

LIFE INSURANCE

# Field Underwriting Guide

Age and Amount Requirements
Preferred Class Criteria
Financial and Nonmedical Guidelines
Medical Impairment Guide

**JUNE 13, 2016**
Replaces the version dated May 9, 2016

AIG

Policies issued by:
American General Life Insurance Company (AGL) and
The United States Life Insurance Company in the City of New York (US Life)

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# What's New in this Field Underwriting Guide

Now adapted for use by:

Brokerage
ISG
AIG Direct
Partners Group
Partners Group Career Select
Financial Network

Pages 6, 7, 8, 9

Age and Amount requirements tables have been updated to reflect applicability to Partners Group, Partners Group Career Select and Financial Network as well as Brokerage, ISG and AIG Direct.

Page 20

DUI Guidelines adjusted to reflect preferred criteria.

## This guide is just that – a guide.

We will always view applicants as a whole – meaning we will consider other factors such as finance, profession and background. We won't rely solely on medical history when making an underwriting decision.

We will also practice a debit/credit approach, because we know that even though someone may have a health issue, favorable factors can help reduce the extra risk associated with it.

We have the utmost respect for the agent/client relationship and are committed to underwriting practices that strengthen that relationship. We know you have choices when deciding where to place your business, so we believe earning your business requires differentiating ourselves through the service and treatment we deliver to every producer and client.

## We are committed to:

- Attracting and retaining well-trained medical and underwriting professionals
- Consistently updating our underwriting guidelines to reflect medical advancements
- Continually monitoring mortality trends
- Updating our debit/credit system to acknowledge favorable factors such as family history, lipids, EKG, recent testing and smoking status

NOTE: This Field Underwriting Guide is usually printed only once annually. The information contained within may be updated at any time throughout the year. To view the most current version of this guide, please refer to the electronic document published on our website at: eStation.americangeneral.com

The charts on the following pages represent underwriting requirements for American General Life Insurance Company and The United States Life Insurance Company in the City of New York. Each company has the right to order any additional requirements deemed necessary to properly evaluate risk, regardless of age or amount.

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## Age[1] and Amount Underwriting Requirements[2]
## TERM PRODUCTS ONLY
EFFECTIVE JUNE 13, 2016

| Face Amount | AGES | | | | |
|---|---|---|---|---|---|
| | 0-15 | 16-17 | 18-39 | 40-44 | 45-49 |
| $50,000 to $99,999 [6] | NM, QoL only | NM, QoL only | NM, QoL only thru age 19. N/A over age 19. | N/A | N/A |
| $100,000 to $249,999 | NM | NM, MVR | PM, B/U, MVR | PM, B/U, MVR | PM, B/U, MVR |
| $250,000 | NM | NM, MVR | PM, B/U, MVR | PM, B/U, MVR | PM, B/U, MVR |
| $250,001 to $500,000 | NM | NM, MVR | PM, B/U, MVR | PM, B/U, MVR | PM, B/U, MVR |
| $500,001 to $1 million | IC, FQ | IC, FQ, MVR | PM, B/U, MVR | PM, B/U, MVR | PM, B/U, MVR |
| $1,000,001 to $1.5 million | IC, FQ | IC, FQ, MVR | PM, B/U, MVR, CR | PM, B/U, CR, EKG, MVR | PM, B/U,CR, MVR, EKG |
| $1,500,001 to $3 million[5] | IC, FQ | IC, MVR, FQ | PM, B/U, MVR, ES | PM, B/U, EKG, MVR, ES | PM, B/U, EKG, MVR, ES |
| $3,000,001 to $5 million | IC, FQ | IC, MVR, FQ | PM, B/U, MVR, FQ, ES | PM, B/U, EKG, MVR, FQ, ES | PM, B/U, EKG, MVR, FQ, ES |
| $5,000,001 to $10 million | IC, FQ, TPF | IC, MVR, FQ, TPF | PM, B/U, EKG, MVR, FQ, ES, TT | PM, B/U, EKG, MVR, FQ, ES, TT | PM, B/U, EKG, MVR, FQ, ES, TT |
| Greater than $10 million | IC, FQ, TPF | IC, MVR, FQ, TPF | PM, B/U, EKG, IR, MVR, FQ, TPF, ES, TT | PM, B/U, EKG, IR, MVR, FQ, TPF, ES, TT | PM, B/U, EKG, IR, MVR, FQ, TPF, ES, TT |

A HIPAA authorization is required for all ages and amounts.

Face amount is based on the total amount of coverage issued and placed in-force by AGL and US Life within the past 12 months.

Street inspection interviews are completed for ages 18-70, over $25 million.

[1] Use age nearest

[2] Home Office may order additional database checks. (This may include an Rx Database Check, property verification, Internet report, MIB, or other research deemed necessary by the Home Office Underwriting Department.)

[3] Lab testing includes NT pro-BNP at these ages and amounts

[4] MD Exam required at ages 71+ for amounts over our retention. See page 29.

[5] Inspection Report required for any non-resident alien living outside the United States applying for more than $1,500,000.

[6] NOTE: The best rate class available below $100,000 is Standard.



Age[1] and Amount Underwriting Requirements[2]
TERM PRODUCTS ONLY
EFFECTIVE JUNE 13, 2016

| AGES | | | |
|---|---|---|---|
| 50-55 | 56-66 | 67-70 | 71+ MD Exam required at ages 71+ for amounts over our retention. See pg 29 |
| N/A | N/A | N/A | N/A |
| PM, B/U, MVR | PM, B/U, EKG | PM, B/U, EKG, AC | PM, B/U+, FT, EKG, 71IR, AC |
| PM, B/U, MVR | PM, B/U, EKG | PM, B/U, EKG, AC, ES | PM, B/U+, FT, EKG, MVR, 71IR, AC, ES |
| PM, B/U, EKG, MVR | PM, B/U, EKG | PM, B/U, EKG, AC, ES | PM, B/U+, FT, EKG, MVR, 71IR, AC, ES |
| PM, B/U, EKG, MVR | PM, B/U, EKG, MVR | PM, B/U, EKG, FQ, MVR, AC, ES | PM, B/U+, FT, EKG, MVR, FQ, 71IR, AC, ES |
| PM, B/U, CR, EKG,MVR | PM, B/U, CR, EKG, MVR | PM, B/U, EKG, ES, MVR, FQ, AC | PM[4], B/U+, FT, EKG, MVR, FQ, 71IR, AC, ES |
| PM, B/U, EKG, MVR, ES | PM, B/U, EKG, MVR, ES | PM, B/U, EKG, MVR, FQ, AC, ES | MD or PM[4], B/U+, FT, EKG, MVR, FQ, 71IR, AC, ES |
| PM, B/U, EKG, MVR, FQ, ES | PM, B/U, EKG, MVR, FQ, ES | PM, B/U, EKG, MVR, FQ, TPF, AC, ES | MD, B/U+, FT, EKG, MVR, FQ,TPF, 71IR, AC, ES |
| PM, B/U, EKG, MVR, FQ, ES, TT | PM, B/U, EKG, MVR, FQ, TPF, ES, TT | PM, B/U, EKG, MVR, FQ,TPF, AC, ES, TT | MD, B/U+, FT, EKG, MVR, FQ, TPF, 71IR, AC, ES, TT |
| PM, B/U, EKG[3], IR, MVR, FQ, TPF, ES, TT | PM, B/U, EKG[3], IR, MVR, FQ, TPF, ES, TT | PM, B/U, EKG[3], IR, MVR, FQ, TPF, AC, ES, TT | MD, B/U+, FT, EKG[3], MVR, FQ, TPF, 71IR, AC, ES, TT |

