



*The Company That Cares.®*

## **Underwriting Guidelines** **Preferred Plus/Preferred/Standard Plus**

The accompanying guidelines apply to various underwriting risk classes. Not all risk classes are available for all products. Consult the Underwriting section of SecurityLink for requirements and additional information.

### **Preferred Plus/Preferred/Standard Plus Risk Classes ..... Pages 2-4**

**Participating Whole Life, including Unisex** *(Standard Plus risk class is not available)*

**Term Life: Level Term and One-Year Term**

### **Enhanced Underwriting Guidelines..... Pages 5-6**

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**Underwriting Guidelines – Preferred Plus/Preferred/Standard Plus**

# Underwriting Guidelines

## Preferred Plus/Preferred/Standard Plus

Refer to SecurityLink ([www.smlnyagent.com](http://www.smlnyagent.com)) for underwriting guidelines and requirements.

### Whole Life and Term Life

	<b>Preferred Plus</b>	<b>Preferred Nonsmoker/ Smoker</b>	<b>Standard Plus</b> <i>(available on the level term product only)</i>																								
<b>Tobacco/Nicotine Use</b>	No nicotine/tobacco use in the last 36 months.  Negative Cotinine.  No more than 2 cigars per month with negative urinalysis and no MIB/APS information to the contrary.	No nicotine/tobacco use in the last 24 months.  Negative Cotinine.  No more than 4 cigars per month with negative urinalysis and no MIB/APS information to the contrary.  Preferred Smoker – meets Preferred criteria except Nicotine.	No nicotine/tobacco use in the last 12 months.  Negative Cotinine.  No more than 4 cigars per month with negative urinalysis and no MIB/APS information to the contrary.																								
<b>Personal Medical History</b>	Clearly Standard – no cancer (except non-melanoma superficial skin), coronary artery disease, or diabetes mellitus.	Clearly Standard – no cancer (except non-melanoma superficial skin), coronary artery disease, or diabetes mellitus.	Clearly Standard – no cancer (except non-melanoma superficial skin), coronary artery disease, or diabetes mellitus.																								
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**Underwriting Guidelines – Preferred Plus/Preferred/Standard Plus**

# Underwriting Guidelines

## Preferred Plus/Preferred/Standard Plus

Refer to SecurityLink ([www.smlnyagent.com](http://www.smlnyagent.com)) for underwriting guidelines and requirements.

	<b>Preferred Plus</b>	<b>Preferred Nonsmoker/ Smoker</b>	<b>Standard Plus</b> <i>(available on the level term product only)</i>
<b>Family History</b>	No deaths of either a natural parent or sibling prior to age 65 due to cardiovascular/ cerebrovascular disease or cancer.  Exception: An opposite gender-specific family history of cancer (except breast) will not disqualify for Preferred Plus rates. This includes: ovarian, cervical, uterine, testicular, or prostate for applicant of opposite gender.	Maximum of one death of either a natural parent or sibling prior to age 60 due to cardiovascular/ cerebrovascular disease or cancer.  Exception: An opposite gender-specific family history of cancer (except breast) will not disqualify for Preferred rates. This includes: ovarian, cervical, uterine, testicular, or prostate for applicant of opposite gender.	Maximum of two deaths of either a natural parent or sibling prior to age 60 due to cardiovascular/ cerebrovascular disease or cancer.  Exception: An opposite gender-specific family history of cancer (except breast) will not disqualify for Standard Plus rates. This includes: ovarian, cervical, uterine, testicular, or prostate for applicant of opposite gender.
<b>Driving Violations</b>	No more than three moving violations in the past 3 years.  No reckless driving or DWIs in the past 5 years.	No more than three moving violations in the past 3 years.  No reckless driving or DWIs in the past 5 years.	No more than three moving violations in the past 3 years.  No reckless driving or DWIs in the past 5 years.
<b>Alcohol and Drugs</b>	No history of alcohol/drug abuse or treatment within the past 10 years.  Preferred Plus not available if any relapse.	No history of alcohol/drug abuse or treatment within the past 7 years.  Preferred not available if any relapse.	No history of alcohol/drug abuse or treatment within the past 5 years.  Standard Plus not available if any relapse.
<b>Aviation</b>	No pilots except commercial airlines.	Preferred/Standard Plus available with Flat Extras for aviation.	Preferred/Standard Plus available with Flat Extras for aviation.
<b>Marijuana Use</b>	No more than 8 days of use per month.	No more than 8 days of use per month.	No more than 8 days of use per month.
<b>Criminal Activity</b>	No felony convictions in the past 10 years.	No felony convictions in the past 10 years.	No felony convictions in the past 10 years.
<b>Avocation</b>	No ratable hazardous avocations.	Preferred/Standard Plus available with Flat Extras for avocations.	Preferred/Standard Plus available with Flat Extras for avocations.
<b>Occupation</b>	No ratable occupations.	Preferred/Standard Plus available with Flat Extras for occupation.	Preferred/Standard Plus available with Flat Extras for occupation.
<b>Foreign Residence</b>	Contact Underwriting (may require facultative reinsurance).	Contact Underwriting (may require facultative reinsurance).	Contact Underwriting (may require facultative reinsurance).
<b>Foreign Nationals/Travel</b>	Contact Underwriting (may require facultative reinsurance).	Contact Underwriting (may require facultative reinsurance).	Contact Underwriting (may require facultative reinsurance).

