

TERM

TRENDSETTER[®]

PRODUCER UNDERWRITING GUIDE



TRENDSETTER[®] SUPER SERIES, TRENDSETTER[®] EXPRESS & TRENDSETTER[®] LB



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Trendsetter® Express & Trendsetter® LB Initial Underwriting Requirements Chart

Available Risk Classes: Standard (S/NS) and Standard Express (S/NS)

		18 – 40	41 – 50	51 – 60	61 – 70	71 – 80
Band 1	\$25,000 – \$99,999	Non-med MVR PHI ¹	Non-med MVR PHI ¹	Non-med MVR PHI ¹	N/A	N/A
Band 2	\$100,000 – \$249,999	Non-med MVR PHI ¹ APS ¹	Non-med MVR PHI ¹ APS ¹	Non-med MVR PHI ¹ APS ¹	Paramed BCP HOS MVR ¹ APS ¹	Paramed BCP HOS ECG MVR CS APS ¹
Policies underwritten as Tables 1 – 4 (A – D) will be issued as Standard Express Class (S/NS) without an explicit table rating.						
Policies underwritten as Tables 5 – 8 (E – H) will be issued as Standard Class (S/NS) plus the appropriate table extra rating (25% of base rate per table).						

Available Risk Classes: Preferred Choice

		18 – 40	41 – 50	51 – 60	61 – 70	71 – 80
Band 2	\$100,000 – \$249,999	Paramed BCP HOS MVR	Paramed BCP HOS MVR ¹	Paramed BCP HOS MVR ¹	Paramed BCP HOS MVR ¹	Paramed BCP HOS ECG MVR CS

Available Risk Classes: Preferred Plus, Preferred (S/NS), Standard Plus and Standard (S/NS)

		18 – 40	41 – 50	51 – 60	61 – 70	71 – 80
Band 3	\$250,000 – \$499,999	Paramed BCP HOS MVR	Paramed BCP HOS MVR ¹	Paramed BCP HOS MVR ¹	Paramed BCP HOS ECG MVR ¹	Paramed BCP HOS ECG CS MVR
Band 4	\$500,000 – \$999,999	Paramed BCP HOS MVR	Paramed BCP HOS MVR ¹	Paramed BCP HOS ECG MVR ¹	Paramed BCP HOS ECG MVR ¹	Paramed BCP HOS ECG CS PFS MVR

¹Ordered at Home Office discretion.

Paramed = Paramed Exam

Medical = Medical Exam by a physician, must be arranged through an approved Paramedical Company

BCP = Blood Chemistry Profile

HOS = Home Office Specimen (urine)

ECG = Resting Electrocardiogram – interpretation to be done by HO (Home Office)

PHI = Personal History Interview

TRD = Treadmill Electrocardiogram – interpretation to be done by HO

MVR = Motor Vehicle Report (ordered by HO)

IR = Inspection Report (ordered by HO)

CS = Cognitive Screen (ordered by HO)

PFS = Personal Financial Statement

HO = Refer to Home Office

Trendsetter® Super Series Initial Underwriting Requirements Chart

Face Amount	Issue Age					
	18 – 40	41 – 50	51 – 60	61 – 70	71 – 75	76 – 80
\$ 25,000 – \$ 50,000	Non-med	Non-med	Non-med	Non-med	Paramed BCP HOS MVR	Paramed BCP HOS MVR
\$ 50,001 – \$ 99,999	Non-med	Non-med	Non-med	Paramed BCP HOS MVR ¹	Paramed BCP HOS MVR	Paramed BCP HOS MVR
\$ 100,000 – \$ 250,000	Paramed BCP HOS MVR	Paramed BCP HOS MVR ¹	Paramed BCP HOS MVR ¹	Paramed BCP HOS MVR ¹	Paramed BCP HOS ECG MVR CS	Paramed BCP HOS ECG MVR CS
\$ 250,001 – \$ 500,000	Paramed BCP HOS MVR	Paramed BCP HOS MVR ¹	Paramed BCP HOS MVR ¹	Paramed BCP HOS ECG MVR ¹	Paramed BCP HOS ECG MVR CS	Paramed BCP HOS ECG MVR CS
\$ 500,001 – \$ 1,000,000	Paramed BCP HOS MVR	Paramed BCP HOS MVR ¹	Paramed BCP HOS ECG MVR ¹	Paramed BCP HOS ECG MVR ¹	Paramed BCP HOS ECG MVR CS PFS	Paramed BCP HOS ECG MVR CS PFS
\$ 1,000,001 – \$ 2,000,000	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR CS PFS	Medical BBCP HOS ECG MVR CS PFS
\$ 2,000,001 – \$ 3,500,000	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
\$ 3,500,001 – \$ 5,000,000 ²	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
\$ 5,000,001 – \$ 10,000,000 ²	Paramed BCP HOS MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
\$ 10,000,001 and up ³	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS

¹Ordered at Home Office discretion.

²Electronic Inspection Report ordered by Home Office required.

³Third-party financial verification required.

Non-medical application (Part 2) and HIPAA notice required for all non-med business.

Script check will be ordered by HO on all non-med business.

Non-medical face amounts not available for foreign residence applicants.

Business Beneficiary Inspection Report (BBIR) ordered for business coverage over \$2 million.

Please refer to Product Guides to verify available face amounts for specific product.

Transamerica reserves the right to request other evidence of insurability as it deems necessary.

Underwriting Criteria

	Preferred Plus	Preferred Choice (Trendsetter® Express & LB – Band 2 only)	Preferred Nonsmoker	Standard Plus
Tobacco Usage	None in the past 5 years	None in the past 3 years	None in the past 2 years	None in the past 2 years
Incidental Cigar Usage	Available subject to: - Admitted on app and exam - HOS neg for cotinine - No more than 1 per month	Available subject to: - Admitted on app and exam - HOS neg for cotinine - No more than 1 per month	Available subject to: - Admitted on app and exam - HOS neg for cotinine - No more than 1 per month	Available subject to: - Admitted on app and exam - HOS neg for cotinine - No more than 1 per month
Cholesterol With or without treatment				
Cholesterol	230	≤240	260	300
Chol / HDL	5.0 for ages ≤70 5.5 for ages 71+	5.5 for ages ≤70 6.0 for ages 71+	5.5 for ages ≤70 6.0 for ages 71+	6.2 for ages ≤70 6.7 for ages 71+
Blood Pressure	135/85 for ages ≤70 145/85 for ages 71+	140/90 for all ages	145/85 for ages ≤70 150/90 for ages 71+	148/88 for ages ≤70 152/88 for ages 71+
Treatment	<u>Through age 49:</u> Without treatment <u>Ages 50-80:</u> With treatment, as long as readings fit criteria above <u>Ages 81+:</u> Without treatment	With or without treatment	With or without treatment	With or without treatment
Family History Includes coronary artery disease and the following cancers:** Breast Ovarian Prostate Colon Lung Melanoma	No family deaths before age 65 of either parent or sibling. Disregard if PI is age 65 or older.	No family deaths before age 60 in either parent. Disregard if PI is age 60 or older.	No family deaths before age 60 of either parent. Disregard if PI is age 60 or older.	No family deaths before age 60 of either parent. Disregard if PI is age 60 or older.
Personal History	No heart or vascular disease, diabetes, or cancer (except some skin cancers)	No ratable impairments	No heart or vascular disease, diabetes, or cancer (except some skin cancers)	No heart or vascular disease, diabetes, or cancer (except some skin cancers)
Driving History DUI/Reckless	None in past 5 years			
MVR-Major Violations	No more than 1 major violation in the past 3 yrs and NONE in the past 12 months	No more than 1 major violation in past 3 yrs		
MVR-Minor Violations	No more than 3 minor moving violations within the past 3 yrs	No more than 3 minor moving violations within the past 3 yrs	No more than 3 minor moving violations within the past 3 yrs	
Private Aviation	Only available with Aviation Exclusion Rider; not available to those age 71 and older		Can be offered with or without ratable aviation.	Can be offered with or without ratable aviation
Avocation (Hazardous)	No participation in activities listed below ¹	No participation in activities listed below ¹	No participation in activities listed below ¹	No participation in activities listed below ¹
Alcohol/ Substance Abuse	No history or treatment at any time	No history or treatment in the past 10 years	No history or treatment at any time	No history or treatment in the past 10 years
Citizenship/Residence	U.S. citizen or legal permanent resident/green card residing in the U.S. – all others contact Underwriting for individual consideration.			
Foreign Travel (Unsafe)	No traveling to “dangerous” areas of the world where the State Department has issued travel advisories ²			
Military	Active military duty is acceptable provided the proposed insured is not serving in a hazardous area or does not have orders to serve in a hazardous area. ³			

*Individual consideration on a case-by-case basis – may or may not be eligible.

**Some gender specific cancers may qualify for preferred rates.

Underwriting Criteria

	Non-med Standard & Standard Express Nonsmoker (Trendsetter Express & LB)	Standard Nonsmoker	Preferred Smoker	Standard Smoker	Non-med Standard & Standard Express Smoker (Trendsetter Express & LB)
Tobacco Usage	None in the past year	None in the past 2 years	Tobacco permitted	Tobacco permitted	Tobacco permitted
Incidental Cigar Usage	Available subject to: - Admitted on app and exam - HOS neg for cotinine - No more than 1 per month	Available subject to: - Admitted on app and exam - HOS neg for cotinine - No more than 1 per month	Permitted	Permitted	Permitted
Cholesterol With or without treatment					
Cholesterol	*	*	260	*	*
Chol / HDL	*	7.0 for ages ≤70 7.5 for ages 71+	5.5 for ages ≤70 6.0 for ages 71+	7.0 for ages ≤70 7.5 for ages 71+	*
Blood Pressure	*	*	145/85 for ages ≤70 150/90 for ages 71+	*	*
Treatment	*	*	With or without treatment	*	*
Family History Includes coronary artery disease and the following cancers:** Breast Ovarian Prostate Colon Lung Melanoma	N/A	*	No family deaths before age 60 of either parent. Disregard if PI is age 60 or older.	*	N/A
Personal History	***	No ratable impairments	No heart or vascular disease, diabetes, or cancer (except some skin cancers)	No ratable impairments	***
Driving History DUI / Reckless	*	*	None in past 5 years	*	*
MVR-Major Violations	***	*	No more than 1 major violation in past 3 yrs	*	***
MVR-Minor Violations	***	*	No more than 3 minor moving violations within the past 3 yrs	*	***
Private Aviation¹	***	Available as qualifies	Can be offered with or without ratable aviation.	Available as qualifies	***
Avocation (Hazardous)	***	No participation in activities listed below, if ratable ¹	No participation in activities listed below ¹	No participation in activities listed below, if ratable ¹	***
Alcohol/ Substance Abuse	***	No history or treatment in the past 7 years	No history or treatment at any time	No history or treatment in the past 7 years	***
Citizenship/Residence	U.S. citizen or legal permanent resident/green card residing in the U.S. – all others contact Underwriting for individual consideration.				
Foreign Travel (Unsafe)	No traveling to “dangerous” areas of the world where the State Department has issued travel advisories ²				
Military	Active military duty is acceptable provided the proposed insured is not serving in a hazardous area or does not have orders to serve in a hazardous area. ³				

¹Avocation: Prohibited activities involving aeronautics (e.g., hang-gliding, ultralight, soaring, skydiving, ballooning, etc.), power racing, competitive vehicles, mountain climbing, rodeos, competitive skiing or scuba/skin diving at a depth greater than 75 feet.