| | |
|---|---|
| AC | Agent Certification form |
| B/U | Full blood profile and urinalysis |
| B/U+ | Full blood profile and urinalysis performed for American General Life |
| CR* | Credit Report |
| EKG | Resting EKG |
| ES* | Electronic Records Search |
| FQ | Financial questionnaire |
| FT | Functional Tests conducted with PM/MD |
| IC | Individual consideration |
| IR* | Inspection report |
| MD | Exam by physician |
| MVR* | Motor vehicle report |
| NM | Nonmedical (agent-completed Part B) |
| PM | Paramedical exam to include height/ weight, blood pressure and pulse |
| TPF | Third-party financials provided by CPA with first-hand knowledge of client's finances (examples include: Statement of Assets and Liabilities; Profit and Loss Statement; Cash Flow Statement;Balance Sheet) |
| TT* | Tax Transcript (Client must provide Request for Transcript of Tax Return, form 4506T-EZ, find on Forms Depot) |
| 71IR* | Expanded Inspection Report to include Cognitive Tests |

*Home Office-ordered requirement

## Age[1] and Amount Underwriting Requirements[2]
## UL, SUL, VUL, IUL, Whole Life Products
EFFECTIVE JUNE 13, 2016
**Chronic Illness Rider:**
see footnote 3, below, and details on page 16

| Face Amount | AGES | | | | |
|---|---|---|---|---|---|
| | 0-15 | 16-17 | 18-39 | 40-44 | 45-49 |
| $50,000 to $99,999 [8] | NM | NM | NM | NM | NM |
| $100,000 to $249,999 | NM | NM, MVR | PM, B/U, MVR | PM, B/U, MVR | PM, B/U, MVR |
| $250,000 | NM | NM, MVR | PM, B/U, MVR | PM, B/U, MVR | PM, B/U, MVR |
| $250,001 to $500,000 | NM | NM, MVR | PM, B/U, MVR | PM, B/U, MVR | PM, B/U, MVR |
| $500,001 to $1 million | IC, FQ | IC, MVR, FQ | PM, B/U, MVR | PM, B/U, MVR | PM, B/U, MVR |
| $1,000,001 to $1.5 million | IC, FQ | IC, MVR, FQ | PM, B/U, MVR | PM, B/U, EKG, MVR | PM, B/U, EKG, MVR |
| $1,500,001 to $3 million[7] | IC, FQ | IC, MVR, FQ | PM, B/U, MVR, ES | PM, B/U, EKG, MVR, ES | PM, B/U, EKG, MVR, ES |
| $3,000,001 to $5 million | IC, FQ | IC, MVR, FQ | PM, B/U, MVR, FQ, ES | PM, B/U, EKG, MVR, FQ, ES | PM, B/U, EKG, MVR, FQ, ES |
| $5,000,001 to $10 million | IC, FQ, TPF | IC, MVR, FQ, TPF | PM, B/U, EKG, MVR, FQ, ES, TT | PM, B/U, EKG, MVR, FQ, ES, TT | PM, B/U, EKG, MVR, FQ, ES, TT |
| Greater than $10 million[3] | IC, FQ, TPF | IC, MVR, FQ, TPF | PM, B/U, EKG, IR, MVR, FQ, TPF, ES, TT | PM, B/U, EKG, IR, MVR, FQ, TPF, ES, TT | PM, B/U, EKG, IR,MVR, FQ, TPF, ES, TT |

A HIPAA authorization is required for all ages and amounts. Face amount is based on the total amount of coverage issued and placed in-force by AGL and US Life within the past 12 months. Street inspection interviews are completed for ages 18-70, over $25 million.

1 Use age nearest

2 Additional database checks may be ordered from the Home Office. (This may include an Rx Database Check, property verification, Internet report, MIB, or other research deemed necessary by the Home Office Underwriting Department.)

3 Accelerated Access Solution (Chronic Illness) Rider: if applied, 71IR required for age 61and up.

4 Lab testing includes NT pro-BNP at these ages and amounts

5 MD Exam required at ages 71+ for amounts over our retention. See page 29.

6 Maximum retention over age 80: $4,000,000

7 Inspection Report required for any non-resident alien living outside the United States applying for more than $1,500,000.

8 NOTE: The best rate class available below $100,000 is Standard.

9 Not applicable to QOL products

* Survivorship Plans - use full amount applied for each life. If one life is "uninsurable," that applicant will only need an application Part A, an agent-completed Part B and an APS.



## Age[1] and Amount Underwriting Requirements[2]
## UL, SUL, VUL, IUL, Whole Life Products
EFFECTIVE JUNE 13, 2016
**Chronic Illness Rider:**
see footnote 3, below, and details on page 16

