



financial life

A Fraternal Benefit Society

Underwriting Guidelines

1891 Financial Life reserves the right to request additional information for underwriting assessment.

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Not just a policy, but possibilities.

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Underwriting Guidelines

TRADITIONAL PRODUCTS

Underwriting an applicant is not assessing solely on their medical history. It is to assess the person as a whole - meaning we will consider other factors such as finance, profession, lifestyle, and background.

We know that even though someone may have a health issue, favorable factors can help reduce the extra risk associated with it; thus, we will always give the best offer.

NOTE: the information contained in this guide may be updated at any time throughout the year.

PRODUCT DESCRIPTIONS

WHOLE LIFE PLANS		TERM PLANS	
ISSUE AGES		ISSUE AGES	
10-Pay Whole Life	0-70	10-Year Term	18-70
20-Pay Whole Life	0-75	20-Year Term	18-60
Life Paid Up to 75	0-65	30-Year Term	18-50
Life Paid Up to 100	0-85		
Single Premium	0-85		
FACE AMOUNTS		FACE AMOUNTS	
Minimum \$15,000		Minimum \$50,000	
Maximum \$4,000,000		Maximum \$4,000,000	

FIVE UNDERWRITING CLASSES

- 1 Super Preferred Non-Smoker
- 2 Preferred Non-Smoker
- 3 Everyday Non-Smoker
- 4 Preferred Smoker
- 5 Everyday Smoker

SUPER PREFERRED AND PREFERRED CLASSES ELIGIBILITY

ISSUE AGES 18-70 **FACE AMOUNT** \$100,000 or greater
Not available for Single Premium Whole Life (SPWL)

JUVENILE TERM PLAN

ISSUE AGES
1891 Juvenile Term to Age 26 0-18

FACE AMOUNTS
\$18,910
\$50,000

UNDERWRITING CLASS Unisex

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AGE AND AMOUNT REQUIREMENTS

FACE AMOUNT	ISSUE AGES					
	0-17	18-39	40-50	51-60	61-69	70+
\$15,000- \$25,000	- Rx Check - MVR	- Rx Check - MVR	- Rx Check - MVR	- Rx Check - MVR	- Rx Check - MVR - LabPiQture	- MVR - HealthPiQture
\$25,001- \$50,000	- Rx Check - MVR	- Rx Check - MVR	- Rx Check - MVR	- Rx Check - MVR	- Rx Check - MVR - LabPiQture	- MVR - HealthPiQture
\$50,001- \$100,000	- Rx Check - MVR	- Rx Check - MVR	- Rx Check - MVR	- Rx Check - MVR - LabPiQture	- Rx Check - MVR - Paramedical - Blood - Urine	- MVR - HealthPiQture - Med Interview
\$100,001- \$250,000	- Rx Check - MVR	- Rx Check - MVR	- MVR - HealthPiQture	- MVR - HealthPiQture	- MVR - HealthPiQture - Paramedical - Blood - Urine	- MVR - HealthPiQture - Paramedical - Blood - Urine - APS
\$250,001- \$500,000	- MVR - HealthPiQture	- MVR - HealthPiQture - Paramedical - Blood - Urine	- MVR - HealthPiQture - Paramedical - Blood - Urine	- MVR - HealthPiQture - Paramedical - Blood - Urine	- MVR - HealthPiQture - Paramedical - Blood - Urine	- MVR - HealthPiQture - Paramedical - Blood - Urine - APS
\$500,001- \$1,000,000	- MVR - HealthPiQture	- Rx Check - MVR - Paramedical - Blood - Urine	- Rx Check - MVR - Paramedical - Blood - Urine	- Rx Check - MVR - Paramedical - Blood - Urine - APS	- Rx Check - MVR - Paramedical - Blood - Urine - APS - EKG	- Rx Check - MVR - Paramedical - Blood - Urine - APS - EKG
\$1,000,001 +	Contact Home Office	Contact Home Office	Contact Home Office	Contact Home Office	Contact Home Office	Contact Home Office

APS: The Home Office orders any necessary Attending Physician Statement (APS), but may request assistance from the insurance producer in obtaining contact information for the proposed insured's medical doctor(s).

NON-MEDICAL APPLICATIONS: The underwriter reserves the right to order a paramed exam or medical records.

