



**financial life
insurance**

Underwriting Guidelines

1891 Financial Life Insurance 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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Underwriting Guidelines

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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Underwriting Guidelines

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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Underwriting Guidelines

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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Underwriting Guidelines

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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Underwriting Guidelines

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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