

Field Underwriting Guide

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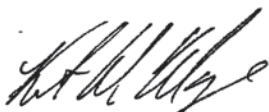
Note: The information contained within may be updated at any time throughout the year. To view the most current version of this guide, please refer to the electronic document published on Accordia.com.

Our commitment

The goal of our Underwriting department is to complement and enhance the relationships you have with your clients. We strive to provide all of our customers prosperity and peace of mind. We promise to provide you with the services and value you deserve. We do this through competitive and prudent underwriting decisions that ensure the needed protection will be there for you and your clients.

We recognize you have many choices of carriers, and we appreciate and value your trust.

Thank you for doing business with Accordia Life!

A handwritten signature in black ink, appearing to read 'Kent D. Major', written in a cursive style.

Kent D. Major

Vice President and Chief Underwriter

Underwriting Guidelines Chart

Underwriting Requirements (MVRs, prescription checks and inspections)						
	\$0 -\$25,000	\$25,501 -\$50,000	\$50,001 -\$99,999	\$100,000 -\$150,000	\$150,001 -\$250,000	\$250,001 -\$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 EKG ² MVR ³ Rx		
61 - 70						
71 - Product Limit	Paramed, UA, Rx, Blood ¹ , Sr. Eval., MVR ³					

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

Note: When applying for a Survivor Universal Life policy, medical requirements are based on half of the total face amount, financial requirements are based on the total face amount

on reports are ordered by the Home Office)

\$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 -\$25,000,000	\$25,000,000 and Up
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Call the Home Office Underwriter Rx

	Paramed, Blood ¹ , UA, FINQ, MVR ³	UA Paramed FINQ, Blood ¹ , EKG ² , MVR ³	Paramed, Blood ¹ , UA, EKG ² , MVR ³ , IR		
	Paramed Blood ¹ UA EKG ² MVR ³ Rx	Paramed Blood ¹ UA EKG ² MVR ³ Rx FINQ	Paramed Blood ¹ UA EKG ² MVR ³ Rx IR FINQ	Paramed Blood ¹ UA EKG ² MVR ³ Rx IR FINQ	Paramed Blood ¹ UA TMEKG ² MVR ³ Rx IR FINQ

Paramed, UA, Blood¹, EKG², MVR³, Rx, IR, Sr. Eval., FINQ

¹ A Blood Profile will be required on proposed insureds age 16 and older if the new application face amount plus Accordia 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.

* For amounts \$10,000,001 - \$25,000,000 an EKG and NT proBNP (as a part of the blood profile) will be obtained in lieu of a TMEKG.

Underwriting requirements to be determined by client's age nearest and by total amount of coverage currently applied for and in force policy amounts issued by Accordia Life within the prior 2 years.

Time Limitations for Underwriting Requirements							
Time in Months							
Age Nearest	Applica-tion	Paramed	Blood	Urine	EKG	TMEKG	Sr Eval
0-70	6	12	12	12	12	24	N/A
71-80	6	6	6	6	12	N/A	6
81 +	6	4	4	4	4	N/A	4

Application or Paramed health questions may be subject to update with the use of a Good Health Statement, current dated Non-Medical Questionnaire or current dated Application.

Using another Company's Exam Form:

Another company's exam form can generally be used if the questions are similar to Accordia Life's exam questions, the exam has been completed within the time frames noted above and an Accordia Life application is submitted with the medical question section fully completed.

Additional considerations:

Survivor Universal Life:

Routine medical underwriting requirements are based on the greater of:

- 50% of all second death coverages (base plan, estate protection rider, joint term rider).
- 100% of the first death rider (initial face amount).

Routine medical requirements are waived for an individual rated Uninsurable Class 1 or 2.

Routine financial requirements are based on 100% of base plan plus joint term rider.

Return of Premium:

If Return of Premium (DBO3) is applied for with any of Accordia Life's plans, use the 15th year death benefit found on the illustration to determine routine underwriting requirements.