²Foreign Travel: Unless otherwise prohibited by statute.

³Military: Unless otherwise prohibited by statute.

*Individual consideration on a case-by-case basis – may or may not be eligible.

**Some gender specific cancers may qualify for preferred rates.

***See Medical Impairments Guidelines on pages 8 – 22.

Height & Weight Chart

For Trendsetter® Express & Trendsetter® LB

Band 2 (Preferred Choice) and Bands 1 & 2 (Non-med only)

Male						Female					
Height	Preferred Choice	Standard	Standard Express	Disability Income Rider	Maximum Weight*	Height	Preferred Choice	Standard	Standard Express	Disability Income Rider	Maximum Weight*
4'8"	143	146	182	164	203	4'8"	135	138	167	156	187
4'9"	147	151	189	169	211	4'9"	139	143	173	161	193
4'10"	150	155	196	174	219	4'10"	141	147	179	166	200
4'11"	154	159	203	178	227	4'11"	145	151	185	170	207
5'0"	154	164	210	182	235	5'0"	145	155	192	173	215
5'1"	159	168	217	187	243	5'1"	150	159	198	178	221
5'2"	164	172	224	191	250	5'2"	154	163	205	182	229
5'3"	169	177	231	196	258	5'3"	159	168	212	187	237
5'4"	175	182	239	201	267	5'4"	166	172	219	191	245
5'5"	180	188	246	207	275	5'5"	172	177	226	196	253
5'6"	184	193	254	212	284	5'6"	176	182	234	201	262
5'7"	193	198	261	218	292	5'7"	183	187	241	207	269
5'8"	198	205	270	225	302	5'8"	186	194	249	214	278
5'9"	204	211	278	231	311	5'9"	190	199	257	219	287
5'10"	210	218	286	238	320	5'10"	194	206	265	226	296
5'11"	215	222	294	243	329	5'11"	200	210	273	231	305
6'0"	221	230	302	251	338	6'0"	207	217	280	238	313
6'1"	225	236	310	257	347	6'1"	211	222	288	243	322
6'2"	229	242	319	263	357	6'2"	217	228	296	249	331
6'3"	235	249	327	270	366	6'3"	223	235	304	256	340
6'4"	240	257	336	278	376	6'4"	228	243	312	264	349
6'5"	248	263	345	286	386	6'5"	236	248	320	271	358
6'6"	254	272	354	296	396	6'6"	241	256	329	280	368
6'7"	262	280	363	305	406	6'7"	248	264	337	289	377
6'8"	269	289	372	314	416	6'8"	255	272	346	297	387
6'9"	277	296	381	323	426	6'9"	263	279	354	306	396

*Maximum weights to qualify for a rated policy; anything above these weights will be declined.

Height & Weight Charts

Height & Weight Chart

For Trendsetter® Super (Bands 1 – 5), Trendsetter® Express & Trendsetter® LB (Bands 3 & 4)

Male (Up to and including age 70)					Male (Age 71+)				
Height	Preferred Plus	Preferred	Standard Plus	Standard	Height	Preferred Plus	Preferred	Standard Plus	Standard
4'6"	119	132	139	155	4'6"	123	133	143	158
4'7"	123	136	144	160	4'7"	127	138	148	164
4'8"	127	140	149	166	4'8"	131	143	153	170
4'9"	131	145	154	172	4'9"	135	148	158	176
4'10"	135	150	159	178	4'10"	140	153	163	182
4'11"	140	155	164	184	4'11"	145	158	168	188
5'0"	144	160	169	190	5'0"	149	163	173	194
5'1"	149	164	175	196	5'1"	154	168	179	200
5'2"	154	169	180	202	5'2"	159	173	185	206
5'3"	159	174	186	208	5'3"	164	178	191	212
5'4"	164	179	192	214	5'4"	169	184	197	218
5'5"	169	184	198	220	5'5"	174	189	203	225
5'6"	174	189	204	227	5'6"	179	194	209	232
5'7"	179	195	210	233	5'7"	185	200	215	238
5'8"	184	200	215	239	5'8"	190	205	221	244
5'9"	189	206	221	244	5'9"	195	211	227	249
5'10"	195	211	227	250	5'10"	200	216	232	255
5'11"	200	217	233	256	5'11"	206	222	238	261
6'0"	205	223	239	263	6'0"	212	228	244	268
6'1"	211	229	245	269	6'1"	217	234	250	274
6'2"	217	235	251	276	6'2"	222	240	256	281
6'3"	223	241	257	283	6'3"	228	246	262	288
6'4"	228	247	263	289	6'4"	234	252	268	295
6'5"	233	253	269	296	6'5"	239	258	274	302
6'6"	238	259	276	303	6'6"	244	264	281	309
6'7"	244	265	283	310	6'7"	250	270	287	316
6'8"	249	271	289	317	6'8"	255	276	293	323
6'9"	254	277	295	324	6'9"	261	282	300	331
6'10"	260	283	302	331	6'10"	266	288	306	338
6'11"	265	289	308	338	6'11"	272	294	313	345
7'0"	270	295	314	346	7'0"	277	300	319	353

Height & Weight Chart

For Trendsetter® Super (Bands 1 – 5), Trendsetter® Express & Trendsetter® LB (Bands 3 & 4)

Female (Up to and including age 70)					Female (Age 71+)				
Height	Preferred Plus	Preferred	Standard Plus	Standard	Height	Preferred Plus	Preferred	Standard Plus	Standard
4'6"	117	128	136	149	4'6"	120	132	140	152
4'7"	121	132	141	154	4'7"	124	136	145	157
4'8"	125	136	146	159	4'8"	128	140	150	162
4'9"	129	140	151	164	4'9"	133	145	155	168
4'10"	133	144	156	169	4'10"	137	150	160	174
4'11"	138	149	161	175	4'11"	142	155	165	180
5'0"	142	154	166	181	5'0"	146	160	170	186
5'1"	147	159	171	187	5'1"	151	164	176	192
5'2"	151	164	176	193	5'2"	156	169	181	198
5'3"	156	169	181	197	5'3"	160	174	186	203
5'4"	161	174	185	202	5'4"	165	179	190	207
5'5"	165	179	189	206	5'5"	170	184	195	211
5'6"	170	184	194	210	5'6"	175	189	199	215
5'7"	174	189	199	215	5'7"	179	195	204	220
5'8"	178	195	204	220	5'8"	183	200	210	225
5'9"	182	200	210	225	5'9"	187	205	215	230
5'10"	186	205	215	230	5'10"	191	210	220	235
5'11"	190	210	221	236	5'11"	196	216	226	241
6'0"	195	216	227	242	6'0"	201	222	232	247
6'1"	200	222	233	248	6'1"	206	228	238	254
6'2"	205	228	239	254	6'2"	211	233	244	260
6'3"	210	233	244	260	6'3"	216	239	251	267
6'4"	215	239	250	267	6'4"	221	244	257	273
6'5"	220	245	256	274	6'5"	226	250	263	279
6'6"	225	250	262	281	6'6"	231	256	270	286
6'7"	230	256	268	287	6'7"	237	261	277	292
6'8"	235	262	274	293	6'8"	243	267	284	299
6'9"	240	267	280	300	6'9"	249	273	291	305
6'10"	245	273	286	306	6'10"	254	279	298	312
6'11"	250	279	292	313	6'11"	259	285	305	319
7'0"	255	284	298	319	7'0"	264	290	312	325

Height & Weight Charts

Underwriting Guidelines for Medical Impairments

T=Table

Impairment	Term	Preferred Possible	Trendsetter Express & Trendsetter LB		Monthly Disability Income Rider
			Band 1	Band 2	
AIDS/HIV	Decline	N	Decline	Decline	Decline
Alcohol abuse	T2 to Decline	N	Decline	Mild – Std Express Other – Decline	Decline
Alcoholism*	<2 yrs since complete abstinence – Decline	Yes, with greater than 10 years of sobriety	Decline	< 5 yrs of complete abstinence – Decline > 5 yrs of complete abstinence – Std to Std Express	Decline
	3-5 yrs since complete abstinence – T3 to T10	N			
	>5 yrs since complete abstinence – Standard to T3	N			
Allergies, hay fever	Standard	Y	Std	Std	Std
ALS (Lou Gehrig's Disease)	Decline	N	Decline	Decline	Decline
Alzheimer's Disease	Decline	N	Decline	Decline	Decline
Amputations	Limited, traumatic injury – Standard Otherwise, see specific cause/disease	Possible in those cases of limited, traumatic injury resulting in amputation.	Due to injury – Standard	Due to injury – Standard	Exclusion Rider or Decline
Anemia	Fully investigated with no underlying cause identified Mild – Standard	N	Mild cases – Std Other – Decline	Mild cases – Std Moderate – Std Express Severe – Decline	Decline
	Moderate – T2 to T5	N			
	Severe – Decline	N			
Aneurysm, abdominal* **	No surgery but with periodic surveillance – T2 to T6	N	Decline	No surgical correction – Decline >6 mos since surgical correction – Std Express	Decline
	No surgery or surveillance – Decline	N			
	No surgery, size > 5 cm – Decline	N			
	Treated with surgery: <6 mos since surgery – Postpone	N			
	>6 mos since surgery – T2 to T6, depending on length of time since surgery	N			
Aneurysm, cerebral* **	No surgery – \$7.50 Flat Extra to Decline	N	Decline	No surgical correction or <2 yrs since surgery – Decline >2 yrs since surgical correction – Std to Std Express	Decline
	<6 mos since surgery – Postpone	N			
	6 mos to 2 yrs since surgery – \$5 Flat Extra	N			
	>2 yrs since surgery – Standard (if multiple cerebral aneurysms or significant residuals, possible Decline)	N			
Angina*	<i>See Coronary Artery Disease</i>				
Anxiety	Mild – (minimal amt of medication, no counseling, no time off work, no psychiatric counseling) – Standard	Y	Mild cases – Std Other – Decline	Mild cases – Std Moderate – Std Express Other – Decline	Decline
	Moderate – (satisfactory response to treatment, out-patient psychotherapy, no more than 1-2 weeks off work) – Standard to T4	N			
	Severe – (recurring episodes requiring in-patient care, unable to work) – T4 to Decline	N			

*Indicates an Attending Physicians Statement (APS) will probably be needed. Underwriting will not be able to order an APS in Band 1. Generally will be limited to one APS, if needed in Band 2.