| AGES | | | |
|---|---|---|---|
| 50-55 | 56-66[3] | 67-70[3] | 71+[3,5] MD Exam required at ages 71+ for amounts over our retention. See pg 29 |
| PM, B/U | PM, B/U[3] | PM, B/U, EKG, AC | PM, B/U+, FT[9], EKG, 71IR[9], AC |
| PM, B/U, MVR | PM, B/U, EKG[3] | PM, B/U, EKG, AC | PM, B/U+, FT, EKG, 71IR, AC |
| PM, B/U, MVR | PM, B/U, EKG[3] | PM, B/U, EKG, AC, ES[3] | PM, B/U+, FT, EKG, MVR, 71IR, AC, ES |
| PM, B/U, EKG, MVR | PM, B/U, EKG[3] | PM, B/U, EKG, AC, ES[3] | PM, B/U+, FT, EKG, MVR, 71IR, AC, ES |
| PM, B/U, EKG, MVR | PM, B/U, EKG, MVR[3] | PM, B/U, EKG, MVR, FQ, AC, ES[3] | PM, B/U+, FT, EKG, MVR, FQ, 71IR, AC, ES |
| PM, B/U, EKG, MVR | PM, B/U, EKG, MVR[3] | PM, B/U, EKG, MVR, FQ, AC, ES[3] | PM[5], B/U+, FT, EKG, MVR, FQ, 71IR, AC, ES |
| PM, B/U, EKG, MVR, ES | PM, B/U, EKG, ES[3], MVR | PM, B/U, EKG, MVR, FQ, AC, ES[3] | PM[5], B/U+, FT, EKG, MVR, FQ, 71IR, AC, ES |
| PM, B/U, EKG, MVR, FQ, ES | PM, B/U, EKG, MVR, FQ, ES[3] | PM, B/U, EKG, MVR, FQ, TPF, AC, ES[3] | PM[5], B/U+, FT, EKG, MVR, FQ,TPF, 71IR, AC, ES |
| PM, B/U, EKG, MVR, FQ, ES, TT | PM, B/U, EKG, MVR, FQ, TPF, ES[3], TT | PM, B/U, EKG, MVR, FQ,TPF, AC, ES[3], TT | MD or PM[5,6], B/U+, FT, EKG, MVR, FQ, TPF, 71IR, AC, ES, TT |
| PM, B/U, EKG[4], IR, MVR, FQ, TPF, ES, TT | PM, B/U, EKG[4], IR,[3] MVR, FQ, TPF, ES, TT | PM, B/U, EKG[4], IR[3], MVR, FQ, TPF, AC, ES, TT | MD[6], B/U+, FT, EKG[4], MVR, FQ, TPF, 71IR, AC, ES, TT |

AC Agent Certification form

B/U Full blood profile and urinalysis

B/U+ Full blood profile and urinalysis performed for AGL and US Life

CR* Credit Report

EKG Resting EKG

ES* Electronic Records Search

FQ Financial questionnaire

FT Functional Tests conducted with PM/MD

IC Individual consideration

IR* Inspection report

MD Exam by physician

MVR* Motor vehicle report

NM Nonmedical(agent-complete Part B)

PM Paramedical exam to include height, weight, blood pressure and pulse

TPF Third-party financials provided by CPA with first-hand knowledge of client's finances (examples include: Statement of Assets and Liabilities; Profit and Loss Statement; Cash Flow Statement;Balance Sheet)

TT* Tax Transcript (Client must provide Request for Transcript of Tax Return, form 4506T-EZ on Forms Depot)

71IR* Expanded Inspection Report to include Cognitive Tests

* Home Office-ordered requirement

9 Not applicable to QOL products



SELECT HEIGHT/WEIGHT CHART EFFECTIVE DEC. 14, 2015

## UL, WL, VUL and Term Products

### MALE

| Height | | Preferred Plus* | | Preferred NT Preferred T | | Standard Plus* | | Std NT | Std T |
|---|---|---|---|---|---|---|---|---|---|
| Feet | In | Low | High | Low | High | Low | High | | |
| 4 | 8 | 83 | 131 | 82 | 141 | 81 | 147 | >147 | >141 |
| 4 | 9 | 85 | 136 | 84 | 146 | 83 | 153 | >153 | >146 |
| 4 | 10 | 88 | 141 | 87 | 151 | 86 | 158 | >158 | >151 |
| 4 | 11 | 92 | 146 | 91 | 156 | 90 | 164 | >164 | >156 |
| 5 | 0 | 96 | 151 | 95 | 161 | 94 | 169 | >169 | >161 |
| 5 | 1 | 99 | 156 | 98 | 167 | 97 | 175 | >175 | >167 |
| 5 | 2 | 103 | 161 | 102 | 172 | 101 | 180 | >180 | >172 |
| 5 | 3 | 107 | 166 | 106 | 177 | 105 | 186 | >186 | >177 |
| 5 | 4 | 110 | 172 | 109 | 183 | 108 | 192 | >192 | >183 |
| 5 | 5 | 114 | 177 | 112 | 189 | 111 | 198 | >198 | >189 |
| 5 | 6 | 117 | 183 | 116 | 195 | 114 | 204 | >204 | >195 |
| 5 | 7 | 121 | 188 | 119 | 200 | 118 | 210 | >210 | >200 |
| 5 | 8 | 123 | 194 | 122 | 206 | 120 | 217 | >217 | >206 |
| 5 | 9 | 128 | 200 | 126 | 212 | 125 | 223 | >223 | >212 |
| 5 | 10 | 130 | 205 | 129 | 219 | 127 | 229 | >229 | >219 |
| 5 | 11 | 134 | 211 | 132 | 225 | 131 | 236 | >236 | >225 |
| 6 | 0 | 137 | 217 | 136 | 231 | 134 | 242 | >242 | >231 |
| 6 | 1 | 142 | 223 | 140 | 237 | 138 | 249 | >249 | >237 |
| 6 | 2 | 145 | 230 | 144 | 244 | 142 | 256 | >256 | >244 |
| 6 | 3 | 149 | 236 | 147 | 251 | 145 | 263 | >263 | >251 |
| 6 | 4 | 152 | 242 | 151 | 257 | 149 | 270 | >270 | >257 |
| 6 | 5 | 157 | 249 | 155 | 264 | 153 | 277 | >277 | >264 |
| 6 | 6 | 161 | 255 | 159 | 271 | 157 | 284 | >284 | >271 |
| 6 | 7 | 165 | 262 | 164 | 278 | 162 | 291 | >291 | >278 |
| 6 | 8 | 169 | 269 | 168 | 285 | 167 | 299 | >299 | >285 |
| 6 | 9 | 174 | 275 | 173 | 292 | 172 | 305 | >305 | >292 |

* Where applicable by plan and state approval.





