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Underwriting Guidelines 2021



**Offered by Zurich American Life Insurance
Company of New York and Zurich American
Life Insurance Company**

Who we are

Founded over 140 years ago, Zurich Insurance Group is one of the world's largest insurance groups, operating in over 200 countries and territories with over 50,000 employees. Our disciplined approach creates value for our customers. We follow a conservative investment philosophy that has served us well in the past and will help ensure we are here in the future.



* PPVUL uses auto-bind reinsurance unless jumbo limit has been exceeded.

**For foreign nationals, visa holders, green card holders & non-resident/part-time resident U.S. citizen insureds, please see Zurich's "International Underwriting Guidelines" for additional requirements.

We provide our products in the U.S. through our wholly-owned subsidiaries Zurich American Life Insurance Company of New York and Zurich American Life Insurance Company.

Strategic mission

Zurich Insurance Group has emerged as a global leader in the industry by remaining focused on financial and underwriting discipline, operating efficiency and robust risk management – preparing us to succeed in any market environment.

A dedicated partnership

Our underwriters partner with you throughout the process of selling new cases. We understand the support you need and all the required steps involved to succeed through the process.

The underwriting guidelines detailed in this brochure should be used for all cases submitted. Our guidelines will help ensure an effective and efficient underwriting process, allowing you to deliver the best available insurance products to clients.

Key Underwriting Strengths

- Use of multiple manuals
- No auto-bind reinsurers (no jumbo limits)*
- One Class Upgrade Program
- Table Reduction Program
- Foreign National Program**
- \$20 million of retention

Preferred risk classification criteria

| | Preferred Best | Non-tobacco Preferred | Standard Plus | Non-tobacco Standard | Tobacco Preferred | Tobacco Standard |
|--|--|--|--|--|--|--|
| No tobacco | 5 years + | 3 – 5 years | 2 – 3 years | 1 – 2 years | < 1 year | < 1 year |
| Recreational cigar/pipe | 6X year + neg nic | 1X month + neg nic | 2X month + neg nic | 2X month + neg nic | >1X month or + nic | >2X month or + nic |
| Aviation / SCUBA | Yes | Yes + rating available | Yes + rating available | Yes + rating available | Yes + rating available | Yes + rating available |
| Haz sports | No | No | Yes + rating available | Yes + rating available | No | Yes + rating available |
| Cholesterol / HDL (treatment allowed) | 300 / 4.5 | 300 / 5.5 | 300 / 6.5 | >300 >6.5 ² | 300 / 5.5 | >300 >6.5 ² |
| BP ages 0 – 50 (treatment allowed) | 135 / 85 | 140 / 90 | 145 / 90 | 155 / 92 ³ | 140 / 90 | 155 / 92 ³ |
| BP ages 51+ (treatment allowed) | 140 / 88 | 145 / 90 | 150 / 90 | 165 / 92 ³ | 145 / 90 | 165 / 92 ³ |
| MVR ages to 35 | 0-1 violations last 3 years No DUI, reckless, revocation, suspension last 5 years | 2 violations last 3 years No DUI, reckless, revocation, suspension last 5 years | 2 violations last 3 years No DUI, reckless, revocation, suspension past 5 years | 3 violations last 3 years No DUI, reckless, revocation, suspension last 3 years | 2 violations last 3 years No DUI, reckless, revocation, suspension last 5 years | 3 violations last 3 years No DUI, reckless, revocation, suspension last 3 years |
| MVR ages 36+ | 2 violations last 3 years No DUI, reckless, revocation, suspension last 5 years | 2 violations last 3 years No DUI, reckless, revocation, suspension last 5 years | 2 violations last 3 years No DUI, reckless, revocation, suspension past 5 years | 3 violations last 3 years No DUI, reckless, revocation, suspension last 3 years | 2 violations last 3 years No DUI, reckless, revocation, suspension last 5 years | 3 violations last 3 years No DUI, reckless, revocation, suspension last 3 years |

(continue)

| | Preferred Best | Non-tobacco Preferred | Standard Plus | Non-tobacco Standard | Tobacco Preferred | Tobacco Standard |
|--|---|---|--|-----------------------------|---|-------------------------|
| Family history (only if proposed insured < 66) | No CAD, cancer ⁴ DEATH < age 65 Parents | No CAD/cancer ⁴ DEATH < age 60 Parents | 1 CAD/cancer ⁴ DEATH < age 60 Parents | _____ | No CAD/cancer ⁴ DEATH < age 60 Parents | _____ |
| Personal history | No history CAD, diabetes, cancer ¹ or ratable impairment | No history CAD or cancer ¹ | No history CAD or cancer ¹ | _____ | No history CAD or cancer ¹ | _____ |
| Build | See chart on next page | See chart on next page | See chart on next page | See chart on next page | See chart on next page | See chart on next page |