**Indicates range of rating will depend on client's age, date of diagnosis, and severity of condition

Underwriting Guidelines for Medical Impairments

T=Table

Impairment	Term	Preferred Possible	Trendsetter Express & Trendsetter LB		Monthly Disability Income Rider
			Band 1	Band 2	
Arthritis, osteo	Mild or Moderate – Standard	Y (mild only)	Standard	Standard	Exclusion Rider or Decline
	Severe – possible T2	N			
Arthritis, rheumatoid** **	Mild – (minimal pain, no deformity, no continuous treatment required) – Standard	N	Mild cases – Std to Std Express	Mild cases – Std to Std Express Moderate – Std Express Other – Decline	Decline
	Moderate – (moderate activity, frequent drug therapy, slight deformity) – T2 to T3	N			
	Severe – (chronic active disease, serious restrictions of movement, continuing treatment including steroids) – T4 to Decline	N			
Asthma**	Mild – Standard to T2	Y (mild only)	Mild cases – Std to Std Express	Mild Cases – Std to Std Express Moderate – Std Express Severe – Decline	Exclusion Rider or Decline
	Moderate – T3 to T8	N			
	Severe – Decline	N			
	Children: <Age 7 can be considered for coverage at a Standard rate if their asthma is mild and well controlled. Age 2 or younger, cannot be considered for coverage	N			
Atrial fibrillation* **	No underlying heart disease, short duration <4 episodes per year – Standard to T3	N	Decline	No underlying heart disease, short duration, <4 episodes per year – Std to Std Express With underlying heart disease or frequent episodes – Decline	Decline
	Chronic or prolonged episodes – T2 to T6	N			
Aviation, paid	Commercial pilot, passenger or freight, flying within the U.S. or Canada – Standard	Y	Corporate or commercial pilot (passenger or freight) flying within U.S. or Canada – Std Other – \$2.50 Flat Extra and up	Corporate or commercial pilot (passenger or freight) flying within U.S. or Canada – Std Other – \$2.50 Flat Extra and up	Standard, if qualified pilot
	Corporate Pilot – Standard	Y			
	Other, \$2.50 to \$10 Flat Extra (Rating determined by occupation)	N			
Aviation, private	Student pilot – \$3.50 Flat Extra	See Preferred Guidelines in Underwriting Criteria	Student – \$3.50 Flat Extra Qualified Pilot – Std to \$3.50 Flat Extra	Student – \$3.50 Flat Extra Qualified Pilot – Std to \$3.50 Flat Extra	Qualified private pilots may be acceptable
	Qualified pilot – Standard to \$3.50 Flat Extra (Rating determined by client age, number of hours flown each year and total flying experience)	N			
Back pain <i>See also Chronic Pain</i>	Mild to Moderate – Standard	Y	Mild to moderate cases – Std to Std Express Severe or disabling – Decline	Mild to moderate cases – Std to Std Express Severe or disabling – Std Express to Decline	Exclusion Rider or Decline
	Severe – possible T2 to T4	N			
Barrett's Esophagus*	Standard to Decline	N	Decline	Std to Decline	Decline
Bell's Palsy	Standard	Y (If > 3 mos since diagnosis, fully recovered with no complications.)	Fully recovered – Std	Fully recovered – Std	Present – Decline Fully recovered, no residuals – Standard

*Indicates an Attending Physicians Statement (APS) will probably be needed. Underwriting will not be able to order an APS in Band 1. Generally will be limited to one APS, if needed in Band 2.

**Indicates range of rating will depend on client's age, date of diagnosis, and severity of condition.

Underwriting Guidelines for Medical Impairments

T=Table

Impairment	Term	Preferred Possible	Trendsetter Express & Trendsetter LB		Monthly Disability Income Rider
			Band 1	Band 2	
Bipolar disorder*	Mild – (no loss of work, stable symptoms, low-dose single antidepressant) – T2 to T4	N	Decline	Mild to moderate (very infrequent time lost from work, stable symptoms, 1 or 2 antidepressants, no suicide attempts) – Std Express Otherwise – Decline	Decline
	Moderate – (1 or more episodes, satisfactory response to treatment, infrequent disabling attacks) – T4 to T6	N			
	Severe – (recurring episodes, inpatient care, disabled from work) – T8 to Decline	N			
Blindness	Total blindness – Standard to T3	Possible, if otherwise considered Standard and no impairment of functional capacity.	Standard	Standard	Exclusion Rider
	Partial – Standard	Y			
BPH (Benign Prostatic Hypertrophy)	Normal PSA, urinalysis, no impairments – Standard	Y	Normal PSA, urinalysis, no renal impairment – Standard	Normal PSA, urinalysis, no renal impairment – Standard	History of >6 mos – Standard
Breast disorders (not Cancer)	Benign mass without atypia per biopsy – Standard	Y	Benign mass without atypia per biopsy – Std Otherwise – Decline	Benign mass without atypia per biopsy – Std Benign mass with atypia per biopsy – Std Express	Present – Decline History of/recovered – Standard
	Benign mass with atypia per biopsy – Standard to T4 (determined by client's age and if family history is positive for breast cancer)	N			
Broken bone	Standard	Y	Standard	Standard	Standard or Exclusion Rider
Bronchiectasis*	Minimal or Mild – Standard to T3	N	Decline	Mild – Std Express Moderate or Severe – Decline	Decline
	Moderate – T4 to T6	N			
	Severe – T8 to Decline (could be considered Standard , if successful surgery >1 yr out)	N			
Bronchitis, acute	Standard	Y	Standard	Standard	Present with history of asthma – Decline Otherwise – Standard
Bronchitis, chronic (COPD)*	Mild – Standard to T3	N	Decline	Minimal or Mild – Std Express Moderate to Severe – Decline	Decline
	Moderate – T4 to T8	N			
	Severe – Decline (if currently using oxygen – Decline)	N			
Bundle branch block, right	Incomplete – Standard	Y	Std to Std Express	Std to Std Express	Decline
	Complete: No CAD risk factors – Standard	N			
	With CAD risk factors – T2 to T3	N			

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			Band 1	Band 2	
Bundle branch block, left*	T4 to Decline	N	Decline	Stable for at least 1 yr & no underlying heart disease – Std Express Otherwise – Decline	Decline
Bursitis	Standard	Y	Standard	Standard	Exclusion Rider or Decline
Cancer (internal organ)*	Call Home Office	N	Decline	Call Home Office	Decline
Cancer, skin (not Melanoma)	Standard	Y	Standard	Standard	Standard
Cardiomyopathy	<3 yrs since diagnosis – Postpone	N	Decline	<3 yrs since diagnosis – Decline >3 yrs since diagnosis – Std Express to Decline	Decline
	>3 yrs since diagnosis – T4 to T8				
Carpal Tunnel Syndrome	Standard	Y	Standard	Standard	Exclusion Rider or Decline
Cataracts	Standard	Y	Standard	Standard	Standard or Exclusion Rider
Cerebral Palsy*	Age 8 or less – Decline	N	Decline	Age 8 or less – Decline Age 9 or greater: very mild and no mental retardation – Std mild mental retardation – Std Express Otherwise – Decline	Decline
	Age 9 or greater: Very mild & no mental retardation – Standard	N			
	Otherwise, T4 to Decline	N			
Cerebral Vascular Accident, Stroke (CVA)* **	<1 yr since occurrence – Postpone	N	Decline	Mild and >1 yr since occurrence – Std Express to Decline Otherwise – Decline	Decline
	>1 yr since occurrence – T4 to Decline	N			
	Multiple CVAs – Decline	N			
Chronic Fatigue Syndrome	<1 yr since last symptoms – Postpone	N	Fully recovered – Standard	Fully recovered – Standard	Present, within 2 yrs of recovery – Decline >2 yrs since recovery, no residuals – Standard
	>1 yr since last symptoms – Standard	Y			
Chronic Obstructive Pulmonary Disorder (COPD)**	Minimal to Mild – Standard to T4	N	Decline	Minimal to Mild – Std Express Moderate to Severe – Decline	Decline
	Moderate – T6 to T8				
	Severe – Usually Decline (rating will be higher if currently using tobacco; supplemental oxygen is Decline)				
Chronic pain	Mild – Standard to T3	N	Mild to moderate cases – Std to Std Express Severe or disabling – Std Express to Decline	Mild to moderate cases – Std to Std Express Severe or disabling – Std Express to Decline	Decline
	Moderate – T4 to T8	N			
	Severe – Decline	N			

