

UL Protector III, UL Flex/UL Flex Accum, VUL Income II Business Underwriting Guidelines

Guaranteed Issue General Program Parameters

- Pre-approval from the home office is required
- Census of the group is required
- An employer/employee relationship must exist (i.e. employer-sponsored or employer paid)
- Participants must be:
 - executive, owner, non-clerical, white collar or management positions
 - earning minimum of \$75,000 annually and
 - be actively employed on full time basis (at least 30 hours per week)
- 100% participation required of the eligible class
- Known uninsurable or highly substandard risk should be identified
- Standard is the best risk class available for all programs
- Average age should be less than or equal to age 55
- Face amount will be determined by:
 - formula, job position, or by percentage of ownership
 - no more than 10% of the total face should be on individuals over age 60
 - no individual over 2.5 times average face amount of the group
- Total Line with all companies, issued on GI basis, no more than 3 times our multiples
- Issue ages: 18-65 (exception for ages 66-70 if working at least 30 hours per week; face amounts are limited to ½ the usual maximums)
- Salary Increase Rider is available subject to Home Office Approval
- Subsequent entrants eligible for the plan are enrolled using the same guidelines

Program	Minimum Number of Lives	Maximum Face Amount Per Number of Lives in Insured Group	Issue Ages	Available Rate Classes	Application Type	Additional Underwriting Details
Guaranteed Issue	10	<u>Employer Owned</u> 10-19: \$25,000 x no. of lives 20-29: \$30,000 x no. of lives 30-49: \$40,000 x no. of lives 50+: \$50,000 x no. of lives <u>Employee Owned</u> 10-19: \$15,000 x no. of lives 20-29: \$20,000 x no. of lives 30-49: \$25,000 x no. of lives 50+: \$30,000 x no. of lives Max face allowed - \$5,000,000	18-65 66-70 if working at least 30 hrs/week	Standard Tobacco Standard Non-Tobacco	Short form app (AA648) or Master app (AA3406) plus census if corporate or trust owned	Underwrite actively at work and tobacco status

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Simplified Issue General Program Parameters

- Pre-approval from the home office is required
- An employer/employee relationship must exist (i.e. employer-sponsored or employer paid)
- Participants must be:
 - executive, owner, non-clerical, white collar or management positions
 - earning minimum of \$75,000 annually and
 - be actively employed on full time basis (at least 30 hours per week)
- At least 75% participation required of the eligible class
- Standard is the best risk class available for all programs
- Average age should be less than or equal to age 55
- Face amount will be determined by:
 - formula, job position, or by percentage of ownership
 - no more than 10% of the total face should be on individuals over age 60
 - no individual over 2.5 times the average face amount of the group
- Total Line with all companies, issued on SI basis, no more than 3 times our multiples
- Issue ages: 18-65 (exception for ages 66-70 if working at least 30 hours per week; face amounts are limited to ½ the usual maximums)
- Salary Increase Rider is available subject to Home Office Approval
- Subsequent entrants eligible for the plan are enrolled using the same guidelines

Program	Minimum Number of Lives	Maximum Face Amount Per Number of Lives in Insured Group	Issue Ages	Available Rate Classes	Application Type	Additional Underwriting Details
Simplified Issue – Standard/Decline	5	<p><u>100% Participation</u> 5-10: \$20,000 x no. of lives 11-20: \$40,000 x no. of lives 21+: \$50,000 x no. of lives</p> <p><u>75% Participation</u> 5-10: \$10,000 x no. of lives 11-20: \$20,000 x no. of lives 21+: \$30,000 x no. of lives Max face allowed - \$5,000,000</p>	18-65 66-70 if working at least 30 hrs/week	Standard Tobacco Standard Non-Tobacco	Short form app (AA648)	Underwrite actively at work and tobacco status

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Program	Minimum Number of Lives	Maximum Face Amount Per Number of Lives in Insured Group	Issue Ages	Available Rate Classes	Application Type	Additional Underwriting Details
Simplified Issue – Teleapp	5 ^[1]	<p><u>100% Participation</u> 5-10: \$40,000 x no. of lives 11-20: \$50,000 x no. of lives 21+: \$60,000 x no. of lives</p> <p><u>75% Participation</u> 5-10: \$20,000 x no. of lives 11-20: \$30,000 x no. of lives 21+: \$40,000 x no. of lives Max face allowed - \$5,000,000</p>	18-65 66-70 if working at least 30 hrs/week	Guaranteed Availability Standard Tobacco Standard Non-Tobacco Plus All ratings are available	Teleapp (AA2000)	Teleapp, MIB, oral fluid, APS ordered for cause, MVR for cause

^[1]Privileged Partner offices can have 4 lives if 100% Participation. Privileged Partners include Principal Career plus 20 key brokerage relationships.