SELECT HEIGHT/WEIGHT CHART EFFECTIVE DEC. 14, 2015

UL, WL, VUL and Term Products

### FEMALE

| Height | | Preferred Plus* | | Preferred NT Preferred T | | Standard Plus* | | Std NT | Std T |
|---|---|---|---|---|---|---|---|---|---|
| Feet | In | Low | High | Low | High | Low | High | | |
| 4 | 8 | 82 | 129 | 81 | 139 | 80 | 143 | >143 | >139 |
| 4 | 9 | 84 | 134 | 84 | 143 | 83 | 148 | >148 | >143 |
| 4 | 10 | 87 | 139 | 86 | 148 | 85 | 153 | >153 | >148 |
| 4 | 11 | 90 | 143 | 89 | 153 | 88 | 158 | >158 | >153 |
| 5 | 0 | 92 | 148 | 91 | 159 | 90 | 164 | >164 | >159 |
| 5 | 1 | 94 | 153 | 93 | 164 | 92 | 169 | >169 | >164 |
| 5 | 2 | 97 | 158 | 96 | 169 | 95 | 175 | >175 | >169 |
| 5 | 3 | 99 | 160 | 97 | 175 | 96 | 180 | >180 | >175 |
| 5 | 4 | 101 | 169 | 100 | 180 | 99 | 186 | >186 | >180 |
| 5 | 5 | 103 | 174 | 102 | 186 | 101 | 192 | >192 | >186 |
| 5 | 6 | 106 | 180 | 104 | 191 | 103 | 198 | >198 | >191 |
| 5 | 7 | 107 | 185 | 106 | 197 | 105 | 204 | >204 | >197 |
| 5 | 8 | 111 | 191 | 110 | 203 | 108 | 210 | >210 | >203 |
| 5 | 9 | 114 | 196 | 112 | 209 | 111 | 217 | >217 | >209 |
| 5 | 10 | 117 | 202 | 116 | 215 | 114 | 223 | >223 | >215 |
| 5 | 11 | 120 | 208 | 118 | 221 | 117 | 229 | >229 | >221 |
| 6 | 0 | 122 | 214 | 121 | 227 | 120 | 236 | >236 | >227 |
| 6 | 1 | 126 | 220 | 124 | 234 | 123 | 242 | >242 | >234 |
| 6 | 2 | 128 | 226 | 127 | 240 | 126 | 249 | >249 | >240 |
| 6 | 3 | 132 | 232 | 131 | 246 | 129 | 256 | >256 | >246 |
| 6 | 4 | 136 | 238 | 134 | 253 | 132 | 263 | >263 | >253 |
| 6 | 5 | 139 | 245 | 137 | 260 | 136 | 270 | >270 | >260 |
| 6 | 6 | 143 | 251 | 141 | 266 | 139 | 277 | >277 | >266 |
| 6 | 7 | 145 | 257 | 144 | 272 | 142 | 284 | >284 | >272 |

* Where applicable by plan and state approval.

# Preferred Underwriting Class Guidelines

Effective December 14, 2015

## UL, WL, VUL

SEE FOLLOWING PAGE SPREAD FOR TERM

| | Preferred Plus[1] | Preferred Nontobacco | Standard Plus[1] |
|---|---|---|---|
| No tobacco (years) | 5 | 3 | 1 |
| Aviation or hazardous avocation | No | No | Yes[2] |
| Cholesterol/ HDL ratio, total cholesterol | If ratio ≤5.0, 215<br>If ratio ≤4.5, 290 | If ratio ≤6.0, 245<br>If ratio ≤5.5, 290 | If ratio ≤7.0, 260<br>If ratio ≤6.5, 290 |
| Blood pressure | 0-60: 140/85<br>61+: 150/85<br>Blood Pressure Treatment OK[5] | 0-60: 145/88<br>61+: 155/88<br>Blood Pressure Treatment OK | 0-60: 150/92<br>61+: 160/92<br>Blood Pressure Treatment OK |
| Build | See current select height/weight chart | | |
| MVR | No DUI, reckless, revocation, suspension/ 7 years | No DUI, reckless, revocation, suspension/ 6 years | No DUI, reckless, revocation, suspension/ 5 years |
| Family History | No coronary artery disease or cancer[3] prior to age 60 (parents only) | No death due to coronary artery disease or cancer[3] prior to age 60 (parents only) | One coronary artery disease or cancer[3] death prior to age 60 (parents only) |
| | NOTE: Ignore family history if proposed insured is age >65 and ignore gender-specific cancers at all ages[4] | | |
| Personal history | No cancer or ratable impairment[3] | No cancer or ratable impairment[3] | No cancer or ratable impairment[3] |

[1] Where applicable by plan and state approval. If "Standard Plus" is not available for the plan, the client must meet PNT guidelines to qualify for better than Standard rates.
[2] Will be considered with appropriate rating.
[3] Excludes basal and squamous cell skin cancers.
[4] Disregard the following female cancers if PI is male: breast, ovarian, uterine. Disregard the following male cancers if PI is female: prostate, testicular. Disregard a family history of cervical cancer for applicants of either sex.
[5] With evidence of blood pressure control in the Preferred Plus range for 6 months or more.



Preferred Underwriting Class Guidelines

Effective December 14, 2015

UL, WL, VUL

SEE FOLLOWING PAGE SPREAD FOR TERM

| Standard Nontobacco | Preferred Tobacco | Standard Tobacco | |
|---|---|---|---|
| 1 | – | – | No tobacco (years) |
| Yes[2] | No | Yes[2] | Aviation or hazardous avocation |
| If ratio >7.0, 260<br>If ratio >6.5, 290 | If ratio ≤6.0, 245<br>If ratio ≤5.5, 290 | If ratio >6.0, 245<br>If ratio >5.5, 290 | Cholesterol/ HDL ratio, total cholesterol |
| 0-60: >150/92<br>61+: >160/92<br>Blood Pressure Treatment OK | 0-60: 145/88<br>61+: 155/88<br>Blood Pressure Treatment OK | 0-60: >145/88<br>61+: >155/88<br>Blood Pressure Treatment OK | Blood pressure |
| See current select height/weight chart | | | Build |
| No DUI, reckless, revocation, suspension/ 3 years* | No DUI, reckless, revocation, suspension/ 6 years | No DUI, reckless, revocation, suspension/ 3 years* | MVR |
| – | No death due to coronary artery disease or cancer[3] prior to age 60 (parents only) | – | Family History |
| NOTE: Ignore family history if proposed insured is age >65 and ignore gender-specific cancers at all ages[4] | | | |
| – | No cancer or ratable impairment[3] | – | Personal history |

[1] Where applicable by plan and state approval. If "Standard Plus" is not available for the plan, the client must meet PNT guidelines to qualify for better than Standard rates.
[2] Will be considered with appropriate rating.
[3] Excludes basal and squamous cell skin cancers.
[4] Disregard the following female cancers if PI is male: breast, ovarian, uterine. Disregard the following male cancers if PI is female: prostate, testicular. Disregard a family history of cervical cancer for applicants of either sex.
[5] With evidence of blood pressure control in the Preferred Plus range for 6 months or more.
* A rating may apply due to overall driving history