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Cirrhosis (liver)	Complete abstinence from alcohol for > 5 yrs, no complications, normal liver enzymes – T6 to Decline	N	Decline	Decline	Decline
	Otherwise, Decline	N			
Colitis, ulcerative* **	<1 yr since diagnosis – T3 to T4	N	Decline	<1 year since diagnosis or major attack – Decline 1-5 yrs since diagnosis or major attack – Std Express >5 yrs since diagnosis or major attack – Std	Decline
	1-5 yrs since diagnosis – T2 to T6	N			
	>5 yrs since diagnosis – Standard	N			
	Severe colitis or with complications – Decline	N			
Colitis, other than ulcerative	Standard to Decline, depending on cause	Y	Standard	Standard	Standard to Decline
Concussion (head injury)	Mild – Postpone 6 mos, then Standard (if no residuals)	Y (if no residuals)	Mild – >6 mos with no residuals – Standard	Mild – >6 mos with no residuals – Standard	Standard to Decline
	Moderate – Postpone 1 yr, then Standard (if no residuals)	N			
	Severe – Postpone 2 yrs, then Standard (if no residuals)	N			
Congestive Heart Failure (CHF)* **	<1 yr since complete recovery – Postpone	N	Decline	>1 year since full recovery and no treatment – Std Express to Decline	Decline
	Otherwise, T4 to Decline	N			
Convulsions*	<i>See Epilepsy</i>				
Coronary Artery Disease* **	<3 mos after bypass – Postpone	N	Decline	Age 45 or less – Decline Ages 46 & up – Std Express to Decline	Decline
	<6 mos after angioplasty – Postpone	N			
	Ages: <40 – Decline	N			
	40-45 – T6 to Decline	N			
	46-59 – T4 to Decline	N			
	>60 – T2 to Decline May be able to improve offer with credits for favorable factors such as cholesterol and recent negative cardiac testing.	N			
Criminal activity	Criminal charges pending, or currently on probation or parole – Postpone	N	Criminal charges pending, or currently on probation or parole – Decline Otherwise – call Home Office	Criminal charges pending, or currently on probation or parole – Decline Otherwise – call Home Office	Decline
	Otherwise, call Home Office	N			
Crohn's Disease* **	<1 yr from diagnosis or major attack – Postpone	N	Decline	<1 year since diagnosis or major attack – Decline 1-5 yrs since diagnosis or major attack – Std Express >5 yrs since diagnosis or major attack – Std	Standard
	>1 yrs from diagnosis or major attack – T2 to T6	N			
Cyst, benign	Standard	Y	Standard	Standard	Standard

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			Band 1	Band 2	
Cystic Fibrosis	Decline	N	Decline	Decline	Decline
Depression	Mild – (minimal amt of medication, no counseling, no time off work, no psychiatric counseling) – Standard	Possible	Mild cases (stable symptoms, no disability, 1 antidepressant) – Std to Std Express Otherwise – Decline	Mild cases (stable symptoms, no disability, 1 antidepressant) – Std to Std Express Moderate (stable symptoms, very infrequent time lost from work, 1 or 2 antidepressants) – Std Express Severe – Decline	Decline
	Moderate – (satisfactory response to treatment, outpatient psychotherapy, no more than 1-2 weeks off work) – Standard to T4	N			
	Severe – (recurring episodes requiring inpatient care, unable to work) – T6 to Decline	N			
Dermatitis	Standard	N	Standard	Standard	Standard
Diabetes* **	Standard to Decline (rating determined by current age, how long since diagnosis, and control)	N	Diagnosed after age 40, controlled with diet or 1-2 oral medications only – Std Express Otherwise – Decline	Diagnosed after age 40, controlled with diet, oral medication, or insulin – Std Express to Decline	Decline
	Well controlled diabetes, older than age 20, no tobacco with no complication, stable – T2 to Decline	N			
Diverticulitis**	Mild attacks, fully recovered – Standard to T2	Y	Mild attacks, fully recovered – Std to Std Express Otherwise – Decline	Mild attacks, fully recovered – Std to Std Express Otherwise – Decline	Exclusion Rider or Decline
Down's Syndrome* **	Mild – T8 to T10	N	Decline	Decline	Decline
	Moderate or Severe – Decline	N			
Driving Under the Influence (DUI)*	<1 yr since violation: < age 26 – Decline	N	>1 yr since occurrence, single episode, no other driving violations – Standard	>1 yr since occurrence, single episode, no other driving violations – Standard	Decline
	Ages 26-35 – \$5 Flat Extra	N			
	Ages 36 & older – \$3.50 Flat Extra	N			
	1-5 yrs since violation – Standard to \$5 Flat Extra depending on age	N			
	>5 yrs since violation – Standard	Y			
	Multiple DUIs – Probable Decline	N			
	Under age 21 at time of offense – Individual Consideration	N			
Drug Abuse, marijuana	Current use, < 9 times a month – Tobacco Rates	N	Experimental or intermittent only – Standard	Experimental or intermittent only – Standard	Decline
	Current use, more frequent – T2 to Decline	N			
Drug Abuse, other than marijuana* **	Current use or use within last 3 yrs – Decline	N	Decline	Decline	Decline
	3-6 yrs since complete abstinence – \$7.50 Temporary Flat Extra	N			
Eczema	Standard	Y	Standard	Standard	Standard
Emphysema* **	Minimal to Mild – Standard to T4	N	Decline	Minimal or Mild – Std Express Moderate to Severe – Decline	Decline
	Moderate – T6 to T8	N			
	Severe – Usually Decline (ratings will be higher if currently using tobacco; supplemental oxygen use is Decline .)	N			

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			Band 1	Band 2	
Endocarditis	Postpone 1 yr, then Standard (if no residuals)	Y	>1 yr – Standard (if no residuals)	>1 yr – Standard (if no residuals)	Standard to Decline
Epilepsy, grand mal* **	Diagnosis <1 yr ages <36 – Postpone	N	Controlled with minimal meds and no seizures within past 2 yrs – Std to Std Express	Controlled with minimal meds and no seizures within past 2 yrs – Std to Std Express	Decline
	Diagnosis <6 mos ages 36 & up – Postpone	N			
	<7 seizures per year: Age <36 – T6	N			
	Ages 36 & up – T4	N			
	7-12 seizures per year: Age <36 – T8	N			
	Ages 36 & up – T6	N			
	>12 seizures per year: Age <36 – T12 to Decline	N			
	Ages 36 & up – T8 to Decline	N			
Seizures Ceased >1 yr – T3 to Standard	Y (if last seizure > 5 yrs ago)				
Epilepsy, petit mal* **	<6 mos since diagnosis – Postpone	N	Controlled with minimal meds and no seizures within past 2 yrs – Std to Std Express	Controlled with minimal meds and no seizures within past 2 years – Std to Std Express	Decline
	<7 seizures/yr – Standard	N			
	7-12 seizures/yr – Standard to T2	N			
	>12 seizures/yr – T2 to T3	Y (if last seizure >5 years ago)			
	>2 yrs since last seizure – Standard				
Esophageal stricture	Mild to Moderate – Standard to T4	N	Mild cases – Std to Std Express	Mild cases – Std to Std Express	Standard or Exclusion Rider
	Severe – T4 to T8	N			
	(consider Standard if successful surgery >1 ago)	N			
Fibromyalgia, fibrositis	Possible Standard (severe, disabling cases may require rating)	Y	Mild cases – Std Moderate, not disabling – Std Express	Mild cases – Std Moderate, not disabling – Std Express Severe – Decline	Decline
Fistula & fissure, anal	Standard	Y	Standard	Standard	Standard
Fracture, bone or skull (no residuals)	Standard	Y	Standard	Standard	Full recovery, no residuals – Standard
Gall bladder disorders	Standard	Y	Standard	Standard	Present – Decline Recovered/ Corrected – Standard

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			Band 1	Band 2	
Gastric bypass surgery*	Banding, LAGB, VBG Surgeries: 3 mos or less since surgery – Postpone	N	At least 2 yrs out from surgery, current weight within build guidelines, no complications – Std	At least 2 yrs out from surgery, current weight within build guidelines, no complications – Std	Decline
	3 mos to 2 yrs – T2	N			
	>2 yrs – Standard	N			
	Malabsorptive Surgeries: < 6 mos since surgery – Postpone	N			
	>6 mos to < 2 yrs – T3	N			
	2-5 yrs – T2	N			
	>5 yrs – Standard	N			
Gastroenteritis, recovered	Standard	Y	Standard	Standard	Standard
Gastroesophageal Reflux Disease (GERD)	Standard	Y	Standard	Standard	Standard
Glaucoma	Standard	Y	Standard	Standard	Exclusion Rider or Decline
Glomerulonephritis, chronic*	Standard to Decline (depends on cause & severity)	N	Decline	Decline	Decline
Gout	Standard (chronic, severe cases may require rating)	Y	Std	Std	Standard or Exclusion Rider
Headache, migraine or tension	Standard	Y	Standard	Standard	Mild – occasional, no absences from work – Standard, Otherwise – Decline
Hearing impairment	Standard	Y	Standard	Standard	Exclusion Rider
Heart attack* **	<i>See Coronary Artery Disease</i>				
Heart bypass surgery* **	<i>See Coronary Artery Disease</i>				
Heart valve replacement*	<6 mos since surgery – Postpone	N	Decline	Std Express to Decline	Decline
	>6 mos since surgery – T2 to Decline (rate dependent on age & valve replaced)	N			
Heart valve surgery* **	<6 mos since surgery – Postpone	N	Decline	Standard to Decline	Decline
	>6 mos since surgery – Standard to Decline	N			
Heartburn	Standard	Y	Standard	Standard	Standard
Hemorrhoids	Standard	Y	Standard	Standard	Standard
Hepatitis A	Standard (fully recovered)	Y	Standard (fully recovered)	Standard (fully recovered)	Standard
Hepatitis B	One episode, fully recovered – Standard	N	Decline	Acute, fully recovered – Std Chronic – Standard to Decline	Decline
	Chronic – Standard to Decline	N			

