

Underwriting Guidelines Chart

for Non-TeleApp Cases All Products Except for Multi Choice SPL

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 reports are ordered by the Home Office) | | | | | | | | | | | | |
|---|-----------------|--------------------------------|---|------------------------|---|---|---|---|---|----------------------------------|---|--|
| Amount Age | \$0 \$25,000 | \$25,001 \$50,000 | \$50,001 \$99,999 | \$100,000 \$150,000 | \$150,001 \$250,000 | \$250,001 \$500,000 | \$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 |
| 0 - 15 | | | Non-Med Rx | | | | | | | Call the Home Office Underwriter | | |
| 16 - 40 | | Non-Med MVR ³ | | | Paramed, Blood ¹ , UA, MVR ³ | | | Paramed, Blood ¹ , UA FINQ, MVR ⁴ | UA, Blood ¹ Paramed, MVR ³ FINQ, EKG ² | | Paramed, Blood ¹ , UA EKG ² , MVR ³ , IR | |
| 41 - 45 | | | | | | | | UA, Blood ¹ Paramed, MVR ³ Rx, FINQ | | | | |
| 46 - 50 | | Non-Med MVR ³ Rx | | | Paramed Blood ¹ UA MVR ³ Rx | | | | | | Paramed Blood ¹ UA | M. D. Exam Blood ¹ |
| 51 - 55 | | | | | | | | | Paramed Blood ¹ UA EKG ² MVR ³ | | Paramed Blood ¹ UA EKG ² MVR ³ Rx IR | M. D. Exam Blood ¹ UA TM EKG MVR ³ Rx IR |
| 56 - 60 | | | | | | Paramed Blood ¹ UA EKG ² MVR ³ Rx | | | | | | |
| 61 - 70 | | | Paramed UA Rx MVR ³ | | | | | | | | | |
| 71 - 75 | | | | | | | | | | | Paramed, Rx UA, IR Blood ¹ | M. D. Exam UA, IR, Rx Blood ¹ |
| 76 - Product Limit | | | | | | | Paramed, UA, Blood ¹ , EKG ² , MVR ³ , Rx Senior Questionnaire, Senior Evaluation, FINQ | | | | Sr. Ques. Sr. Eval. EKG ² , MVR ³ | Sr. Ques. Sr. Eval. EKG ² , MVR ³ |

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

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.

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Preferred Underwriting Guidelines Chart - Permanent Products

| Best Class - Premier Build Chart | | | |
|----------------------------------|--------|--------|--------|
| Height | Weight | Height | Weight |
| 5'0" | 145 | 5'9" | 190 |
| 5'1" | 150 | 5'10" | 196 |
| 5'2" | 155 | 5'11" | 201 |
| 5'3" | 160 | 6'0" | 207 |
| 5'4" | 165 | 6'1" | 213 |
| 5'5" | 170 | 6'2" | 219 |
| 5'6" | 175 | 6'3" | 225 |
| 5'7" | 180 | 6'4" | 230 |
| 5'8" | 185 | 6'5" | 237 |

| Preferred Build Chart | | | |
|-----------------------|--------|--------|--------|
| Height | Weight | Height | Weight |
| 5'0" | 164 | 5'9" | 219 |
| 5'1" | 170 | 5'10" | 225 |
| 5'2" | 176 | 5'11" | 231 |
| 5'3" | 182 | 6'0" | 237 |
| 5'4" | 192 | 6'1" | 243 |
| 5'5" | 197 | 6'2" | 249 |
| 5'6" | 203 | 6'3" | 255 |
| 5'7" | 208 | 6'4" | 261 |
| 5'8" | 214 | 6'5" | 268 |