# Preferred Underwriting Class Guidelines
# TERM PRODUCTS

Effective December 14, 2015

| | Preferred Plus | Preferred Nontobacco | Standard Plus[1] |
|---|---|---|---|
| Lab scoring | Used for rate class evaluation; see page 16 for additional details | | |
| No tobacco (years) | 5 | 3 | 1 |
| Aviation or hazardous avocation | No | No | Yes[2] |
| Cholesterol/ HDL ratio, total cholesterol | If ratio ≤5.0, 215<br>If ratio ≤4.5, 290 | If ratio ≤6.0, 245<br>If ratio ≤5.5, 290 | If ratio ≤7.0, 260<br>If ratio ≤6.5, 290 |
| Blood pressure | 0-60: 135/85<br>61+: 140/85<br>Blood Pressure Treatment OK[5] | 0-60: 140/85<br>61+: 150/85<br>Blood Pressure Treatment OK | 0-60: 145/88<br>61+:155/88<br>Blood Pressure Treatment OK |
| Build | See current select height/weight chart | | |
| MVR | No DUI, reckless, revocation, suspension/ 7 years | No DUI, reckless, revocation, suspension/ 6 years | No DUI, reckless, revocation, suspension/ 5 years |
| Family History | No coronary artery disease or cancer[3] prior to age 60 (parents only) | No death due to coronary artery disease or cancer[3] prior to age 60 (parents only) | One coronary artery disease or cancer[3] death prior to age 60 (parents only) |
| | NOTE: Ignore family history if proposed insured is age >65 and ignore gender-specific cancers at all ages[4] | | |
| Personal history | No cancer or ratable impairment[3] | No cancer or ratable impairment[3] | No cancer or ratable impairment[3] |

[1] Where applicable by plan and state approval. If "Standard Plus" is not available for the plan, the client must meet PNT guidelines to qualify for better than Standard rates.
[2] Will be considered with appropriate rating.
[3] Excludes basal and squamous cell skin cancers.
[4] Disregard the following female cancers if PI is male: breast, ovarian, uterine. Disregard the following male cancers if PI is female: prostate, testicular. Disregard a family history of cervical cancer for applicants of either sex.
[5] With evidence of blood pressure control in the Preferred Plus range for 6 months or more.



Preferred Underwriting Class Guidelines
TERM PRODUCTS
Effective December 14, 2015

| Standard Nontobacco | Preferred Tobacco | Standard Tobacco | |
|---|---|---|---|
| Used for rate class evaluation; see page 16 for additional details | | | Lab scoring |
| 1 | – | – | No tobacco (years) |
| Yes[2] | No | Yes[2] | Aviation or hazardous avocation |
| If ratio >7.0, 260<br>If ratio >6.5, 290 | If ratio ≤6.0, 245<br>If ratio ≤5.5, 290 | If ratio >6.0, 245<br>If ratio >5.5, 290 | Cholesterol/ HDL ratio, total cholesterol |
| 0-60: >145/88<br>61+: >155/88<br>Blood Pressure Treatment OK | 0-60: 140/85<br>61+: 150/85<br>Blood Pressure Treatment OK | 0-60: >140/85<br>61+: >150/85<br>Blood Pressure Treatment OK | Blood pressure |
| See current select height/weight chart | | | Build |
| No DUI, reckless, revocation, suspension/ 3 years* | No DUI, reckless, revocation, suspension/ 6 years | No DUI, reckless, revocation, suspension/ 3 years* | MVR |
| – | No death due to coronary artery disease or cancer[3] prior to age 60 (parents only) | – | Family History |
| NOTE: Ignore family history if proposed insured is age >65 and ignore gender-specific cancers at all ages[4] | | | |
| – | No cancer or ratable impairment[3] | – | Personal history |

[1] Where applicable by plan and state approval. If "Standard Plus" is not available for the plan, the client must meet PNT guidelines to qualify for better than Standard rates.
[2] Will be considered with appropriate rating.
[3] Excludes basal and squamous cell skin cancers.
[4] Disregard the following female cancers if PI is male: breast, ovarian, uterine. Disregard the following male cancers if PI is female: prostate, testicular. Disregard a family history of cervical cancer for applicants of either sex.
[5] With evidence of blood pressure control in the Preferred Plus range for 6 months or more.
* A rating may apply due to overall driving history.

## Lab Scoring

AGL and US Life uses a lab scoring methodology to determine preferred rate classes for Term applications, and overall acceptability. Applicants with favorable lab scoring results, in addition to our established preferred criteria, are eligible to receive our best offers. The vast majority of applicants who previously met Preferred Plus, Preferred Non Tobacco, Standard Plus, or Preferred Tobacco rate class criteria continue to do so.

## Accelerated Access Solution (AAS) Chronic Illness Rider

- Currently available only on certain permanent plans, and is only available at issue; cannot be added to coverage at time of conversion (see product specific documents for complete details)
- Chronic Illness Supplemental Application required at the time of application (available on Forms Depot)
- 71+IR required for all amounts, ages 61 and older, when this rider is requested. This inspection report must be ordered from the home office and includes an EMST (Enhanced Mental Skills Test)
- Rider coverage is not available:
  - If rated Table E or higher, or
  - If rated with medical or non-medical flat extras, or
  - With a history of certain other impairments, see the stand alone Accelerated Access Solution (Chronic Illness) Rider agent documents for more details.

## Trust Certificate

A Certificate of Trust (form AGLC2239COT) must be submitted prior to underwriting approval whenever a trust is listed as policy owner. An Acknowledgement and Release Form (form AGLC 2239AR) is required whenever an agent is named as trustee.

## Automatic Declines

This list is not intended to be all-inclusive. Rather, it is a place to start. If your applicant has a serious condition not listed here, check the Medical Underwriting Section. If you are still unsure, send a quote request to our QuickQuote desk. Applications should not be written on persons with:

- Abdominal Aortic Aneurysm surgically corrected in the last 6 months
- Active military with foreign orders or orders to deploy to "hot spots"[1]
- Active military in Special Operations (see Military Guideline section)
- Age over 80: no offer (for individual coverage) if applicant does not qualify for standard rates
- Alcohol treatment in the last 2 years
- Automatic Defibrillator (ACID) implanted with history of Cardiac Arrest
- Alzheimer's disease or Dementia
- Bankruptcy:
  ***Term:*** No coverage until discharged at least 2 years. Multiple filings, no coverage unless discharged more than 5 years
  ***UL:*** Multiple filings, no coverage unless discharged for 2 years
- Blood Pressure exceeding 185/100
- Cancer treatment (current)
- Cirrhosis of Liver
- COPD/Emphysema, severe (on oxygen or disabling)
- CVA (stroke) within 1 year
- Diabetes if significantly complicated (i.e. amputation, etc.) or very poor control
- Drug use (other than marijuana) in the last 3 years
- DUI, under age 25, if within 1 year
- DUIs, two or more in last 5 years
- Felony Conviction, Major (see Criminal Activity section)
- Foreign Nationals - term insurance is not available if residing in B, C, D, or E countries (We can consider UL coverage for residents of certain B, C, and D countries)
- Gastric/Intestinal Bypass within 6 months
- Grand Mal Seizures within 1 year of diagnosis
- HIV Positive
- IOLI (Investor Owned Life Insurance)
- Incarcerated/in jail currently or within the last 12 months (see Criminal Activity section)
- Juvenile Onset Diabetes, younger than age 20
- Kidney Dialysis
- Mental Disorder (including anxiety or depression ***requiring hospitalization or disability*** in last year)
- Medical testing advised but not yet completed
- MI/heart attack in the last 6 months
- Military Reserves (if alerted or mobilized to be sent overseas to a "hot spot")[1]
- Organ Transplant (awaiting or recipient) (except kidney - contact your underwriter)
- Parole or probation (currently on) (see Criminal Activity section)
- Pregnant (current) with Gestational Diabetes, toxemia, eclampsia, pre-eclampsia
- Quadriplegia[2]
- Suicide attempt in the last year

Automatic Declines continued on next page

- Suicide attempts (more than one) if the last one was within the last 2 years
- Surgery (major) advised but not yet completed
- Term Insurance, age > 70 & rated over Table D or with a flat extra
- Valve replacement within 6 months

[1] Not applicable in certain states.
[2] Term insurance not available; no permanent coverage for at least 2 years after onset.

## Attending Physician Statement (APS) ordering guidelines

A routine physical exam (PE) APS should be ordered in these circumstances:

| AGE AND AMOUNT APS ORDERING GUIDELINES | |
|---|---|
| **AGE** | **Face Amount** |
| 0-5 | Exceeds $100,000, obtain pediatrician records |
| 6-17 | Exceeds $500,000 and PE within 2 years |
| 6-17 | Exceeds $3,500,000 and PE within 5 years |
| 18-39 | Exceeds $2 million and PE within 2 years |
| 18-39 | Exceeds $3,500,000 and PE within 5 years |
| 40-59 | Exceeds $1 million and PE within 3 years |
| 40-59 | Exceeds $3,500,000 and PE within 5 years |
| 60-70 | All amounts and PE within 5 years+ |
| 71-80 | All amounts and PE within 2 years+ |
| 81+ | All amounts and PE within 1 year+ |

| AGE | + Older Age Guidelines |
|---|---|
| 60-70 | Standard if no complete PE within 2 years |
| 71-80 | Decline if no complete PE within 2 years |
| 81+ | Decline if no complete PE within 1 year; Preferred Plus not available over age 80 |

A complete physical exam (PE), for ages 60 and up, is defined as a full exam with a personal physician, including a history, physical and labs. A brief blood pressure check or prescription refill would not satisfy this definition.

## Impairment List requiring an APS

- Abnormal cardiac test (or other abnormal testing)
- Alcohol or drug treatment*
- Aneurysm
- Arrhythmia (significant)
- Barrett's Esophagus



- Cancer or Tumor (not Basal Cell or Squamous Cell)
- Colon polyps removed in the past 12 months
- Cardiomyopathy
- Cardiac Failure
- Cerebrovascular Disease
- Connective Tissue Disorder
- Coagulation Disorder
- Congenital Heart Disease
- Coronary Artery Disease
- Crohn's Disease*
- Diabetes
- Eating Disorder
- GI Hemorrhage
- Heart Murmur (significant)
- Hypertension (3 or more HTN meds taken or under age 30)
- Kidney Disorder (significant)
- Liver Disorder
- Lymph Node Disorder
- Multiple Sclerosis
- Muscular Dystrophy
- Obesity (rated Table D or greater)
- Pancreatic Disorder
- Parkinson's Disease
- PSA Abnormality
- Psychiatric Illness (significant)
- Respiratory Disorder (significant) – Not mild asthma*
- Rheumatoid Disorders including Rheumatoid Arthritis and Lupus*
- Seizure Disorder*
- Sleep Apnea*
- Stroke or TIA
- Suicide Attempt
- Syncope
- Ulcerative Colitis (and similar disorders)*

Additional situations where an APS is needed:

- Any impairment that's rated Table D or greater
- Recent consultation for someone who has no pattern of regular medical care, but has consulted a physician in the last 90 days

This list of disorders covers only some of the more common disorders seen, but does not limit the ordering of an APS for situations of concern that the underwriter might identify.

* The underwriter may elect to use a Personal Health Interview (PHI) initially, in lieu of ordering an APS in certain circumstances

## Expiration of Underwriting Requirements

Paperwork and exams are only valid for a limited period of time. Below are guidelines for acceptable age of underwriting requirements.

| TEST | AGE 0-70 | AGE 71+ |
|---|---|---|
| Application | 1 year | 1 year |
| Exam | 1 year | 6 months |
| Blood and urine | 1 year | 6 months |
| EKG, inspection, MVR | 1 year | 1 year |
| 71+ inspection, cognitive test | 1 year | 1 year |
| Functional test | NA | 6 months |

## Health Statement

Underwriting reserves the right to request more information. A health statement is required for:

- Ages 0–70 when the exam is within 2 weeks of 90 days, or older
- Ages 71+ when the exam is within 2 weeks of 60 days, or older
- Withdrawn or incompleted case that's re-opened, regardless of the age of the exam
- A face amount increase requested after the initial review, regardless of the age of the exam

## Selected Nonmedical Risks

Following are guidelines for a few of the most common nonmedical underwriting topics for which agents seek advice. **Note:** When in doubt, or the topic is not on this list, send a quote request to our QuickQuote desk.

## Motor Vehicle

High risk circumstances (also see Underwriting Class Guidelines section):

- DUIs - two or more in last 5 years, decline
- More than 3 moving violations in the last 3 years, no DUI history–add $2.50 per $1,000 or more
- More than 3 moving violations in the last 3 years, with single DUI history, age 35 and up–add $3.50 per $1,000 or more, decline if over age 65
- Single DUI > 3 years ago, no other violations, possible standard (with no other related history)
- Single DUI > 7 years ago, no other violations, possible preferred plus (with no other related history)





## Aviation

Common circumstances (also see Underwriting Class Guidelines section).