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			Band 1	Band 2	
Hepatitis C	Standard to Decline	N	Decline	Standard to Decline	Decline
Hernia	Standard	Y	Standard	Standard	Asymptomatic or surgically corrected – Standard, Otherwise – Decline
Herniated disc	Standard	Y	Standard	Standard	Exclusion Rider or Decline
High blood pressure (Hypertension)	Usually Standard (if under control)	Y	Controlled with one or two medications – Standard	Controlled with one or two medications – Standard	Controlled – Standard
Histoplasmosis	Present – Postpone	N	Recovered with no residuals – Standard	Recovered with no residuals – Standard	Decline
	Recovered w/o residuals > 6 mos – Standard	Y			
	W/residual lung impairment – T2 to Decline	N			
Hodgkin's Disease* **	T2 to Decline	N	Decline	Call Home Office	Decline
Huntington's Disease**	Present – Decline	N	Decline	Decline	Decline
	Family history, with negative genetic testing – Standard	N			
	Family history, without genetic testing – \$2.50 to \$10 Flat Extra	N			
Hydronephrosis**	Resolved or cause corrected – Standard	N	Resolved or cause corrected – Standard	Resolved or cause corrected – Standard	Decline
	Cause still present – T2 to Decline	N			
Hysterectomy	Standard (if no cancer history)	Y	Standard (if no cancer history)	Standard (if no cancer history)	Standard (if no cancer history)
Ileitis* **	<i>See Crohn's Disease</i>				
Indigestion	Standard	Y	Standard	Standard	Standard
Kidney failure, dialysis	Decline	N	Decline	Decline	Decline
Kidney infection, recovered	Standard	Y	Standard	Standard	Standard to Decline
Kidney removal	Standard to Decline (depending on cause & current renal function)	Y (depending on reason)	Decline	Std to Decline (depending on cause & current kidney function)	Decline
Kidney stones	Standard (frequent attacks may require rating)	Y	Standard (minimal attacks)	Standard (minimal attacks)	Exclusion Rider or Decline
Kidney transplant* **	<1 yr since transplant – Decline	N	Decline	Decline	Decline
	>1 yr since transplant – T6 to Decline	N			

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			Band 1	Band 2	
Leukemia* **	<2 yrs since last treatment – Postpone	N	Decline	Call Home Office	Decline
	>2 yrs since last treatment – T4 to Decline				
Lupus, discoid	Standard to Decline (depending on severity)	N	Std to Std Express	Std to Std Express	Decline
Lupus, systemic*	<1 yr since diagnosis – Postpone	N	Decline	<4 years since diagnosis – Decline 4 years since diagnosis and no serious symptoms – Std Express	Decline
	1 yr & up from diagnosis – T2 to Decline	N			
Lymphoma* **	<3 yrs from last treatment – Postpone	N	Decline	Call Home Office	Decline
	>3 yrs – T2 to Decline	N			
Malaria	Single episode – Standard	Y (if fully recovered)	Standard	Standard	Single attack – Standard
	Multiple episodes – Standard to T2	N			
Melanoma* **	Standard to Decline	N	Decline	Call Home Office	Decline
Meniere’s Disease	Standard	Y	Standard	Standard	Decline
Meningioma*	Surgically removed – Standard to \$7.50 Flat Extra	N	At least 3 years out from complete excision and no residuals – Std	At least 3 years out from complete excision and no residuals – Std	Decline
	Otherwise, T2 to Decline	N			
Meningitis	<6 mos since recovery – Postpone	N	<6 mos since recovery – Postpone >6 mos since recovery, no residuals – Std	<6 mos since recovery – Postpone >6 mos since recovery, no residuals – Standard	Full recovery-Standard
	>6 mos since recovery, no residuals – Standard	Y			
Mental retardation* **	Mild to Moderate – Standard to T2	N	Decline	Mild to Moderate – Std Express Otherwise – Decline	Decline
	Severe/Profound – Decline	N			
Mitral insufficiency, Mitral Valve Prolapse (MVP)*	Mild – Standard to T4	N	Mild cases – Std	Mild cases – Std Moderate – Std Express Severe – Decline	Controlled – Standard
	Moderate – T2 to T4	N			
	Severe – T4 to Decline	N			
Mitral stenosis*	Mild – Standard to T6	N	Decline	Slight or Mild – Std Express Moderate or Severe – Decline	Decline
	Moderate – T2 to Decline (depending on age)	N			
	Moderate to Severe – T4 to Decline	N			

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Mononucleosis	Standard	Y	Standard	Standard	Recovered – Standard
Mountain climbing	Based on location, scale (YDS or other grading scale), altitude and equipment used. – Standard to Decline .	Subject to details. Minor trail climbing or equivalent may be acceptable within preferred classes.	Based on location, scale (YDS or other grading scale), altitude, and equipment used – Std to Decline	Based on location, scale (YDS or other grading scale), altitude, and equipment used – Std to Decline	Decline
	Please call Home Office with details for quote.	N			
Multiple Sclerosis (MS)* **	<1 yr since diagnosis: Progressive – T8	N	Decline	Relapsing-remitting type, >1 yr since diagnosis and mild to moderate symptoms – Std Express Progressive or severe symptoms – Decline	Decline
	Relapsing-Remitting – T6	N			
	>1 yr since diagnosis – degree of disability: Mild – T2 to T3	N			
	Moderate – T4 to T6	N			
	Severe – T8 to Decline	N			
	Benign MS > 25 yrs since diagnosis w/no signs or symptoms for 5 years – Standard	N			
Muscular Dystrophy**	Becker or limb girdle – T10 to Decline	N	Decline	Decline	Decline
	Duchene – Decline	N			
	Dystrophia Myotonica – Decline	N			
	Facioscapulohumeral – Standard to T6	N			
	Mitochondrial – Standard to Decline	N			
	Myotonia Congenita – Standard	N			
	Periodic Paralysis – Standard to T2	N			
Myasthenia Gravis*	Ocular: <1 yr since diagnosis – Postpone	N	Decline	Ocular type and >1 yr since diagnosis – Std to Std Express Generalized type and >1 yr since diagnosis – Std Express	Decline
	1-5 yrs since diagnosis – T2 to T4	N			
	>5 yrs – Standard	N			
	Generalized: <1 yr since diagnosis – Postpone	N			
	1-7 yrs since diagnosis – T4	N			
	>7 yrs since diagnosis – T2	N			
Myocarditis*	<2 yrs since diagnosis – Postpone	N	Decline	At least 2 yrs since diagnosis, single episode, fully recovered – Std to Std Express	Decline
	>2 yrs since diagnosis, fully recovered – Standard to T2	Y			

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Nephrectomy	Standard to Decline (depending on cause & renal function)	Possible depending on the circumstances	Standard to Decline (depending on cause & renal function)	Std to Decline (depending on cause & current kidney function)	Standard to Decline (depending on cause & renal function)
Nephritis, acute	One episode, fully recovered – Standard	Y	One episode, fully recovered – Standard	One episode, fully recovered – Standard	Standard or Exclusion Rider
	Multiple episodes – Standard to T3	N			
Neurosis, anxiety	<i>See Anxiety</i>				
Non-Hodgkin's lymphoma* **	<3 yrs from last treatment – Postpone	N	Decline	Call Home Office	Decline
	>3 yrs – T2 to Decline	N			
Occupations with special hazards	Examples of occupations with special hazards: Aviation, Military, Building and Construction, Mining and Quarrying, and Professional Athletes, may be considered for coverage with possible Flat Extra . This is not an inclusive list; contact the Home Office if you have a question about an occupation.	Possible if occupation is considered standard, Otherwise no preferred.	Call Home Office	Call Home Office	Decline
Operating While Intoxicated (OWI)	<i>See DUI</i>				
Osteoarthritis	<i>See Arthritis, osteo</i>				
Pacemaker*	Standard to Decline (rating determined by the age of the client, years since pacemaker implanted and reason for the pacemaker.)	N	Decline	Std Express to Decline (Rating determined by the age of the client, years since pacemaker implanted, and reason for pacemaker)	Decline
Pancreatitis	Acute: <6 mos since attack – Postpone	N	Single episode and >6 mos since attack – Std Otherwise – Decline	Single episode and >6 mos since full recovery – Std Chronic and >1 yr since last symptoms – Std Express to Decline	Decline
	Otherwise, probably Standard	N			
	Chronic: < 1 yr since last symptoms – Decline	N			
	1-4 yrs since symptoms – T3 to T6	N			
	>4 yrs since symptoms – Standard to T2	N			
	With complications – T8 to Decline	N			
Paralysis*	Monoplegia – Standard to T2	N	Decline	Monoplegia and Hemiplegia – Std Express Otherwise – Decline	Decline
	Hemiplegia – Standard to T4				
	Paraparesis – T2 to T10				
	Paraplegia – Highly Substandard to Decline				
	Quadriplegia – Decline				
Parkinson's Disease* **	Mild – Standard to T3	N	Decline	Mild – Std Express Moderate or Severe – Std Express to Decline	Decline
	Moderate – T2 to T4	N			
	Severe – T4 to Decline	N			

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Pericarditis*	Single episode: <3 mos since diagnosis – Postpone	N	Single episode and >1 yr since full recovery – Std Otherwise – Decline	Single episode and >1 yr since full recovery – Std to Std Express Multiple episodes and >1 yr since full recovery – Std to Std Express	Decline
	> 3 mos since full recovery – Standard	N			
	Multiple episodes: < 6 mos since full recovery – Postpone	N			
	6 mos to 1 yr – T3	N			
	1 to 3 yrs – T2	N			
	> 3 yrs – Standard	N			
Peripheral Vascular Disease (PVD)*	Nonsmoker – T2 to T4	N	Decline	Nonsmoker – Std Express Smoker – Decline	Decline
	Smoker – T5 to Decline	N			
Phlebitis, thrombosis, blood clot	Single episode, fully recovered – Standard	Y	Single episode, fully recovered – Standard	Single episode, fully recovered – Standard	Decline
	Multiple episodes – Standard to T4	N			
Pilonidal cyst	Standard	Y	Standard	Standard	Standard
Pituitary adenoma	Standard to Decline	N	Decline	Successful treatment & no complications – Std to Decline	Decline
Pleurisy	Usually Standard (multiple episodes may be rated)	Y	Single episode recovered – Standard	Single episode recovered – Standard	Decline
Pneumoconiosis	Minimal to Mild – Standard to T4	N	Decline	Minimal or Mild – Std Express Moderate to Severe – Decline	Decline
	Moderate – T6 to T8	N			
	Severe – Decline	N			
Pneumonia, full recovery	Standard	Y	Standard	Standard	Standard
Pregnancy, no current or history of complications	Standard	Y	Standard	Standard	Decline
Prostatitis, with normal PSA	Standard	Y	Standard	Standard	Present or chronic – Decline Single episode/full recovery – Standard
Psychosis*	<2 yrs since diagnosis/episode – Postpone	N	Decline	Mild to moderate (very infrequent time lost from work, stable symptoms, 1 or 2 antidepressants, no suicide attempts) – Std Express Otherwise – Decline	Decline
	2 -10 yrs since diagnosis/episode – T2 to T8	N			
	>10 yrs since diagnosis/episode – Standard to T3	N			
Pyelonephritis, acute	One episode, fully recovered – Standard	Y	One episode, fully recovered – Standard	One episode, fully recovered – Standard	Standard or Exclusion Rider
	Multiple episodes – Standard to T3	N			
Pyelonephritis, chronic*	Standard to Decline (depending on renal function)	N	Decline	Std to Decline (depending on renal function)	Decline
Quadriplegia	Decline	N	Decline	Decline	Decline

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**Indicates range of rating will depend on client's age, date of diagnosis, and severity of condition.