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

Preferred Underwriting Guidelines Chart

PERMANENT PRODUCTS

Criteria	Premier NT	Preferred NT	Preferred T
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, 5.0 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 - 140/85 Age 71+ - 145/90	Up to age 70 - 145/90 Age 71+ - 155/90	
Blood Pressure Treatment	With or without treatment		
Build	See Permanent Product Build Chart		
Family History (Parents & Siblings) Coronary Artery Disease/Familial Cancer	Up to age 65 - No death of parent or sibling before age 65 Age 65+ - Family history disregarded	Up to age 65 - No death of parent or sibling before age 60 Age 65+ - 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	No history of alcohol/drug abuse or treatment within the past 7 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	No more than 1 moving violation in the past 3 years; no DUIs or reckless driving in the past 5 years	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.

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

Preferred Underwriting Guidelines Chart

TERM PRODUCTS

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	See Term Product Build Chart			
Family History (Parents & Siblings) 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, or 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.			
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 DUIs or reckless driving in the past 5 years			

Tobacco Guidelines

For purposes of tobacco/non-tobacco classification, the following definitions and restrictions apply:

1. Any use of tobacco or nicotine in any form in the past 12 months disqualifies non-tobacco, except as noted.
2. Limited use of cigars may be acceptable subject to underwriting judgement. "Limited" cigar use is defined as not more than four cigars per month for Accordia Life's UL, IUL and SUL plans and not more than two cigars a month for Accordia Life's term plans.
3. The applicant must admit to the occasional cigar use on the application, including the number and frequency of use.
4. There must not be any conflicting nicotine or tobacco use information found in the APS, examination, MIB, or inspection.
5. The applicant's urine must test negative for the presence of nicotine (cotinine).
6. No use of other tobacco or nicotine products is permissible within the past year. This includes cigarettes, pipes, chewing tobacco, snuff, or any nicotine substitutes.

Our intent is to allow those whose limited use of cigars does not contribute to any additional mortality risk to qualify for the best class possible.

Nicotine Supplements

If an applicant is free of tobacco use for 12 months, we will consider non-tobacco rates. However, anyone still dependent, or having used within the last 12 months, a nicotine patch, nicotine gum, nicotine nasal spray or other nicotine substitute will not qualify for non-tobacco rates.

Accordia Life Credits

Accordia Life Credits is an innovative rate reduction program. The program is available on most of Accordia Life's life insurance products, including our Indexed Survivor Universal Life. Accordia Life Credits is not available on term policies.

Program Guidelines

Client Eligibility

- Available through Table 8
- Available through age 80
- No face amount limits

Product Eligibility

- All Accordia Life permanent products
- Does not include term

ISUL Guidelines

- Available on both lives

Accordia Life Credits Q&A

Q. What is Accordia Life Credits and how can it benefit me and my clients?

- A.** Accordia Life Credits is a robust rate personalization program. Specific credits are assigned to criteria consisting of 17 favorable health factors. Accrued credits can reduce the mortality assessment up to three (3) tables provided your client meets the eligibility requirements of the program.

Accordia Life Credits

Q. What does robust mean?

A. Accordia Life Credits is available through age 80, for all face amounts and ratings through Table 8. In contrast to existing Table Reduction Programs, Accordia Life Credits is available for improvement in rate classes across the board from Preferred to moderately substandard.

Q. Will the underwriter automatically apply the Accordia Life Credits to my cases?

A. Yes

Q. If I back dated a case to save age and the saved age is 80, does the program apply?

A. Yes

Q. Which cases are eligible for Accordia Life Credits?

A. Criteria are assessed for every individual qualifying within the program parameters, at every stage of the process including Quick Quotes, Trials and Formal Application.

Q. Is Accordia Life Credits allowed on term policies?

A. No.

Q. Does the program apply to flat extras?

A. No.

Q. Are there impairments excluded from the program?

A. Yes, there are a limited number of impairments where the program restricts the number of credits available or may be excluded from the program all together.