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Underwriting Guidelines – Preferred Plus/Preferred/Standard Plus

# Underwriting Guidelines

## Preferred Plus/Preferred/Standard Plus

Refer to SecurityLink ([www.smlnyagent.com](http://www.smlnyagent.com)) for underwriting guidelines and requirements.

Height and Weight for Men and Women					
Preferred Plus Nonsmoker		Preferred Nonsmoker		Standard Plus Nonsmoker <i>(available on the level term product only)</i>	
Height	Weight Not to Exceed	Height	Weight Not to Exceed	Height	Weight Not to Exceed
4'6"	117	4'6"	127	4'6"	135
4'7"	120	4'7"	129	4'7"	140
4'8"	126	4'8"	140	4'8"	149
4'9"	132	4'9"	145	4'9"	154
4'10"	140	4'10"	151	4'10"	162
4'11"	145	4'11"	157	4'11"	167
5'0"	150	5'0"	161	5'0"	174
5'1"	155	5'1"	167	5'1"	180
5'2"	160	5'2"	172	5'2"	186
5'3"	165	5'3"	178	5'3"	191
5'4"	170	5'4"	184	5'4"	197
5'5"	175	5'5"	189	5'5"	203
5'6"	180	5'6"	195	5'6"	209
5'7"	185	5'7"	201	5'7"	214
5'8"	190	5'8"	207	5'8"	220
5'9"	196	5'9"	213	5'9"	226
5'10"	202	5'10"	220	5'10"	233
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6'0"	213	6'0"	232	6'0"	247
6'1"	219	6'1"	239	6'1"	253
6'2"	225	6'2"	245	6'2"	260
6'3"	232	6'3"	251	6'3"	268
6'4"	238	6'4"	257	6'4"	275
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6'6"	251	6'6"	270	6'6"	289
6'7"	258	6'7"	277	6'7"	297
6'8"	262	6'8"	283	6'8"	303
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Underwriting Guidelines – Preferred Plus/Preferred/Standard Plus

## FOR SINGLE-LIFE POLICIES OF INSURANCE–WITHIN RETENTION

# Security Mutual Life's *Enhanced Preferred Plus Nonsmoker / Preferred Nonsmoker* Underwriting Guidelines

### PARAMETERS:

- Single-Life Products Only (Whole Life and select Term Products)
- Insured ages 18-69
- Applicable Classes: Preferred Plus Nonsmoker & Preferred Nonsmoker
- The maximum amount of insurance using these guidelines cannot exceed \$500,000 per life
- Applicable to single-life policies only (no joint life cases)
- Does not apply to term conversions or requests for a change in risk class
- Offers obtained via facultative reinsurance are ineligible
- Policies may not be split to qualify for these parameters
- Clients who do not meet the criteria will be considered for a standard or substandard risk class
- Cannot be combined with any other offer