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Underwriting Guidelines

SUPER PREFERRED AND PREFERRED ELIGIBILITY REQUIREMENTS

	SUPER PREFERRED	PREFERRED
TOBACCO AND NICOTINE USE	None within 60 months/5 years	None within 36 months/3 years Cigar 1 or less weekly with nicotine negative on HOS
BLOOD PRESSURE	Readings not to exceed 135/85 and no more than 1 medication	Readings not to exceed 140/85 and no more than 2 medications
CHOLESTEROL/HDL RATIO	Maximum untreated cholesterol reading is 220 Maximum cholesterol/HDL ratio <4.0	Maximum untreated cholesterol reading is 240 Maximum cholesterol/HDL ratio <5.0
A1C	No greater than 6.0 with no history of diabetes	No greater than 6.0 with no history of diabetes
ALCOHOL OR DRUG ABUSE	No history of abuse, treatment, or counseling in the past 10 years	No history of abuse, treatment, or counseling in the past 7 years
DRIVING IMPAIRED OR RECKLESS DRIVING	No DUI/DWI/OWI or reckless driving convictions within the past 10 years Not available with multiple violations regardless of age	No DUI/DWI/OWI or reckless driving convictions within the past 7 years Not available with multiple violations regardless of age
DRIVING RECORD MOVING VIOLATIONS	< 2 past 5 years	< 3 past 3 years
PERSONAL HISTORY	No personal history of cardiovascular disease, diabetes, and/or cancer, excluding benign skin cancers	No personal history of cardiovascular disease, diabetes, and/or cancer, excluding benign skin cancers
FAMILY HISTORY: VASCULAR	No cardiovascular or cerebrovascular events or deaths in parents or siblings prior to age 65 for father/brothers and prior to age 70 for mother/sisters	No cardiovascular or cerebrovascular events or deaths in parents or siblings prior to age 60 for father/brother and prior to age 65 for mother/sisters
FAMILY HISTORY: CANCER AND DIABETES	No death or diagnosis of parents or siblings prior to age 60	No more than 1 death of parents or siblings prior to age 55
AVIATION: AVOCATION, OCCUPATION	Commercial airline pilots may qualify, not available for private pilots. No ratable avocation or occupation	Commercial airline pilots may qualify, not available for private pilots. No ratable avocation or occupation

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SUPER PREFERRED AND PREFERRED HEIGHT AND WEIGHT REQUIREMENTS

If Weight exceeds value shown for Preferred Rate Class, must use the Standard Rate Class

HEIGHT	Super Preferred Non-Smoker		Preferred Non-Smoker and Smoker	
	FEMALE	MALE	FEMALE	MALE
5' 0"	125	148	137	165
5' 1"	129	151	141	168
5' 2"	133	154	145	171
5' 3"	138	158	150	176
5' 4"	142	164	154	182
5' 5"	146	170	158	188
5' 6"	150	175	162	194
5' 7"	154	180	167	199
5' 8"	159	185	172	205
5' 9"	163	190	177	210
5' 10"	168	195	183	216
5' 11"	172	200	188	222
6' 0"	177	206	194	228
6' 1"	181	212	198	234
6' 2"	185	218	204	240
6' 3"	189	222	210	248
6' 4"	193	230	215	254
6' 5"		237		262
6' 6"		245		270
6' 7"		250		276
6' 8"		258		284

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STANDARD AND TABLE RATED HEIGHT AND WEIGHT REQUIREMENTS

HEIGHT	UNDERWEIGHT Contact 1891	TABLE 1-A STANDARD	TABLE 2-B	TABLE 3-C	TABLE 4-D	Contact 1891
4'8"	≤ 74	151	180	187	193	> 228
4'9"	≤ 77	157	186	193	199	> 237
4'10"	≤ 80	163	192	199	206	>246
4'11"	≤ 83	169	198	206	213	>255
5'0"	≤ 86	175	205	213	220	>264
5'1"	≤ 89	181	212	220	227	>273
5'2"	≤ 92	187	219	227	234	>282
5'3"	≤ 95	193	226	234	241	>291
5'4"	< 98	199	233	241	248	>300
5'5"	≤ 101	205	240	248	256	>309
5'6"	≤ 104	211	247	256	264	>318
5'7"	≤ 107	217	254	263	272	>328
5'8"	≤ 110	223	262	271	280	>338
5'9"	≤ 113	230	270	279	288	>348
5'10"	≤ 117	237	278	287	296	>358
5'11"	≤ 121	244	286	295	304	>368
6'0"	≤ 125	251	294	303	312	>378
6'1"	≤ 129	258	302	312	321	>388
6'2"	≤ 133	265	310	320	330	>398
6'3"	≤ 137	272	318	329	339	>408
6'4"	≤ 142	279	326	337	348	>418
6'5"	≤ 147	287	334	346	357	>428
6'6"	≤ 152	295	342	354	366	>438