Automatic Declines*

Applications should not be written on persons with:

- Abdominal Aortic Aneurysm surgically corrected in the last 6 months
- Alcohol treatment in the last 3 years
- Angioplasty/Bypass in the last 3 months
- MI/heart attack in the last 6 months
- Alzheimer's disease or Dementia
- Cancer treatment (current)
- Cirrhosis of Liver
- Congestive heart failure
- COPD/Emphysema, severe (on oxygen or disabling)
- CVA (stroke) within 6 months
- Diabetes if complications present (i.e. amputation, end stage kidney or vascular disease, etc.)
- Drug use (other than marijuana) in the last 3 years
- DUIs, two or more in last 5 years
- Gastric/Intestinal Bypass within 6 months
- HIV Positive
- IOLI (Investor Owned Life Insurance)
- Kidney Dialysis
- Mental Disorder requiring hospitalization or disability in last year
- Medical testing advised but not yet completed
- Organ Transplant (awaiting)
- Parole or probation (currently on)
- Performance enhancing drugs, current or recent use (steroids)
- Pregnant (current) with Gestational Diabetes, toxemia, eclampsia, pre-eclampsia
- Suicide attempt in the last year
- Suicide attempts (more than one) if the last one was within the last 2 years
- Surgery (major) advised but not yet completed
- Valve replacement within 6 months

* This list is not intended to be all-inclusive. If your applicant has a serious condition not listed here, please contact an underwriter.

Motor Vehicle

Motor vehicle accidents are the single most common cause of non-violent death among all individuals and the leading cause among those ages 16-24. Therefore, driving history is a very important part of the underwriting process.

Certain characteristics are taken into consideration and recognized as possible indicators of increased mortality risk due to driving accidents. Among those are:

- Number of violations
- Types of violations: Individuals having only speeding violations are not generally in the same high-risk level as those having other types of violations.
- Age: Young Individuals ages 16-30 are especially at high risk. Among this age group, alcohol is the leading cause of fatal one-car accidents.
- Elderly drivers: There could be an increased risk due to medical impairments, medication taken and reduced mental and physical condition.
- Medical histories: Conditions such as epilepsy, heart disease, and depression
- Alcohol and substance abuse histories
- Participation in hazardous avocations

Any criticism of alcohol use, previous drug use, or participation in hazardous avocations, or other risky behaviors are underwritten more carefully when evidence of an adverse driving history exists.

When ratings are necessary, flat extras are generally assessed. Usually the rating can be reviewed for possible reconsideration within two years of issue. At times it is necessary to decline due to driving history. Those declinations are typically due to driving under the influence, driving during suspensions, reckless driving or a pattern of violations displaying lack of maturity and regard for the law.

Aviation—Civilian

Some applicants may select to exclude coverage while they are flying. This can be done by the use of a signed Aviation Exclusion Rider, which becomes a part of the policy. The underwriter also may choose to offer exclusion coverage while flying, due to medical or non-medical considerations. Preferred classes may be considered with or without the Aviation Exclusion Rider. Availability of this rider varies by product (not available on SUL plans) and state.

Criminal History

Accordia Life will not consider any individual for life insurance who is currently on probation, parole, or currently serving time in prison or jail.

Scuba Diving

Accordia Life will consider for the best available underwriting class with no flat extra rating if certified (PADI) and all dives are recreational to a depth of 100 feet or less.

Bankruptcy

Personal Bankruptcy. Individual consideration will be given to only modest amounts of coverage for family protection prior to the discharge and satisfaction of the bankruptcy. Following discharge, recent bankruptcies will not preclude coverage but will be individually considered.

Business Bankruptcy. No coverage will be allowed until the bankruptcy is fully discharged and satisfied. Following discharge, recent bankruptcies will not preclude coverage but will be individually considered. Documentation according to the guidelines will be required for all considered cases but should be supplemented with details of all bankruptcies, history of employment or business stability, documentation of discharge and current financial statements.

STOLI/Rebating/Settlement

Accordia Life has frequently communicated its strong stance against any transaction designed to avoid or violate insurable interest laws (“STOLI”) or the rebating of premiums (“Rebating”). Accordia Life will not participate in, and prohibits any producer from being affiliated with, the sale of an Accordia Life policy in connection with any STOLI or Rebating transaction.

STOLI

STOLI typically involves an agreement, established before or at the time a policy is issued, for the planned sale or transfer of a life insurance policy’s benefit to someone with no insurable interest in the insured. Many involve non-recourse premium financing where an insured borrows money to pay premiums but has already agreed to transfer the policy benefits to repay the loan at no risk to them. Accordia Life must review and approve all premium financing transactions and Accordia Life will not approve any form of non-recourse, hybrid or charitable giving premium financing programs.