Pilots for major airlines flying in the US and Canada only and no other aviation exposure – Preferred Plus

### Other aviation

- Aviation Exclusion Rider (AER) will apply if driving history is rated
- Corporate pilots–plane is company-owned, maintained at same standards as commercial aircraft, pilot with ATR or commercial license with IFR, flying in US and Canada only–Preferred Plus
- Private pilots (flying in US and Canada ONLY)
  - Students pilots, at best Standard Plus with additional $3.50 per $1,000
  - Licensed pilots with over 100 hours solo hours–Standard Plus
  - Flying more than 200 hours per year–likely $2.50 per $1,000
  - Flying into Mexico–$2.50 per $1,000
- Flying other than in the US or Canada (including Bermuda or Bahamas) or Mexico–AER, or IC with facultative reinsurance
- Best rates with an AER:
  - Within our retention:
    - ✓ Best rates otherwise qualified
  - Over our retention:
    - ✓ Permanent plans, STD+ (Standard NT if STD+ not available)
    - ✓ Term plans, STD+

## Foreign Residence and Travel



This is a constantly changing topic and is not applicable in all states.

For our current guidelines, check our website at: eStation.americangeneral.com

Selected Nonmedical Risks continued on next page

# Criminal Activity

Applicants who are in jail, awaiting trial, or who are out on probation or parole are postponed until out of jail and off probation or parole for at least 12 months.

### Misdemeanors

(e.g. disorderly conduct, shoplifting) and white collar felonies (tax evasion, political graft)

### 1 or 2 convictions

- Off probation > 12 months; best class if otherwise qualified

### > 2 convictions

- Individual consideration
- If > 2 within last 5 years, consider decline

### Single felonies

(e.g. grand theft, larceny, assault, involuntary manslaughter)

- Off probation: 1–5 years standard with $2.50 per $1,000 extra
- Off probation: 5–7 years–standard
- Off probation: 7+ years–better than standard if otherwise qualified

### Multiple felonies or major felonies

(e.g. murder, rape, organized crime, espionage, drug trafficking, drug manufacture, terrorist acts) convicted at any time, UNLESS overturned–decline

# Scuba

See Underwriting Class Guidelines section

Applicants who are recreational SCUBA divers are eligible for our best class (Preferred Plus) if all the following guidelines are met:

- Applicant dives to depths not exceeding 100 feet
- Participates in no more than 10 dives per year
- Dives must be in open water; applicant does not participate in wreck, salvage, cave or under-ice diving (penetration diving)
- Applicant is PADI, NAUI, or SSI certified or all dives are done with divemaster or instructor

### Otherwise

- If over 100 feet, likely $2.50 per $1,000
- No exclusion rider available



# Military

**All applications must comply with the NAIC regulations regarding military applicants, per procedures published by AIG Member Life Insurers.**

### Active military personnel

- It is acceptable for agents to write active military personnel
- No government allotment for initial submissions
- Coverage with American General Life can be considered to a maximum of:

| RANK | American General Life Coverage Limit (Not Total Line) |
|---|---|
| New enlistee | None |
| Academy or ROTC Cadet | $250,000 |
| Officer Candidate (School) (OCS) | Amount based on enlisted rank |
| E1–E2 | $100,000 |
| E3–E5 | $250,000 |
| E6–E7 | $500,000 |
| E8–E9 | $750,000 |
| WO1–WO2 | $1,000,000 |
| WO3–WO4 | $1,500,000 |
| WO5 | Use income replacement multiples, see page 25 |
| O1–O3 | $1,000,000 |
| O4–O6 | $1,500,000 |
| O7 and up | Use income replacement multiples, see page 25 |
| Reserve or Guard Member – Alerted or Mobilized | Use by-rank coverage limits, as noted above |
| Reserve or Guard Member – NOT Alerted or Mobilized | Use income replacement multiples, see page 25 |

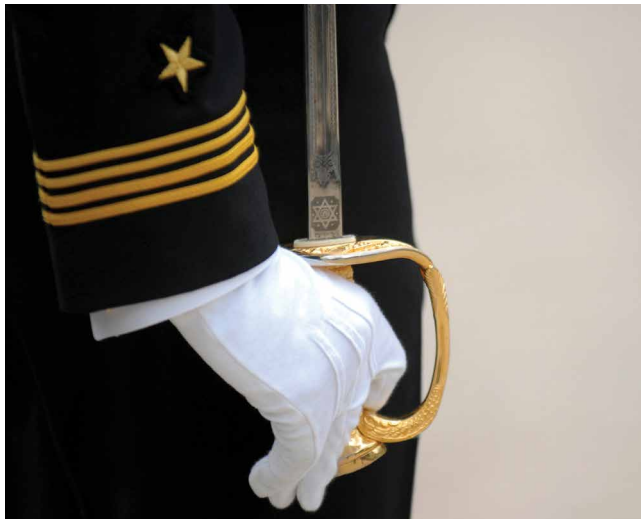
- Total line must meet income replacement guidelines
- The applicant can have an alert or orders for overseas duty as long as not to a "hot spot" (if the applicant cannot disclose location, the case cannot be written) (not applicable in all states)
- No Special Forces, Rangers, SEALS, Marine Force Recon, Marine Raiders, Delta Force, other similar units

Selected Nonmedical Risks continued on next page

### Additional military guidelines

- Reservists and National Guardsmen: If they are employed in a civilian capacity (e.g. work at AIG) and are neither alerted for mobilization nor already mobilized, they are underwritten based on their income and occupation and are not subject to the rank restrictions above
- Reservists and National Guardsmen (alerted or mobilized) are underwritten as active military personnel detailed above
- AGR soldiers/sailors/airmen ("active guard/reserve") are reservists whose occupation is performed in uniform at a military unit; they are subject to the same coverage limits as active military personnel above
- Military pilots may be rated and we will not consider for better with an AER
- Amounts of coverage over the above limits are rarely issued, and are only considered for very exceptional circumstances (e.g., a military surgeon or dentist). Note: Plans for retirement are not considered exceptional circumstances. To determine if you have an exceptional circumstance, please send a quote request to our QuickQuote desk.

We limit coverage for military applicants to reduce exposure during time of war/conflict, also taking into consideration that military training can be dangerous and accidents happen from time to time. The higher the rank, the less likely the applicant would be subject to the same risk as a lower enlisted serviceman. Therefore, we can consider higher amounts for military personnel of higher rank.





# General Financial Underwriting Guidelines

## Personal Insurance

The Financial Underwriting section of this guide is intended to provide you with a basic overview of the most common financial situations and the methods used for calculating a justified amount of coverage.

| INCOME REPLACEMENT* | |
|---|---|
| AGE | Multiply Earned Income by |
| ≤40 | 25 |
| 41-50 | 20 |
| 51-55 | 15 |
| 56-65 | 10 |
| 66-70 | 5 |
| 71+ | Individual Consideration |

* Income multiples for personal insurance are guidelines only. Consider the income multiple for each age range as the maximum amount for which an individual might qualify. The maximum income factor may not be appropriate for all applicants in a particular age range.