Underwriting Guidelines for Medical Impairments

T=Table

Impairment	Term	Preferred Possible	Trendsetter Express & Trendsetter LB		Monthly Disability Income Rider
			Band 1	Band 2	
Racing, motor vehicle	Amateur – Standard	Y	Amateur – Standard	Amateur – Standard	Decline
	Professional or semi-professional – \$2.50 to \$5 Flat Extra	N	Professional or semi-professional – \$2.50 to \$5 Flat Extra	Professional or semi-professional – \$2.50 to \$5 Flat Extra	
Raynaud’s Disease	Standard to T4	Y (if not rated)	Std to Std Express	Std to Std Express	Decline
Rheumatic Fever, no heart complications	Mild – Standard to T2	N	Mild cases and fully recovered – Std to Std Express Otherwise – Decline	Mild cases and fully recovered – Std to Std Express Moderate to Severe – Std Express to Decline	No heart damage – Standard
	Moderate – T2	N			
	Severe – T4 to Decline	N			
Rheumatoid Arthritis*	<i>See Arthritis, rheumatoid</i>				
Sarcoidosis* **	Standard to Decline	N	Decline	Standard to Decline	Decline
Sebaceous cyst	Standard	Y	Standard	Standard	Standard
Schizophrenia*	<2 yrs since diagnosis/episode – Postpone	N	Decline	Mild to moderate (very infrequent time lost from work, stable symptoms, 1 or 2 antidepressants, no suicide attempts) – Std Express Otherwise – Decline	Decline
	2-10 yrs since diagnosis/episode – T2 to T8	N			
	>10 yrs since diagnosis/episode – Standard to T3	N			
Sciatica	Standard	Y	Standard	Standard	Standard or Exclusion Rider
Scuba diving, recreational, lakes, rivers, coastal waters	100 feet or less – Standard	Y	100 feet or less – Standard 101-250 feet – \$2.50 to \$5 Flat Extra >250 feet – \$7.50 to \$10 Flat Extra	100 feet or less – Standard 101-250 feet – \$2.50 to \$5 Flat Extra >250 feet – \$7.50 to \$10 Flat Extra	Decline
	101-250 feet – \$2.50 to \$5 Flat Extra	N			
	>250 feet – \$7.50 to \$10 Flat Extra	N			
Seizures	<i>See Epilepsy</i>				
Sinusitis	Standard	Y	Standard	Standard	Standard
Sky diving	\$5 to \$7.50 Flat Extra	N	\$5 to \$7.50 Flat Extra	\$5 to \$7.50 Flat Extra	Decline
Sleep apnea**	Mild – Standard	N	Mild cases only – Std to Std Express	Mild cases – Std to Std Express Moderate to Severe – Std Express to Decline	Decline
	Moderate – Standard to T3	N			
	Severe – T2 to T4	N			
Stroke* **	<1 yr since occurrence – Postpone	N	Decline	Mild and >1 year since occurrence – Std Express to Decline Otherwise – Decline	Decline
	>1 yr since occurrence – T4 to Decline	N			
	Multiple CVAs – Decline	N			
Suicide attempt*	<1 yr since attempt – Postpone	N	Decline	<1 year since single attempt – Postpone 1-5 years since single attempt – \$5 Flat Extra >5 years since single attempt – Standard Multiple attempts – Decline	Decline
	1-5 yrs since attempt – \$5 Flat Extra	N			
	>5 yrs since attempt – Standard (if history of multiple attempts, expect higher ratings)	N			

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**Indicates range of rating will depend on client’s age, date of diagnosis, and severity of condition

Medical Impairments

Underwriting Guidelines for Medical Impairments

T=Table

Impairment	Term	Preferred Possible	Trendsetter Express & Trendsetter LB		Monthly Disability Income Rider
			Band 1	Band 2	
Thyroid disorder	Usually Standard	Y	Usually Standard	Usually Standard	Hypothyroid – Standard Hyperthyroid – >2 yrs since diagnosed/stable – Standard Otherwise – Decline
Transient Ischemic Attack (TIA)* **	<6 mos since occurrence – Postpone	N	Decline	<6 mos since single occurrence – Postpone >6 mos since single occurrence – Std to Std Express (If multiple TIAs, Postpone 1 yr from last occurrence and then Std Express to Decline)	Decline
	>6 mos since occurrence – Standard to T4 (if history of multiple TIAs, Postpone 1 yr since last occurrence and expect higher ratings)	N			
Transurethral resection of prostate (TURP)	No history of cancer – Standard	Y	Standard	Standard	Standard
Tuberculosis	Usually Standard	Y (if fully recovered)	Fully recovered – Std	Fully recovered – Standard	Decline
Tumors, benign	Usually Standard	Y	Usually Standard	Usually Standard	Standard or Exclusion Rider
Tumors, malignant	Call Home Office	N	Decline	Call Home Office	Decline
Ulcerative colitis* **	<i>See Colitis, ulcerative</i>				
Ulcer, stomach	Standard	Y	Standard	Standard	Present to within 2 yrs of treatment – Decline >2 yrs since treatment & fully recovered – Standard
Upper respiratory tract infection, cold	Standard	Y	Standard	Standard	Standard
Urinary Bladder Infection, acute	Standard	Y	Standard	Standard	Standard
Varicocele, hydrocele, cystocele	Standard	Y	Standard	Standard	Standard or Exclusion Rider
Varicose veins	Standard	Y	Standard	Standard	Mild with no swelling or ulcerations – Standard Otherwise – Decline

Table Rating Guide

1/A = 25%	6/F = 150%
2/B = 50%	8/H = 200%
3/C = 75%	10/J = 250%
4/D = 100%	12/L = 300%
5/E = 125%	16/P = 400%

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Monthly Disability Income (MDI) Rider – Occupation Listing

The MDI rider is available on Trendsetter® Express and Trendsetter® LB and must be approved by Underwriting.

Part-time employees (defined as working less than 30 hours per week) are not eligible for the MDI rider. Certain occupations do not qualify for the rider coverage. Ineligible occupations may be due to hazards, persistency of business, seasonal/migrant work, or based on claims experience within the industry or company.

Self-employed persons applying for the MDI rider are considered on an individual basis.

Federal, state and municipal employees are normally not eligible (such applicants stating that they have no disability coverage would need to provide written documentation from their employer stating that no DI benefits are available).

Total disability coverage should not exceed 66% of the insured's income (40% in California).

This includes coverage provided by group or individual disability plans. Total line of disability income coverage, inforce or applied for, should not exceed \$10,000.

Applicants must be employed in an occupation for salary, commission or profit, and must work full-time for at least 30 hours a week, 10 months a year.

Key

Y = Eligible

N = Not Eligible

****** = Call Home Office regarding Municipal and State Employees. For Federal and Government Employees, the following apply:

- Employment with the federal government of 10 years or less.
- Normal occupational guidelines apply. (Ineligible occupations will still be uninsurable, even though employed by the federal government.)
- Maximum benefit of \$2,000/month subject to normal income guidelines and amount of coverage in force with other carriers.
- Maximum 2-Year benefit and 90-day elimination.
- We will not offer coverage to an employee with any branch of the U.S. Military.

Abstractor.....	Y	Armed Forces Personnel	N
Academic Dean.....	Y	Armored Car Driver or Guard	Y
Accountant	Y	Art Director.....	Y
Actor/Actress.....	N	Art Gallery (Owner)	Y
Actuary.....	Y	Art Restorer.....	Y
Acupuncturist (not MD).....	Y	Artist.....	N
Administrative Assistant.....	Y	Asbestos Worker.....	N
Advertising Firm (Executive, Supervision, Other)	Y	Asphalt Paver/Worker.....	Y
Aerobics Instructor.....	Y	Assayer.....	Y
Aeronautical Engineer.....	Y	Assessor.....	Y
Agriculture (Farms, Orchards, Ranches, Nurseries, Dairy Farms, Hatcheries) or Manager, Foreman.....	Y	Athlete (Professional or Semi-Professional).....	N
Agriculture Hired Hand	Y	Athletic Coach/Trainer (not Professional).....	N
Air Conditioning Installer, Mechanic, Servicer.....	Y	Attorney.....	Y
Air Traffic Controller.....	N	Auctioneer (Livestock, Other).....	Y
Aircraft Mechanic	Y	Audiologist.....	Y
Alarm Installer/Servicer.....	Y	Auditor.....	Y
Ambulance Driver, Attendant.....	Y	Author, Journalist, Writer (Freelance)	Y
Amusement/Sports.....	N	Author, Journalist, Writer (not Freelance).....	Y
Amusement Park Employee	N	Auto Body Repair (Painter, Customizer, Pinstriper).....	N
Anesthesiologist	Y	Auto Mechanic.....	Y
Anesthetist.....	Y	Auto Rental (Executive, Supervision).....	Y
Animal Care Technicians/Vet Aides.....	Y	Auto, Trailer and Mobile Home Sales and Service (Owners).....	Y
Animator.....	Y	Aviation (Pilots, Flight Attendants).....	N
Announcer (Radio & TV).....	Y	Aviation (See Transportation)	Y
Answering Service	Y	Bail Bondsman	Y
Antenna Erector and Maintenance.....	Y	Bailiff.....	N
Antique Dealer	Y	Bakeries.....	Y
Apartment Building Manager	Y	Banking.....	Y
Appliance Repair, Install, Service.....	Y	Barber.....	Y
Appraiser (Insurance, Real Estate, Merchandise, Art).....	Y	Barber Shops, Beauty Parlors	Y
Architect.....	Y	Bartender.....	Y
		Beautician	Y