| Criteria | Premier Non-Tobacco | Preferred Non-Tobacco | Preferred Tobacco |
|--|--|---|--|
| Issue Age Basis | Age Nearest | | |
| Tobacco Usage | None in past 36 months Celebratory Cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary | None in past 12 months Celebratory Cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary | Available |
| Cholesterol/ HDL Ratio | Up to age 70 - 260, 4.5 ratio Age 71+ - 280, 5.5 ratio | Up to age 70 - Chol. 270 and ratio <= 6.0 Chol. 300 and ratio <= 5.0 Age 71+ - 300 and ratio <= 6.5 | Up to age 70 - Chol. 270 and ratio <= 6.0 Age 71+ - 300 and ratio <= 6.5 |
| Cholesterol Treatment | With or without treatment | | |
| Blood Pressure | Up to age 70 - 145/85 Age 71+ - 150/90 | Up to age 70 - 145/90 Age 71+ - 155/90 | |
| Blood Pressure Treatment | With or without treatment | | |
| Build | See Build Charts | | |
| Family History (Parents & Siblings) Coronary Artery Disease/Familial Cancer | Up to age 70 - No death of parent or sibling before age 60 Age 71+ - family history disregarded | | |
| Personal History | Must classify as a +0 - (standard) medical risk without credits Would consider cancers (other than skin cancer) over 30 years | | |
| Alcohol/ Substance Abuse | No history of alcohol/drug abuse or treatment within the past 10 years | | |
| Aviation | Up to age 70 - Available if qualifies as a standard aviation risk or with an exclusion or flat extra Age 71+ - Individual consideration | | |
| Avocation | Up to age 70 - Available if qualifies as a standard avocation risk or flat extra rating Age 71+ - Individual consideration | | |
| Driving | Up to age 70 - No more than 2 moving violations in the past 3 years; no DUIs or reckless driving in the past 5 years Age 71+ - No more than 1 moving violation in past 3 years No DUI/ Reckless driving in past 5 years | | |

To be considered for Preferred status the applicant must complete the usual age/amount requirements and qualify for a standard (not substandard) risk class.

Exception: Best aviation and avocation risks may be considered for Premier/Preferred even if rated with a flat extra.

Underwriting Guidelines Chart

for TeleApp Cases All Products Except for Multi Choice SPL

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

| Amount Age | \$0 \$25,000 | \$25,001 \$50,000 | \$50,001 \$99,999 | \$100,000 \$150,000 | \$150,001 \$250,000 | \$250,001 \$500,000 | \$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 |
|--------------------------|---|----------------------|---|--|--|---|--|---|---|---|---|---|
| 0 - 15 | | | TeleApp Rx | | | | | | | Call the Home Office Underwriter | | |
| 16 - 40 | | TeleApp MVR | | TeleApp, Mini Exam, Blood, UA, MVR | | | | TeleApp, Mini Exam, UA, Blood, MVR, FINQ | TeleApp, Mini Exam, Blood, UA, MVR, EKG, IR, FINQ | | TeleApp, Mini Exam, UA Blood, MVR, EKG, IR | |
| 41 - 45 | | | | | | | TeleApp, UA Mini Exam MVR, Blood FINQ, Rx | | | | | |
| 46 - 50 | | TeleApp MVR Rx | | | TeleApp Mini Exam Blood UA MVR Rx | | | TeleApp Mini Exam | TeleApp Mini Exam Blood UA MVR EKG Rx IR FINQ | TeleApp Mini Exam Blood UA MVR EKG Rx IR FINQ | TeleApp Mini Exam Blood UA MVR Rx EKG IR | TeleApp M. D. Exam Blood UA TM EKG MVR Rx IR |
| 51 - 55 | | | | | | | | TeleApp Mini Exam Blood UA EKG MVR Rx FINQ | | | | |
| 56 - 60 | | | TeleApp Mini Exam UA MVR Rx | | | TeleApp Mini Exam Blood UA MVR, Rx EKG | | | | | | |
| 61 - 70 | | | | | | | | | | | | |
| 71 - Product Limit | TeleApp, Mini Exam, Blood, UA, MVR, FINQ, Rx, Sr. Ques., Sr. Eval. | | | TeleApp, Mini Exam, Blood, UA, MVR, FINQ, RX, EKG, S. Ques., Sr. Eval. | | | | | | | TeleApp, UA Mini Exam, Rx MVR, Blood EKG, Sr. Ques Sr. Eval, IR | TeleApp, UA Mini Exam, Rx MVR, Blood EKG, Sr. Ques Sr. Eval, IR |