Rebating

Rebating is when a producer, directly or indirectly, offers to pay any portion of a premium payment for a client through financing of premiums or the producer’s funds, rebating back to the client any portion of the producer’s commission from an insurance sale or otherwise providing something of value as an inducement to purchase insurance. Rebating is prohibited by Accordia Life’s agent contract in all situations and in all states.

Life Settlements

The prior sale of a life insurance policy should be disclosed on the application and will be counted towards the determination of maximum face amounts, however, such a sale does not preclude coverage. If there has been a prior sale of a policy into the secondary market, please provide background on the sale which includes details on when the policy was issued and when it was sold.

Financial Guidelines

All policies must meet premium limitations that may currently apply to certain products, riders or single premiums.

Personal Insurance

Annual planned premiums should be 20% or less of household annual income or planned premiums in the first 10 years should be 50% or less of current net worth.

Income Replacement	Age	Income Factor	<ul style="list-style-type: none"> Up to ½ of unearned income can be considered, in addition to earned income, if investment portfolio management is dependent upon the proposed insured.
	Under 30	25	
	30-39	23	
	40-49	18	
	50-59	14	
	60-64	10	
65-Up	7		
Estate Liquidity	55% of projected net worth based on chart below		<ul style="list-style-type: none"> All projections should be lesser of remaining life expectancy or years from the chart. Estate growth projections may not be justified in all situations.
	Age	Projection	
	to 54	6% for 15 Years	
	55-66	6% for 10 Years	
	67-70	6% for 5 Years	
71-Up	16% for 2 Years		
Personal Creditor/Debt Protection	Up to 75% of outstanding loan balance		<ul style="list-style-type: none"> Subject to review of amount, purpose and duration of loan Must be 5+ year contractual agreement
Juvenile Coverage	Coverage consideration will be up to 50% of the largest amount of coverage on either parent or guardian's life up to a maximum of \$500,000.		<ul style="list-style-type: none"> Amounts over \$500,000 will be given individual consideration and would include evaluating the financial circumstances for the family such as life insurance coverage on the parents and siblings and family income and net worth.
Charitable Giving	Average of most recent 3 years of gifts to the charity X lesser of 10 years or remaining life expectancy.		<ul style="list-style-type: none"> Asset replacement sales and charitable trust scenarios may be evaluated on a case by case basis.

Business Coverage

Financial Questionnaire will be required on all business related cases greater than \$1 mil in coverage.

Key Person	Up to 10X annual compensation	<ul style="list-style-type: none">• Non-recurring compensation may be excluded and/or an ongoing average compensation may be used.
Buy/Sell & Stock Redemption	% of ownership X value of the company	<ul style="list-style-type: none">• Valuation of the company should generally be between 5 – 15X net earnings depending on the industry• For Buy-Sell coverage, all partners must be insured for their share of ownership.
Deferred Compensation	Reasonable formula tied to overall compensation plan and promised benefits.	
Business Creditor/Debt Protection	Up to 75% of outstanding loan balance	<ul style="list-style-type: none">• Business should be the owner of the policy.• Subject to review of amount, purpose and duration of loan• Line of credit or short term loans are generally not considered

- Premium Financed cases will be subject to standard financial underwriting review as well as review and approval by Advanced Markets based on separate Premium Financing Guidelines.
- No STOLI, Non-Recourse or Hybrid premium financing plans.

Trust Review

Copy of a Trust Agreement will be required on cases with face amounts greater than \$10 million for ages up to age 70 and for amounts greater than \$5 million for ages 71+.

Financials

Accordia Life will attempt to verify income and net worth through the use of the financial questionnaire, inspection report and/ or search engines such as Google and other online sources. If unable to obtain verification, Accordia Life may request third party financials such as audited financial statements, two years of tax returns, compiled financial statements or summary net worth statement signed by CPA or estate planning attorney with knowledge of insured's finances, and supporting explanation of estate planning.

Retention and Reinsurance

Permanent Products

The maximum Retention Limit for all fully underwritten, permanent individual life insurance products is \$10 million for most issue ages. The maximum Automatic Binding Limit for most issue ages is \$50 million with a Jumbo Limit of up to \$65 million. Retention Limits, Automatic Binding and Jumbo Limits may be reduced for age, mortality assessment, aviation risks, avocation, occupation, and citizenship/residency status. Capacity may not be available for jumbo, certain foreign risks and professional athletes.