Bellboy, Bellhop, Bell Captain.....	Y	Cleaners & Dryers, Laundries (Office).....	Y
Bicycle Repair/Mechanic.....	Y	Cleaners & Dryers, Laundries (Other).....	Y
Billboard Erector.....	N	Clergy Member.....	Y
Blacksmith.....	Y	Clerk.....	Y
Blaster.....	N	Clock & Watch Repair.....	Y
Bond Trader.....	Y	Coach.....	N
Bonding Company (Owner).....	Y	Collection Agency (Office).....	Y
Bookkeeper.....	Y	Collection Agency (Other).....	Y
Boom Operator (Motion Pic./TV).....	Y	Commercial Artist (not at Home or Freelance).....	Y
Bowling Alley Manager or Cashier.....	N	Commercial Photographers.....	Y
Bricklayer.....	Y	Commodity Broker/Floor Trader.....	Y
Bridge or Dam Worker.....	N	Composer.....	Y
Broker (not on Trading Floor).....	Y	Computer Related Occupations.....	Y
Broker (on Trading Floor).....	Y	Concrete & Cement Finisher.....	Y
Building Inspector.....	Y	Conservation Technician (Museums).....	Y
Building Mover or Wrecker (Foreman).....	Y	Construction (Exec.,Mgmt., Inspectors, Skilled Trade).....	Y
Building Mover or Wrecker (Other).....	Y	Construction (Unskilled Labor).....	Y
Building Services (Superintendent).....	Y	Cooks & Chefs.....	Y
Building Services (Other).....	Y	Copywriter (Advertising).....	Y
Bulldozer Operator.....	Y	Coroner.....	Y
Burglar Alarm Installer, Servicer.....	Y	Correction Officer.....	N
Busboy.....	N	Cosmetologist.....	Y
Bus Companies.....	Y	Counselor/Psychologist.....	Y
Bus Driver.....	N	Couriers/Express Mail Services.....	N
Business Agent/Broker.....	Y	Craneman, Crane Operator.....	Y
Business Machine.....	Y	Curator – Museum or Art Gallery.....	Y
Butcher.....	Y	Custodian.....	Y
Buyer.....	Y	Custom House Broker.....	Y
Cab Driver.....	N	Dairy Farmer.....	Y
Cabinetmakers.....	Y	Dairy Products Processing.....	Y
Cable TV Company.....	Y	Dairy Scientist.....	Y
Camera Operator (Motion Pic./TV).....	Y	Day Care Center (not at Home) (Office/Supervisor).....	Y
Car Rental/Leasing.....	Y	Day Care Center (not at Home) (Other).....	Y
Car Wash (Office).....	Y	Decorator, Interior, Window and Display (Outside of Home).....	Y
Car Wash (Other).....	Y	Deliveryman (Short Haul, Home Every Night).....	Y
Caretaker (Groundskeeper).....	Y	Demolition Specialist.....	N
Carpenter.....	Y	Dental Assistant.....	Y
Carpets/Rugs/Flooring Clean, Repair.....	Y	Dental Hygienist.....	Y
Carpet Floor Installer.....	N	Dental Lab Owner.....	Y
Cartographer.....	Y	Dental Lab Technician.....	Y
Cashier.....	Y	Dentist.....	Y
Casino Worker.....	N	Detectives, Private.....	Y
Catering Services (Office/Supervisor).....	Y	Dialysis Technician.....	Y
Catering Services (Other).....	Y	Diamond Cutter, Polisher, or Sales.....	Y
Cement & Concrete Finisher.....	Y	Dietary Aide.....	Y
Cemetery Manager, Office Duties.....	Y	Dietician.....	Y
Census Taker.....	Y	Disc Jockey.....	Y
Chaplain.....	Y	Dishwashers, Busboys.....	N
Chauffeur.....	N	Dispatcher.....	Y
Check Cashing Service.....	Y	Display Designer.....	Y
Chef.....	Y	Diver.....	N
Chemical Engineer.....	Y	Dock Workers.....	Y
Chemist, Biologist.....	Y	Dog Groomer (Handler, Kennel Operator, Trainer).....	Y
Child Care Worker.....	Y	Domestic Servant.....	N
Chimney Sweep.....	Y	Door & Window Installer.....	Y
Chiropodist.....	Y	Draftsman.....	Y
Chiropractor.....	Y	Dressmaker.....	Y
Choreographer.....	Y		
Cinematographer.....	Y		
Circus Employee.....	N		
Civil Engineer (not Government Employee).....	Y		
Claims Examiner.....	Y		

Driver (Local Delivery and Short Haul Deliveryman, Home Every Night).....	Y	Freight Solicitor.....	Y
Driver (All Other).....	N	Funeral Director.....	Y
Drug Stores.....	Y	Furnace Installer, Repairman.....	Y
Dry Cleaner (Office).....	Y	Furniture Designer.....	Y
Dry Cleaner (Other).....	Y	Furniture Mover.....	Y
Drywall Installer.....	Y	Furniture Restorer.....	Y
Editor.....	Y	Furniture Upholster.....	Y
Electrical Appliance Repair.....	Y	Furrier.....	Y
Electrical (Powerline, Foreman & Inspectors).....	Y	Gambling Casino (Owner).....	N
Electrical (Powerline, Other).....	Y	Game Warden.....	N
Electrician.....	Y	Garage Foreman or Manager.....	Y
Electrologist.....	Y	Garbage Collector.....	Y
Electroplater.....	Y	Garbage Mechanic.....	Y
Electrotyper.....	Y	Gardener (Full Time, not Seasonal).....	Y
Elevator Installer or Repairman.....	Y	Garment Sales.....	Y
Elevator Operator.....	Y	Gas Station Attendant.....	Y
Embalmer.....	Y	Gem Cutter/Polisher.....	Y
Emergency Medical Technician.....	Y	Gemologist.....	Y
Employment Agencies.....	Y	Geologist.....	Y
Endodontist.....	Y	Glass Installation.....	Y
Engineer.....	Y	Glazier.....	Y
Engraver.....	Y	Golf Course Manager.....	Y
Escort Service.....	N	Goldsmith.....	Y
Etcher.....	Y	Golf Instructor/Pro.....	N
Executive Recruiter.....	Y	Government Employee.....	**
Exercise Instructor.....	Y	Graphic Artist/Designer (Freelance).....	Y
Exotic Dancer.....	N	Graphic Artist/Designer (not Freelance or Working From Home).....	Y
Explosives Handler.....	N	Greenskeeper.....	Y
Exporter/Importer.....	Y	Groundskeeper.....	Y
Express Mail Delivery.....	N	Guard.....	N
Exterminator.....	Y	Guidance Counselor.....	Y
Eye Glass/Lens Cutter, Grinder.....	Y	Guide (Travel/Tour).....	Y
Farmer.....	Y	Gunsmith.....	Y
Fashion Designer.....	Y	Hairdresser.....	Y
Fashion Model.....	N	Hairstylist.....	Y
Federal Marshal.....	N	Harbor Master.....	Y
Federal Employee.....	**	Hazardous Waste Disposal (Executives, Office Only).....	Y
Fence Erector/Installer.....	Y	Health Club Manager.....	Y
Film Developer/Processor.....	Y	Hearing Aid Technician.....	Y
Film Editor.....	Y	Heating Installer/Repairman.....	Y
Film or Tape Librarian.....	Y	Heavy Equipment Operator.....	Y
Financial Consultant.....	Y	Helicopter Mechanic.....	Y
Financial Service.....	Y	Helicopter Pilot.....	N
Fire Alarm Installer, Repairman.....	Y	Home Health Care Worker.....	N
Fire Extinguisher (Refill/Service).....	Y	Horse Tender/Trainer (not Riding).....	Y
Firefighter.....	N	Hospital Administrator.....	Y
Fire Marshall.....	N	Hospital Attendant, Orderly or Aide.....	Y
Fish & Game Warden.....	N	Hospital Laboratory.....	Y
Fish Farm/Hatchery.....	Y	Hotels and Motel (Office, Manager, Clerk).....	Y
Fish Processing Plant.....	Y	Hotels and Motel (Housekeeper, Bellboy).....	Y
Fisherman.....	N	Housewives, Homemakers, Housekeeping.....	N
Flight Attendant.....	N	Hypnotherapist.....	Y
Flight Instructor.....	Y	Hypnotist.....	Y
Floral Arranger/Designer.....	Y	Illustrator (Freelance).....	Y
Florist.....	Y	Illustrator (not Freelance).....	Y
Forest Ranger/Forester.....	N	Importer/Exporter.....	Y
		Incinerator Plant.....	Y