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UNINSURABLE IMPAIRMENTS

AIDS	DUI – under age 25 or if within a year
Alcoholism Treatment – within 2 years	DUI – 2 or more times within 5 years
Active Military Personnel – with orders to deploy	Felony Conviction – currently on probation or parole
Alzheimer's Disease, Dementia, or taking medication for memory loss	Gastric/Intestinal Bypass – within 6 months
Automatic Defibrillator Implanted – with history of cardiac arrest	Heart Valve Replacement – under age 50 or within 1 year
Bankruptcy – not discharged	Heart Attack – within 6 months
Blood Pressure Exceeding 170/100	Huntington's Disease
Cancer Treated with Chemotherapy or Radiation Therapy – current	Mental Disorder Requiring Hospitalization – within 1 year
Cardiomyopathy	Muscular Dystrophy
Carotid Artery Disease	Organ Transplant Pending or Received – within 1 year
Chronic Kidney Disease	Oxygen use for any reason
COPD/Emphysema – severe or on oxygen or disabling	Parkinson's Disease – severe or unstable
Cirrhosis of Liver	Pregnant – with complications or previous pregnancy complications, current
Congestive Heart Failure	Seizure (Grand Mal) – within 1 year of diagnosis
Diabetes with Complications – i.e. amputation, ketoacidosis	Stroke – less than 1 year
Diabetes with diagnosis prior to age 25	Suicide Attempt – within 2 years
Dialysis Treatment	Undiagnosed Medical Condition that's currently being evaluated
Down Syndrome	Untreated Severe Sleep Apnea
Drugs Use (other than marijuana) – within 3 years	

NOTE: The proposed insured must be a U.S. citizen or a green card holder.

Underwriting Guidelines

ITIN - REQUIREMENTS FOR LIFE INSURANCE

Effective 2/1/2022

AGE LIMIT	18 to 65
FACE AMOUNT LIMIT	Whole Life: 15K to 250K Term: 50K to 250K Over 100K goes to full Underwriting
TABLE	Issue only up to Table 4
UNDERWRITING REQUIREMENTS	Refer to Underwriting Guidelines
CLIENT ORIGIN	Only from Canada, Mexico, Poland, and most European countries. Other countries: please contact your 1891 Financial Life Insurance Producer.
CLIENT RESIDENCE	Living in the US for At Least 3 Years
CLIENT INFORMATION, REQUIRED	Annual Income Occupation Reason for Insurance One Item from below: Utility Bill Tax Return: Most Current Return, 1st Two Pages Only Property Ownership or Rental Proof: Mortgage Statement or Rental Agreement U.S. Bank Statement

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HIV

Risk Selection Criteria:

HIV+ applicants should have regular care from a physician who is prescribing anti-retroviral medication(s) and performing periodic monitoring of HIV viral loads and/or CD4 T-cell counts at least annually.

HIV Viral Load:

Only those with *fully suppressed viral loads for at least one year* should be considered.

Viral load is a marker for favorable ongoing care, good compliance, and adequate treatment with effective anti-retroviral drug therapy. For almost everyone who starts taking their HIV medication as prescribed, viral load usually drops to an undetectable level in six months or less.

Continuing to take HIV medications as directed is imperative to stay undetectable. Viral suppression is defined as having **less than 200 copies of HIV per milliliter of blood** and keeps the patient healthy and prevents transmission. Appropriate HIV medicine can make the viral load so low that it doesn't show up in a standard lab test. This is called having an undetectable viral load.