### UNDERWRITING REQUIREMENTS:

- Paramed OR Non-med plus Physical Measurements
- MVR – Motor Vehicle Report
- Pharmacy Check
- MIB – Medical Information Bureau
- Full Blood
- Urinalysis
- APS As Needed
- Your client must otherwise meet all current criteria for Preferred Plus Nonsmoker or Preferred Nonsmoker
- The Company reserves the right to request additional medical information before approving any proposed insured for coverage
- All information available to the Company, including previously obtained medical information, may be used in the underwriting process

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Underwriting Guidelines – Preferred Plus/Preferred/Standard Plus

**FOR SINGLE-LIFE POLICIES OF INSURANCE–WITHIN RETENTION**  
**Enhanced Preferred Plus Nonsmoker / Preferred Nonsmoker**  
**Underwriting Guidelines**

The following information will help you to determine your clients' eligibility for preferred underwriting. The new criteria apply to single-life policies of insurance on amounts not to exceed \$500,000 offset by current in-force retention.

Up to **TWO** of the following criteria may be outside current limits. Those two must be within modified limits.

- Systolic Blood Pressure
- Total Cholesterol
- Build
- Diastolic Blood Pressure
- Cholesterol/HDL Ratio
- Family History

**ENHANCED BLOOD PRESSURE AND CHOLESTEROL GUIDELINES**

Non-enhanced Cut-Offs are in Parentheses

	Age 18-40		Age 41-65		Age 66-69	
	Preferred Plus	Preferred	Preferred Plus	Preferred	Preferred Plus	Preferred
<b>Systolic BP</b>	<b>155</b> (135)	<b>160</b> (140)	<b>160</b> (140)	<b>165</b> (145)	<b>160</b> (150)	<b>165</b> (160)
<b>Diastolic BP</b>	<b>95</b> (85)	<b>100</b> (90)	<b>95</b> (85)	<b>100</b> (90)	<b>95</b> (90)	<b>95</b> (90)
<b>Total Cholesterol</b>	<b>240</b> (220)	<b>260</b> (240)	<b>260</b> (240)	<b>280</b> (260)	<b>270</b> (260)	<b>290</b> (280)
<b>Cholesterol/HDL</b>	<b>5.5</b> (4.5)	<b>6.0</b> (5.0)	<b>6.0</b> (5.0)	<b>6.5</b> (5.5)	<b>6.5</b> (5.5)	<b>7.0</b> (6.0)

**FAMILY HISTORY GUIDELINES**

Preferred Plus	Enhanced Preferred Plus	Preferred	Enhanced Preferred
No deaths of either a natural parent or sibling prior to age 65 due to cardiovascular/cerebrovascular disease or cancer.	<b>Age limit lowered to 50. Valvular heart disease excluded from family heart history criteria.</b>	Maximum of one death of either a natural parent or sibling prior to age 60 due to cardiovascular/cerebrovascular disease or cancer.	<b>Age limit lowered to 50. Valvular heart disease excluded from family history criteria.</b>

**BUILD GUIDELINES**

Current Preferred/Preferred Plus Build Tables *plus 10 pounds*

BUILD	Preferred Plus				Enhanced Preferred Plus				Preferred				Enhanced Preferred			
	HT.	WT.	HT.	WT.	HT.	WT.	HT.	WT.	HT.	WT.	HT.	WT.	HT.	WT.	HT.	WT.
<b>MEN &amp; WOMEN</b>	4'6"	117	5'10"	202	4'6"	127	5'10"	212	4'6"	127	5'10"	220	4'6"	137	5'10"	230
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