

National Life Insurance Company®



National Life
Group®

Underwriting Guide



For Agent Use Only - Not for use with the Public.

60111 MK1200(0210) TC54426(0210)

Experience Life®

National Life Underwriting Requirements

Underwriting Amount	Issue Age						
	0-17	18-30	31-40	41-50	51-65	66-80	81 and up
through \$50,000	Orange	Yellow	Yellow	Yellow	Purple	Purple	Green
\$50,001 - \$150,000	Orange	Yellow	Yellow	Purple	Purple	Purple	Green
\$150,001 - \$300,000	Orange	Yellow	Purple	Purple	Light Purple	Light Purple	Green
\$300,001 - \$500,000	Light Blue	Purple	Purple	Light Purple	Light Purple	Light Purple	Green
\$500,001 - \$1,000,000	Light Blue	Purple	Light Purple	Light Purple	Light Purple	Light Purple	Green
\$1,000,001 - \$3,000,000	Light Blue	Purple	Light Purple	Light Purple	Light Purple	Light Purple	Green
\$3,000,001 - \$5,000,000	Light Blue	Purple	Light Purple	Light Purple	Brown	Brown	Green
\$5,000,001 - \$10,000,000	Light Blue	Brown	Brown	Brown	Brown	Dark Purple	Green
\$10,000,001+	Brown	Brown	Brown	Brown	Dark Purple	Dark Purple	Green



Non-medical



Non-medical, APS (urine is also required at ages 15-17.)



Nonmedical, Blood Profile, Urine



Paramedical, Blood Profile, Urine



Paramedical, Blood Profile, Urine, EKG



MD Exam, Blood Profile, Urine, EKG
Ages 0-14 - No Blood or Urine Required
Ages 15-17 - No Blood, but Urine Required



MD Exam, Blood Profile, Urine, Stress Test



Submit an informal inquiry application form 1386 with authorization and APS for preliminary underwriting

Caution - Proposed Insureds with cardiovascular conditions should check with their physician before performing a stress test.

Underwriting Amount

The underwriting amount is the sum total of the base policy being applied for, plus any term riders, single premium riders, and any other insurance applied for within the last six months, regardless of carrier. When alternate policies are being requested, the greater face amount will determine the underwriting requirements.

Non-medical limits: In addition to the above, the underwriting amounts for use with the non-medical limits include the total of all prior life insurance coverage issued by National Life on a non-medical basis within the past three years.

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

AIO/GIO

Add one option of AIO or GIO to the underwriting amount if the proposed insured is over age 22.

BIO

The underwriting requirements for the DSL are based on one-tenth the BIO full amount.

Second-to-Die

The underwriting requirements for each life are based on one-half of the total amount.

WP - Waiver of Premium

WP is available at ages 0-55. The maximum of \$3 million includes WP in-force with all companies plus the current amount applied for.

Juvenile Insurance (ages: 0-14)

Submit a completed Part A and Juvenile Supplement Form 1450-86. The 1450-86 is required in lieu of a non-medical Part B.

Smoker/Non-smoker

The definition of non-smoker is no nicotine use for the last 12 months with the exception of one cigar per week with a negative urinalysis.

Sources of nicotine include:

cigarettes cigars chewing tobacco
pipe nicotine gum nicotine patch

Pension Applications

The underwriting requirements are the same as for non-pension applications. However, participants may be eligible for guaranteed issue, streamline issue or simplified underwriting. Consult your retirement services representative for additional information.

Inspection Reports

Through \$250,000 - (Underwriter's discretion)
\$250,001 to \$2,000,000 - PHI
\$2,000,001 and up - Inspection Report

The Insured's phone number should be provided on every application regardless of amount.

Urinalysis

A urine specimen is required with all blood tests and examinations. A urine specimen is required for ages 15-17.

EKG and Treadmill

If a resting EKG and/or Treadmill were done within the last six months and the tracing is made available to us, it may not be necessary to have them repeated. Contact your underwriter.

A Motor Vehicle Report

Ages 16-34 \$100,000 or more
Ages 35+ \$500,000 or more

Blood Profiles

Blood profiles are to be done at the company approved insurance lab. No blood profile is required until insurance age 18.

Exams by Other Companies

We will accept a copy of an exam and/or blood profile done for another insurer within the last six months if accompanied by a current National Life non-medical. The Company reserves the right to ask for a current exam or blood profile.

Preferred Risks Criteria

The following criteria must apply to qualify for Preferred Risk:

- 1 U.S. resident
- 2 No cigarette use in the past twelve months. Use no more than one cigar per week and have a negative urinalysis.
- 3 Standard risks with no current borderline medical problems.
- 4 No medical history which would have been ratable in the past.
- 5 No drug or alcohol abuse within the last ten years.
- 6 No aviation, hazardous avocation or occupation. (This does not include major commercial airline pilots or holiday scuba diving.)
- 7 No parental family history of death from cardiovascular disease or cancer prior to age 60.
- 8 Height and weight (see table on back panel).
- 9 Have a current blood pressure (treated or untreated) and an average over the last twelve months of 140/90 or better.

Finances

Personal and corporate financial statements may be requested on an as needed basis. In business situations, provide the corporate income and net worth, purpose of insurance and information regarding insurance on other owners/stockholders.

Registered Representative/Agent's Report

For all applications, the agent's report must be fully completed to include financial information. In addition, a completed ESI new business form ES0060 must be submitted for every National Life variable application.

Elite Preferred Criteria

- 1 U.S. resident
- 2 **NO** nicotine use of any kind for the past **24 months**.
- 3 Standard risks with **NO** current borderline medical problems.
- 4 No medical history which would have been ratable in the past.
- 5 No drug or alcohol abuse in the last ten years.
- 6 No aviation, hazardous avocation or occupation. (This does not include major commercial airline pilots or holiday scuba diving.)
- 7 No parental family history of death from cardiovascular disease or cancer prior to age 60.
- 8 Height and weight (see table on back panel).
- 9 Have a current **untreated** blood pressure and a twelve month average blood pressure of 135/85 or better.
- 10 Have a current **untreated** cholesterol of 200 mg/dl or less and chol/HDL ratio of 4.0 or less.
- 11 No DUIs within five years and no more than two moving violations in the past two years.

Height and Weight Table

Height	Preferred	Elite
4' 8"	139	114
4' 9"	143	119
4' 10"	147	124
4' 11"	151	128
5' 0"	155	133
5' 1"	159	138
5' 2"	163	143
5' 3"	167	147
5' 4"	172	152
5' 5"	177	163
5' 6"	182	166
5' 7"	186	171
5' 8"	191	176
5' 9"	196	181
5' 10"	202	185
5' 11"	206	190
6' 0"	212	195
6' 1"	217	200
6' 2"	223	204
6' 3"	229	209
6' 4"	236	214
6' 5"	242	219
6' 6"	249	223
6' 7"	256	228
6' 8"	263	233

Home Office:

One National Life Drive, Montpelier, VT 05604

Telephone: (800) 906-3310 • www.nationallife.com

National Life Group® is a trade name representing various affiliates, which offer a variety of financial service products.