1 except basal cell & squamous cell cancer

2 as long as not ratable

3 with no other ratable impairments

4 gender specific cancers (breast, ovarian, prostate) not considered for proposed insured of the opposite sex

For an informal quote, email:
quick.quote@zurichna.com

Age and amount requirements*

| Amount / Age | 0 – 15 | 16 – 17 | 18 – 30 | 31 – 39 | 40 – 49 | 50 – 59 | 60 – 70 | 71+ |
|-----------------|-------------|----------------------------|----------------------------|--------------------------------|---|---|---|--|
| \$250K – \$500K | NM | NM, MVR | PM, B/U, MVR | PM, B/U, MVR | PM, B/U, MVR | PM, B/U, MVR | PM, B/U w/ NT-ProBNP, Rx, MVR | PM, B/U w/ NT-ProBNP, FT, CT, Rx, Sr. IR, MVR |
| >\$500K – \$1M | NM, FQ | NM, FQ, MVR | PM, B/U, MVR | PM, B/U, MVR | PM, B/U, MVR | PM, B/U, NT-ProBNP, MVR | PM, B/U w/ NT-ProBNP, Rx, MVR | PM, B/U w/ NT-ProBNP, FT, CT, Rx, FQ, Sr. IR, MVR |
| >\$1M – \$2.5M | IC, FQ | PM, B/U, FQ, MVR | PM, B/U, MVR | PM, B/U, MVR | PM, B/U w/ NT-ProBNP, Rx, MVR | PM, B/U w/ NT-ProBNP, Rx, MVR | PM, B/U w/ NT-ProBNP, Rx, MVR | PM, B/U w/ NT-ProBNP, FT, CT, Rx, FQ, Sr. IR, MVR |
| >\$2.5M – \$5M | IC, FQ | PM, B/U, FQ, MVR | PM, B/U, FQ, EIR, MVR | PM, B/U, MVR, FQ, EIR | PM, B/U w/ NT-ProBNP, Rx, FQ, EIR, MVR | PM, B/U w/ NT-ProBNP, Rx, FQ, EIR, MVR | PM, B/U w/ NT-ProBNP, Rx, FQ, EIR, MVR | PM, B/U w/ NT-ProBNP, FT, CT, Rx, FQ, Sr. IR, MVR, TF |
| >\$5M – \$10M | IC, FQ, TPF | PM, B/U, FQ, MVR, TPF | PM, B/U, FQ, EIR, MVR, TPF | PM, B/U, MVR, FQ, EIR, TPF | PM, B/U, NT-ProBNP, EIR, Rx, FQ, MVR, TPF | PM, B/U, NT-ProBNP, Rx, FQ, EIR, MVR, TPF | PM, B/U, NT-ProBNP, Rx, FQ, EIR, MVR, TF, TPF | PM, B/U, NT-ProBNP, FT, CT, Rx, FQ, Sr. IR, MVR, TPF, TF |
| >\$10M | IC, FQ, TPF | PM, B/U, FQ, EIR, MVR, TPF | PM, B/U, FQ, EIR, MVR, TPF | PM, B/U, MVR, FQ, EIR, TPF, TF | PM, B/U, EKG, EIR, Rx, FQ, TPF, MVR, TF | PM, B/U, EKG, Rx, FQ, EIR, TPF, MVR, TF | PM, B/U, EKG, Rx, FQ, EIR, TPF, MVR, TF | PM, B/U, EKG, FT, CT, Rx, FQ, Sr. IR, TPF, MVR, TF |

* Survivorship requirements are based on half the amount applied except if one life is Uninsurable, then use the full amount for the insurable life.

The Uninsurable life will require a Part I application and non-medical Part II.

IC = Individual Consideration

NM = Non-Medical

PM = Paramed

B/U = Blood/Urine

FT = Functional test (Gait)

CT = Cognitive test (Clock Draw & Delayed word Recall)

Rx = Script Check

FQ = Financial Questionnaire

IR = Inspection Report

Sr. IR = Inspection Report including elderly & IOLI/SOLI supplement

TPF = 3rd party verified financials

EIR = data check w/ no client contact

TF = Tax Form (IRS Form 4506T-EZ)