CD4 T-Cell Count:

These lymphocytes help coordinate the immune response by stimulating other immune cells to fight infection. HIV weakens the immune system by destroying CD4 T-cells. The most recent CD4 count should be at least 350 and have never fallen below 200 for the best possible outcome.

STATEMENT OF GOOD HEALTH Guide for COVID-19

COVID-19 Requirements:

- Any life insurance application not finalized within 90 days or more requires that a Statement of Good Health be signed by the insured. Upon submission, the Statement must be approved by the underwriter prior to the activation of the policy.
- Any application for a proposed insured who is documented as having had primary contact with a COVID-19 patient will be postponed for 45 days from the date of the contact's initial positive test.
 - After completion of the postponement period, a Statement of Good Health will be required to be signed by the insured prior to delivery of the policy.

For Applicants Age 35 to 64:

- For face amounts greater than \$100,000 a Statement of Good Health is required prior to policy issuance.
- For face amounts less than \$100,000 a Statement of Good Health may be required on an individual case basis at the underwriter's discretion.

For Applicants Age 65 and Above:

- A Statement of Good Health is required to be signed by the insured at policy delivery, for all face amounts.

Underwriting Guidelines

Juvenile Insurance Underwriting Guidelines

Synonyms or Related: Insurance Juvenile, Child Insurance, Insurance-Child, Financial Underwriting for Child.

Juvenile Insurance insures the life of a child. It is typically purchased to protect a family's assets due to unexpected funeral expenses related to early death of a child. However, it can also be sold as a financial planning tool for education of the child as well as other estate planning needs. There are a few states, like Washington, that have very specific regulations related to purchasing life insurance on a child; please talk to our sales department if you are doing business in these states.

Most juvenile applications are underwritten without typical paramedical exam and labs. However, medical records can be requested, depending on the face amount applied for. Listed below are the underwriting guidelines for 1891 Financial Life.

For All Face Amounts:

- Owner/beneficiary must be a parent, a legal guardian, or grandparents.
- Signatures of the parent or legal guardian are required on the application.
- It is recommended that a child be at least three months of age for consideration.
- A Statement of Good Health required for all children under the age of one.
- Prior to approving an application, the underwriter should ensure at least one parent has insurance in force with a higher amount in life insurance or at least a similar amount.
- Sibling should have similar amounts of coverage unless an explanation is provided to explain the difference in the face amounts applied for.

Face Amounts from \$15,000 to \$50,000:

- APS to be ordered for cause or at underwriter's discretion.

Face Amount from \$50,001 to \$249,999:

- It is recommended to obtain APS for children below six months, but APS can be ordered for cause or at underwriter's discretion.
- The purpose of the insurance should be stated with a clear and understood financial need.

Face Amount from \$250,000 and up:

- It is recommended to obtain APS for all children, but APS can be ordered for cause or at underwriter's discretion.
- The purpose of the insurance should be stated with a clear and understood financial need.

FOR THE STATE OF WASHINGTON ONLY:

Washington Regulations state on Juvenile Applications:

- Juvenile 15 years or older must sign the application as well as parent or legal guardian.
- Juvenile 15 years or older must sign the illustration as well as parent or legal guardian.
- The overall amount of insurance on the Juvenile should not exceed the annual household income, and if it does so justify why such an amount was approved.

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Thank you for choosing 1891 Financial Life!

At 1891 Financial Life we don't just sell policies, we offer possibilities.

BUILDING A BETTER TOMORROW, TODAY

We pride ourselves on giving back to the communities that we serve by providing quality and comprehensive insurance solutions. We are a not-for-profit life insurance Society, which means the sales from these financial service products help fund member benefits along with social, educational, and volunteer programs designed to respond to community needs.

THE VALUE OF MEMBERSHIP

When you become a member, you have the opportunity to make an impact in meaningful ways. Our culture is about Looking Out - For you. For others. For the community.

As a member you also qualify for member benefits!

- Volunteer: Choose Your Activity/Project
- Pop-Up Impact Team Events
- Hearts and Hands
- Join Hands Day
- Form an Impact Team
- Create Your Legacy
- Members of the Year Award
- Recommender Award
- *GIVE BACK* newsletter and *1891 Financial Life* Magazine
- Discount Programs
- Life Event Gifts

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Our Insurance Experience means we have the Knowledge to help you make the right choices.

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