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

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

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Preferred Underwriting Guidelines Chart — Term Products

| Premier Build Chart | | | | | |
|---------------------|------|--------|--------|------|--------|
| Height | Male | Female | Height | Male | Female |
| 5'0" | 144 | 135 | 6'0" | 207 | 180 |
| 5'1" | 148 | 138 | 6'1" | 213 | 184 |
| 5'2" | 153 | 140 | 6'2" | 219 | 188 |
| 5'3" | 158 | 143 | 6'3" | 225 | 193 |
| 5'4" | 163 | 145 | 6'4" | 230 | 197 |
| 5'5" | 168 | 148 | 6'5" | 237 | 201 |
| 5'6" | 174 | 150 | 6'6" | 243 | 205 |
| 5'7" | 179 | 155 | 6'7" | 249 | 209 |
| 5'8" | 185 | 160 | 6'8" | 256 | 214 |
| 5'9" | 190 | 165 | 6'9" | 262 | 218 |
| 5'10" | 196 | 170 | 6'10" | 268 | 222 |
| 5'11" | 201 | 175 | 6'11" | 276 | 226 |

| Preferred Build Chart (Unisex) | | | |
|--------------------------------|-----------|--------|-----------|
| Height | Preferred | Height | Preferred |
| 5'0" | 158 | 6'0" | 228 |
| 5'1" | 163 | 6'1" | 234 |
| 5'2" | 168 | 6'2" | 241 |
| 5'3" | 174 | 6'3" | 247 |
| 5'4" | 179 | 6'4" | 253 |
| 5'5" | 185 | 6'5" | 260 |
| 5'6" | 191 | 6'6" | 267 |
| 5'7" | 197 | 6'7" | 274 |
| 5'8" | 203 | 6'8" | 281 |
| 5'9" | 209 | 6'9" | 288 |
| 5'10" | 215 | 6'10" | 295 |
| 5'11" | 221 | 6'11" | 303 |

| Criteria | Premier NT | Preferred NT | Standard Plus NT | Preferred T |
|---|---|---|--|---|
| Issue Age Basis | Age Nearest | | | |
| Tobacco Usage | None in past 60 months | None in past 36 months | None in past 12 months | |
| Cholesterol | 220 | 240 | 270 (300 if HDL is 5.0 or less) | 250 |
| Cholesterol Treatment | No treatment | Treatment allowed | | |
| Cholesterol/ HDL Ratio | 5.0 | 5.5 | 6.5 | 6.5 |
| Blood Pressure | Age 18-60 135/85 Age 61 up 145/90 No treatment | Age 18-60 140/90 Age 61 up 150/90 Treatment allowed | Age 18-45 140/90 Age 46-60 145/90 Age 61 up 150/90 Treatment allowed | Age 18-55 140/90 Age 56 up 150/90 Treatment allowed |
| Build | Use existing Aviva Premier Build Chart | Use existing Aviva Preferred Build Chart | | |
| Family History Coronary Artery Disease Familial Cancer | No death of parent or sibling before age 65 from coronary artery disease or familial cancer | | Up to one death of parent or sibling before age 60 from coronary artery disease or familial cancer | No death of parent or sibling before age 60 from coronary artery disease or familial cancer |
| Personal History | No coronary artery disease, diabetes, cancer, cerebrovascular disease. Must be classified as a standard mortality risk without application of coronary risk profile credit. | | No history of coronary artery disease, diabetes, or cancer, except certain types of skin cancer | |
| Alcohol/ Substance Abuse | No history | | | |
| Aviation | Available if qualifies as a standard aviation risk or with an exclusion or flat extra rating | | | |
| Avocation | Available if qualifies as a standard avocation risk or flat extra rating | | | |
| Driving | No more than 2 moving violations in the past 3 years; no DUI's or reckless driving in the past 5 years. | | | |