Home office will order Rx Database, MVRs and EIR

For an informal quote, email:
quick.quote@zurichna.com

Male build table ages 16-70

| Height | Preferred Best | Preferred | Standard Plus | Standard* |
|--------|----------------|-----------|---------------|-----------|
| 5'0" | 149 | 159 | 174 | 192 – 197 |
| 5'1" | 153 | 164 | 180 | 198 – 203 |
| 5'2" | 159 | 170 | 185 | 205 – 210 |
| 5'3" | 164 | 175 | 190 | 211 – 217 |
| 5'4" | 169 | 180 | 196 | 218 – 224 |
| 5'5" | 174 | 186 | 201 | 225 – 231 |
| 5'6" | 180 | 192 | 207 | 232 – 238 |
| 5'7" | 185 | 198 | 213 | 239 – 245 |
| 5'8" | 190 | 203 | 219 | 246 – 253 |
| 5'9" | 196 | 209 | 224 | 253 – 260 |
| 5'10" | 202 | 216 | 230 | 261 – 268 |
| 5'11" | 208 | 222 | 237 | 268 – 276 |
| 6'0" | 213 | 228 | 244 | 276 – 283 |
| 6'1" | 219 | 235 | 251 | 284 – 291 |
| 6'2" | 225 | 241 | 257 | 292 – 299 |
| 6'3" | 232 | 248 | 264 | 300 – 308 |
| 6'4" | 238 | 254 | 271 | 308 – 316 |
| 6'5" | 244 | 260 | 277 | 316 – 324 |
| 6'6" | 250 | 267 | 284 | 324 – 333 |
| 6'7" | 255 | 273 | 291 | 332 – 341 |

Female build table ages 16-70

| Height | Preferred Best | Preferred | Standard Plus | Standard* |
|--------|----------------|-----------|---------------|-----------|
| 4'10" | 137 | 147 | 158 | 179 – 184 |
| 4'11" | 142 | 152 | 162 | 185 – 190 |
| 5'0" | 147 | 158 | 168 | 192 – 197 |
| 5'1" | 152 | 163 | 175 | 198 – 203 |
| 5'2" | 157 | 168 | 181 | 205 – 210 |
| 5'3" | 162 | 174 | 187 | 211 – 217 |
| 5'4" | 167 | 179 | 192 | 218 – 224 |
| 5'5" | 173 | 185 | 198 | 225 – 231 |
| 5'6" | 177 | 191 | 204 | 232 – 238 |
| 5'7" | 182 | 197 | 211 | 239 – 245 |
| 5'8" | 187 | 200 | 215 | 246 – 253 |
| 5'9" | 191 | 205 | 220 | 253 – 260 |
| 5'10" | 195 | 211 | 225 | 261 – 268 |
| 5'11" | 202 | 217 | 229 | 268 – 276 |
| 6'0" | 209 | 222 | 234 | 276 – 283 |
| 6'1" | 214 | 229 | 240 | 284 – 291 |
| 6'2" | 219 | 234 | 247 | 292 – 299 |
| 6'3" | 224 | 240 | 252 | 300 – 308 |
| 6'4" | 228 | 246 | 259 | 308 – 316 |
| 6'5" | 233 | 251 | 265 | 316 – 324 |

* Ages 16-44 use lower weight. Ages 45 and older use higher weight. Assumes no other ratable impairments.

Male build table ages 71+

| Height | Preferred Best | Preferred | Standard Plus | Standard |
|--------|----------------|-----------|---------------|----------|
| 5'0" | 151 | 163 | 176 | 197 |
| 5'1" | 156 | 168 | 182 | 203 |
| 5'2" | 161 | 174 | 187 | 210 |
| 5'3" | 167 | 179 | 192 | 217 |
| 5'4" | 172 | 184 | 198 | 224 |
| 5'5" | 177 | 190 | 203 | 231 |
| 5'6" | 183 | 196 | 209 | 238 |
| 5'7" | 188 | 203 | 216 | 245 |
| 5'8" | 194 | 208 | 222 | 253 |
| 5'9" | 200 | 214 | 228 | 260 |
| 5'10" | 205 | 219 | 234 | 268 |
| 5'11" | 211 | 225 | 241 | 276 |
| 6'0" | 217 | 231 | 248 | 283 |
| 6'1" | 223 | 238 | 255 | 291 |
| 6'2" | 230 | 261 | 257 | 299 |
| 6'3" | 236 | 251 | 268 | 308 |
| 6'4" | 242 | 257 | 275 | 316 |
| 6'5" | 247 | 264 | 280 | 324 |
| 6'6" | 253 | 271 | 286 | 333 |
| 6'7" | 259 | 277 | 293 | 341 |

