

Underwriting Support 1-800-775-7896
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