The Automatic Capacity and Retention Limits for all cash value life insurance products, including Indexed Survivor Universal Life, beginning May 1, 2014 is as follows for Standard through Table 4:

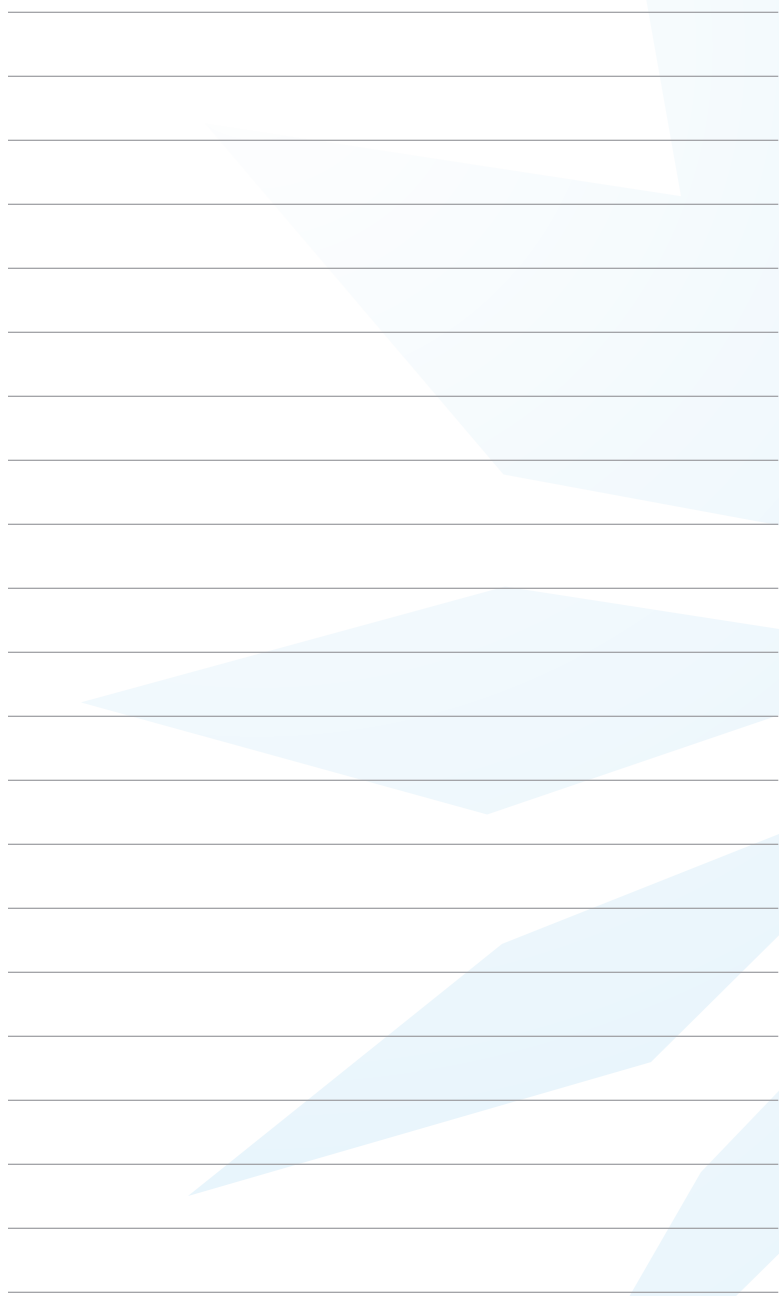
Issue Age	Retention Limits	Auto-bind Limits	Jumbo Limits
0-9*	\$3 million	\$15 million	N/A
10-75	\$10 million	\$50 million	\$65 million
76-80	\$6 million	\$40 million	\$40 million
81-85	\$4 million	\$20 million	\$25 million

Term Products

The Retention Limit for all fully underwritten, term life insurance products is \$2 million. Accordia Life's maximum Automatic Binding Limit for Term is \$40 million with a Jumbo Limit of \$65 million.

ART, 10, 20 & 30 Year Term Life Insurance Products			
Age	Max Auto Binding Limit	Max Retention Limit	Jumbo Limit
18-75	\$40 million	\$2 million	\$65 million

*See page 18 for Juvenile coverage considerations.





Products issued by
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