Female build table ages 71+

| Height | Preferred Best | Preferred | Standard Plus | Standard |
|--------|----------------|-----------|---------------|----------|
| 4'10" | 139 | 150 | 162 | 184 |
| 4'11" | 144 | 155 | 167 | 190 |
| 5'0" | 149 | 161 | 172 | 197 |
| 5'1" | 154 | 166 | 178 | 203 |
| 5'2" | 159 | 172 | 183 | 210 |
| 5'3" | 164 | 177 | 188 | 217 |
| 5'4" | 169 | 182 | 193 | 224 |
| 5'5" | 175 | 188 | 199 | 231 |
| 5'6" | 180 | 193 | 204 | 238 |
| 5'7" | 185 | 199 | 210 | 245 |
| 5'8" | 190 | 204 | 215 | 253 |
| 5'9" | 195 | 210 | 221 | 260 |
| 5'10" | 200 | 216 | 227 | 268 |
| 5'11" | 205 | 221 | 233 | 276 |
| 6'0" | 211 | 228 | 239 | 283 |
| 6'1" | 217 | 234 | 245 | 291 |
| 6'2" | 223 | 240 | 252 | 299 |
| 6'3" | 228 | 246 | 258 | 308 |
| 6'4" | 233 | 251 | 265 | 316 |
| 6'5" | 237 | 255 | 271 | 324 |

Underwriting requirements—expiration

Applications – Good for 1 year

Exams – Good for 1 year up to age 70. Over age 70, need a new exam after 6 months.
Good Health statement needed after 90 days up to age 70 and after 60 days if over age 70.

Labs – Good for one year up to age 70 and 6 months over age 70.

EKG's, Cognitive tests, Functional tests, IR, MVR – Good for 1 year

Financial underwriting guidelines*

| Purpose | Guidelines | | | |
|---------------------------|--|-------------|--|------------------------|
| | Personal Coverage | | | |
| | Age | | Income factor | |
| Income Replacement | 18 – 30 | | 30 | |
| | 31 – 40 | | 25 | |
| | 41 – 50 | | 20 | |
| | 51 – 60 | | 15 | |
| | 61 – 65 | | 10 | |
| | 66 – 70 | | 5 | |
| | 71+ | | IC | |
| | Age | Growth rate | Years | Taxable % Estate value |
| Estate Planning | to 70 | 6-10% | lesser of 10-20 yrs or life expectancy | 50% |
| | 71-80 | 5% | lesser of 7 yrs or life expectancy | 50% |
| Juvenile Coverage | To 50% of coverage on parent's or guardian's life (subject to state laws/regulations) | | | |
| Creditor | To 75% of loan balance (minimum 5 yr repayment) | | | |
| | Business Coverage | | | |
| Key Person | To 10X income | | | |
| Buy/Sell | % of company owned X FMV (Fair Market Value) of business | | | |
| Creditor | To 75% of loan balance (minimum 5 yr repayment) | | | |
| Charitable Giving | Based on pattern of giving, not to exceed the amount that would be given over the lifetime of the applicant or 10 X the amount historically given. | | | |

* General guidelines provided for referral purposes. Other factors considered for overall assessment of risk. Contact underwriting with any questions.

For an informal quote, email:
quick.quote@zurichna.com

Premium Finance Guidelines

| | |
|--|--|
| Products Available | All permanent products |
| Issue Age Limits | Age 70 |
| Minimum Net Worth | \$5,000,000 |
| Minimum Liquid Net Worth | None |
| Minimum Annual Income | Subject to normal underwriting requirements for planned premium design |
| Minimum Face Amount | \$5,000,000 |
| US Citizenship Required | No, but must meet Int'l Guidelines |
| U.S. Ownership required | Yes |
| Lender | Funds must come from U.S. bank account; collateral assignment must be reviewed by Zurich Legal |
| Interest Accrual Permitted | For issue ages 65 and below: Yes. 66+: Case by case basis |
| Full Recourse Required | Yes |
| Minimum Loan Spread Requirement | None |
| MEC Allowed | Yes |
| Minimum Loan Duration | None |
| Loan Term Sheet Required | Yes |
| Third Party Financials and 2 Year Tax Returns | Normal UW requirements |
| Collateral | Zurich does not participate in programs where the collateral is posted by an unrelated party |

**Zurich American Life Insurance Company of New York
and Zurich American Life Insurance Company**

Administrative Office: 7045 College Boulevard,
Overland Park, Kansas 66211-1523
877-678-7534

In the State of New York, insurance products are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company located at its registered home address of Four World Trade Center, 150 Greenwich St, New York, NY 10007. In all states other than New York, insurance products are issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1299 Zurich Way, Schaumburg, IL 60196.

Certain coverages may not be available in all states and policy provisions may vary by state.

Zurich Insurance Company does not offer products for sale in the United States.

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