Income Tax Services.....	Y	Management Consultant.....	Y
Industrial Water Softening.....	Y	Manicurist.....	Y
Inhalation Therapist.....	Y	Manufacturer's Representative/Agent.....	Y
Insurance Adjuster.....	Y	Marine Industry: Marine Managers.....	Y
Insurance Agent, Broker.....	Y	Marine Industry: Merchant Seaman.....	N
Interior Decorator.....	Y	Marine Industry: Ocean Going Ships: Physicians, Quartermaster, Radio Operator, Purser.....	Y
Interior Designer.....	Y	Marine Industry: Ocean Going Ships, Tugs, Barges: Captains, Chief Officers, Engineers.....	Y
Internal Revenue Agent.....	N	Marine Industry: Other (no Commercial Fishermen).....	Y
Interpreter.....	Y	Marine Industry: Other Workers.....	Y
Investigator (Private).....	Y	Market Research.....	Y
Investment Analyst, Broker (not on Trading Floor).....	Y	Mason.....	Y
Iron, Steel Worker (Structural).....	N	Masseur/Masseuse.....	Y
Jailer.....	N	Meat Pack Plant (Management, Foreman).....	Y
Janitors.....	Y	Meat Packing Plant (Others).....	Y
Jewelry Stores.....	Y	Mechanic.....	Y
Jockey.....	N	Medical Assistant.....	Y
Journalist (Freelance).....	Y	Medical Intern/Resident.....	Y
Journalist (not Freelance).....	Y	Medical Lab Worker.....	Y
Junk Dealer/Owner/Yardworker.....	Y	Medical Laboratory (Owner).....	Y
Kennel Employee.....	Y	Medical Records Clerk.....	Y
Key Maker.....	Y	Medical Services.....	Y
Kidney Dialysis Technician.....	Y	Medical Technician.....	Y
Lab Technician.....	Y	Medical Technologist.....	Y
Labor Unions (Organizer/Official).....	Y	Medical Transcriptionist.....	Y
Landscape Architect.....	Y	Meter Installer, Reader, Repairer.....	Y
Landscape/Horticulture Services (Office, Supervision, Foreman).....	Y	Midwife, Certified.....	Y
Landscape/Horticulture Services (Other).....	Y	Migrant Worker.....	N
Lawyer.....	Y	Military Personnel.....	N
Leasing Companies.....	Y	Mining Industry.....	N
Legal Assistant.....	Y	Minister.....	Y
Legal Stenographer.....	Y	Model.....	N
Legal Transcriber.....	Y	Modeling Agency Owner.....	Y
Librarian.....	Y	Monument Workers.....	Y
Lifeguard.....	N	Mortgage Bankers.....	Y
Limousine Service (Office Only).....	Y	Mortician.....	Y
Lineman.....	Y	Motivational Speaker.....	N
Liquor Distribution (Manager, Sales, Distribution).....	Y	Movie Theaters (Management Only).....	Y
Liquor Distribution (Warehouse).....	Y	Moving & Storage Companies (Executive, Foreman, Checker, Watchman).....	Y
Liquor Distribution (Drivers, Delivery).....	N	Moving & Storage Companies (Packer, Others, not Driving).....	Y
Liquor Manufacture (Administrative, Sales, Skilled Workers).....	Y	Municipal Employee.....	**
Liquor Manufacture (Laborer, Unskilled Workers).....	Y	Musical Instrument Repair.....	Y
Liquor Sales (Managers, Cashiers, Chefs, Cooks).....	Y	Musician (Conductor, Radio, TV Studio, Full-time).....	Y
Literary Agent.....	Y	Musician (Others).....	N
Lithographer/Printer.....	Y	Nanny.....	Y
Livestock (Sales, Auctioneer, Buyer, etc.).....	Y	Newspaper Industry.....	Y
Livestock (Shepherd, Shearer, Other).....	Y	Notary.....	Y
Lobbyist.....	Y	Nuclear Pharmacist.....	Y
Locksmith.....	Y	Nuclear Power Plant.....	Y
Longshoreman.....	Y	Numismatists (Coin Collectors).....	Y
Lumber Industry.....	N	Nurse (Private Duty).....	N
Lumberyard Workers (Administrative, Millwright, Graders).....	Y	Nurse (RN, LPN).....	Y
Lumberyard Workers (Loaders, Truckers, Pilers, Other).....	Y	Nurse (Nurses Aide, CNA, not in Home).....	Y
Machine Shop (Owner).....	Y	Nurseries.....	Y
Magistrate.....	Y	Nursing Assistant.....	Y
Mail Carrier.....	N		
Mail Clerk/Sorter (not Employed by Government).....	Y		
Maintenance Man/Engineer.....	Y		

Nutritionist.....	Y	Principal.....	Y
Occupational Therapist.....	Y	Printers/Lithographers.....	Y
Office Machine Repair.....	Y	Printing and Publishing.....	Y
Office Manager, Supervisor.....	Y	Prison Warden.....	N
Office Workers.....	Y	Private Investigator.....	Y
Off-Shore Workers.....	Y	Probation Officer.....	N
Oil & Natural Gas Industry.....	Y	Production Assistant Coordinator.....	Y
Operator (Switchboard or Telegraph).....	Y	Professional Office Managers.....	Y
Optician.....	Y	Professor.....	Y
Optometrist.....	Y	Program Director, Manager.....	Y
Optometrist Assistant.....	Y	Prosthetist.....	Y
Oral Hygienist.....	Y	Prosthodontist.....	Y
Oral Surgeon.....	Y	Psychiatrist.....	Y
Orderly (Hospital).....	Y	Psychological Counseling.....	Y
Orthodontist.....	Y	Psychologist.....	Y
Orthotist, Prosthetist.....	Y	Public Relations.....	Y
Osteopath.....	Y	Publicity Agent.....	Y
Otologist.....	Y	Pump Station Operator.....	Y
Packing & Slaughter House (Supervision).....	Y	Purchasing Agent.....	Y
Packing & Slaughter House (Other).....	Y	Quarry Workers (Skilled, Other).....	Y
Painter.....	Y	Quartermaster (Marine Industry).....	Y
Paperhanger.....	Y	Rabbi.....	Y
Paralegal Services.....	Y	Racing Employee.....	N
Paramedic.....	Y	Radio/TV Communications.....	Y
Park Superintendent, Ranger.....	N	Radiologist.....	Y
Parking Lot Attendant.....	Y	Real Estate Agent.....	Y
Parole Officer.....	N	Real Estate Sales.....	Y
Parts Clerk.....	Y	Receptionist.....	Y
Pastor.....	Y	Recording Engineer.....	Y
Pawnbrokers.....	Y	Recording/Production Owner.....	Y
Pedodontist.....	Y	Recruiter.....	Y
Perfusionist.....	Y	Reducing Salon.....	Y
Periodontist.....	Y	Referee.....	N
Personnel Manager.....	Y	Rehabilitation Therapist.....	Y
Personnel Recruiter.....	Y	Rental/Leasing Companies.....	Y
Pet Supply and Grooming.....	Y	Reporter.....	Y
Pharmacist.....	Y	Rerecording Mixer.....	Y
Photoengraver.....	Y	Respiratory Therapist.....	Y
Photofinishing Laboratories (Owner).....	Y	Restaurants (Owner/Manager).....	Y
Photographer (Commercial, Motion Picture).....	Y	Restaurants (Other).....	Y
Photographer (Freelance).....	Y	Rodeo Performer.....	N
Physiatrist.....	Y	Roofer.....	N
Physical Medicine/Rehab.....	Y	Rug Cleaner.....	Y
Physical Therapist.....	Y	Rug Sales.....	Y
Physician.....	Y	Sales Management.....	Y
Physician's Assistant.....	Y	Sanitation Worker.....	Y
Physicist.....	Y	School Superintendent.....	Y
Piano Tuner, Technician.....	Y	Scrap Metal Dealer.....	Y
Piano/Safe Mover.....	N	Screenwriter (Freelance).....	N
Picture Framers.....	Y	Script Supervisor.....	Y
Pilot.....	N	Scriptwriter.....	Y
Podiatrist.....	Y	Sculptor.....	N
Police Officer, Inspector, Chief, Deputy, Detective.....	N	Seamstress (not in Home).....	Y
Porter.....	Y	Secretary.....	Y
Post Office Employees.....	N	Security Alarm System.....	Y
Powerhouse Workers.....	Y	Security Guard.....	N
Preacher.....	Y	Set Designer.....	Y

Sheet Metal Worker	Y	Therapist (Physical, Speech, Occupational, etc.).....	Y
Sheriff.....	N	Tile Setter.....	Y
Shipping & Receiving Clerk.....	Y	Tire Repairer or Changer.....	Y
Shoe Repair.....	Y	Title Abstractor	Y
Shoe Shine Parlors	Y	Title Searcher	Y
Short-wave Radio Operators.....	Y	Tour Guide	Y
Signs and Billboards (Supervisors).....	Y	Tow-Truck Driver	Y
Signs and Billboards (Other)	N	Towing Service.....	Y
Silversmith	Y	Town Clerk.....	N
Singer	N	Trailer Park Operator	Y
Skating Rink Employee.....	N	Transmitter Operator.....	Y
Skiing Instructor	N	Transportation Industry (Rail, Bus, Air: Baggage Handlers, Porters, Conductors, Engineers, Mechanics, Track Workers, Other Skilled Workers).....	Y
Small Appliance Repairer	Y	Transportation Industry (Rail, Bus, Air: Office Duties, Ticket Agents, Inspectors, Bagging Agents)	Y
Sound Mixer/Technician	Y	Transportation Industry (Rail, Bus, Air: Station/ Terminal Executives)	Y
Speech Therapist	Y	Transportation Industry (Rail, Bus, Air: Truck Drivers, Bus Drivers).....	N
Sports Team	N	Trapper	Y
Sprinkler/Irrigation System.....	Y	Trash Collector	Y
Stable Owner/Operator.....	Y	Travel Agencies.....	Y
State Employee.....	**	Tree Surgeon/Pruner/Trimmer	Y
Steam Fitter.....	Y	Truck Drivers.....	N
Steel Worker, Structural	N	Typesetter.....	Y
Steeplejack.....	N	Typist.....	Y
Stenographer.....	Y	Ultrasound Technician.....	Y
Steward/Stewardess, Airline	N	Umpire.....	N
Stock Clerk	Y	Undertaker.....	Y
Stockbroker	Y	Upholsterer.....	Y
Street Cleaner	Y	Usher	Y
Stucco Worker.....	Y	Varnisher	Y
Studio Engineer/Technician	Y	Vending Machine Worker	N
Subway/Tunnel Construction.....	N	Veterinarian.....	Y
Superintendent, Schools.....	Y	Video Arcades.....	Y
Supply Clerk	Y	Video Machine Repair.....	Y
Surgeon.....	Y	Vocalist.....	N
Surgical Technician	Y	Waiters/Waitress	Y
Surveyor, Not Aerial.....	Y	Wardrobe Assistant	Y
Swimming Pool Service	Y	Warehouseman.....	Y
Switchboard Operator.....	Y	Waste/Water Disposal	Y
Tailors (not in Home).....	Y	Watch Repair	Y
Tanner.....	Y	Watchman.....	N
Tax Agent/Official	N	Waterworks Employees	Y
Taxicab Companies (Office Only).....	Y	Weather Observers	Y
Taxicab Companies (Others).....	N	Welder (Ground, Platform).....	Y
Taxidermist.....	Y	Welder (Structural Work).....	N
Teachers	Y	Welfare Workers.....	N
Technical Writer	Y	Well Driller.....	Y
Technician	Y	Wholesale	Y
Telegraph Operator	Y	Window & Door Installer.....	Y
Telemarketer	Y	Window Decorator.....	Y
Telephone Answering Service	Y	Window Washer	Y
Telephone Installer.....	Y	Xenographer.....	Y
Telephone Operator.....	Y	X-Ray Technician/Inspector/Repair	Y
Television Announcer.....	Y	Zoologist.....	Y
Television Producer/Director.....	Y		
Television Station Manager.....	Y		
Teller.....	Y		
Tennis Club Manager	Y		
Theater Industry Employee	N		
Therapist	Y		