### Non-Working Spouse, age 65 or less:

- If household income is less than $25,000, we will allow up to 10 times the income of the working spouse.

#### Working spouse coverage unknown:

- If household income is $25,000-$99,999, we will allow up to $250,000 on the nonworking spouse with no additional financial clarification.
- If household income is $100,000 or more, we will allow up to $500,000 on the nonworking spouse with no additional financial clarification.

#### Working spouse coverage is known:

- We will match the working spouse's coverage up to $1,000,000
- Amounts over $1,000,000 will be individually considered, based on estate planning needs.

### Non-Working Spouse, over age 65:

The amount of coverage must be justified using estate planning needs.

Financial Underwriting Guidelines continued on next page

# Additional Personal Insurance Notes

Note – all amounts referenced are total line (in force and applied).

Additional amounts may be considered if justified.

- Estate Conservation need is based on the taxable value of the estate. Provide estate conservation analysis with the application. Maximum allowable growth rate is 6 percent up to a maximum limit of double the current gross estate.
- Final Expense coverage will be considered for a maximum of $50,000 when limited financial justification is demonstrated. This amount includes total line with all carriers. If no financial justification is demonstrated, no coverage will be issued.

## Juveniles:

Juveniles are defined as clients age 0 to 17.

### Financial Requirements:

Face amounts $0-$500,000
(amounts requiring only a Non-Med Part B*)

- At least one parent(s)/guardian will need to have the same amount being requested (unless state specific statutes apply).
- If the other parent does not have any coverage inforce, or has coverage inforce at a lesser amount than the coverage being requested for the juvenile, the agent will need to provide a cover letter detailing the circumstances surrounding the reason for 1) either the lack of any coverage inforce, or 2) coverage inforce at an amount less than the amount being requested for the juvenile (unless one is uncovered due to un-insurability - contact your home office underwriter to discuss first)
- All siblings require equal amounts of coverage

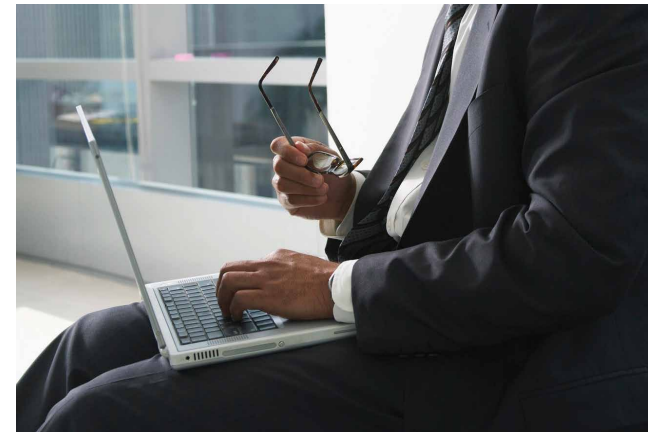
Face amounts over $500,000

- Individual consideration (contact your home office underwriter to discuss first)

* An APS and/or inspection may be ordered for cause. Other requirements may be necessary based upon the underwriter's judgment.







# Business Insurance

## Key Person

Coverage financially protects the company from adverse financial impact if a key employee suddenly dies. The policy would provide funds to find, recruit and train a replacement, help replace any lost profits, and strengthen the balance sheet to assure creditors the business will continue.

Maximum of 10 times total compensation. In some circumstances (e.g., age, time to retirement, industry and location, etc.), 3 to 5 times compensation will be considered as an appropriate maximum.

## Buy-Sell/Business Succession/Business Continuation

Coverage is limited to the market value of the proposed insured's portion of the business as detailed in the Buy-Out or Buy-Sell agreement, or third party financials.

## Business Loan Coverage

Minimum 5 years remaining on the loan, coverage limited to 75 percent of loan, prorated per each owner's percent share of the business. Business will be the owner and beneficiary with collateral assignment to the debtor. Venture capital is limited to 50 percent coverage, prorated as above.

## Accidental Death Benefit

A maximum of $250,000 per life subject to filed plan limitations. See each plan for details.

## Waiver Of Premium

A maximum of $5,000,000 per life subject to filed plan limitations. See each plan for details.

# Bankruptcy

Credit report required on all cases ; Tax Return Transcript may be required as well at the discretion of the underwriter

## Term Insurance - Chapters 7, 11, 12, 13

### Single Bankruptcy:

- We will not consider coverage until the bankruptcy has been discharged for at least 24 months (2 years), and financial data supports the total line of coverage to be in force.

### Multiple Bankruptcies:

- We will not consider coverage until the most recent bankruptcy has been discharged for at least 60 months (5 years), and financial data supports the total line of coverage to be in force.

* Credit report required on all cases; Tax Return Transcript may be required as well at the discretion of the underwriter

## Permanent Insurance - Chapter 7

We can consider coverage immediately upon discharge of the bankruptcy:

- If the discharge was less than 12 months ago, the proposed insured must be employed full time and provide us with a current pay stub (or tax return) that documents an income appropriate for the amount of coverage in force and applied.
- For applicants that have had a Chapter 7 bankruptcy discharged more than 12 months ago, no current pay stub or tax return is required in most cases, however, financial justification for the amounts in force and applied will be required.

## Permanent Insurance - Chapters 11, 12, 13

We will consider permanent insurance coverage for applicants currently in Chapter 11, 12, or 13 bankruptcy once the applicant is making regular debt payments and financial data supports the total line of coverage to be in-force.

- Note that we will reduce the amount of income we consider the applicant to make by the amount of the debt payment made, as per court direction.
- Copies of court papers directing repayment will be required for amounts of $5 million and up.

## Permanent Insurance

### Multiple Bankruptcies

- No offer until discharged from last bankruptcy for at least 24 months and financial data supports the total line of coverage to be in-force.



# Retention and Reinsurance Limits

| RETENTION AGES | TERM TO TABLE D | PERM TO TABLE D |
|---|---|---|
| 0 – 70 | $3,500,000 | $10,000,000 |
| 71 – 80 | $2,000,000* | $6,000,000 |
| 81 – 90 | n/a | $4,000,000** |
| 90+ | n/a | n/a |

| AUTOMATIC LIMIT | TERM | PERM |
|---|---|---|
| Ages 0 – 70 | $41,000,000 | $60,000,000 |
| 71 – 75 | $15,500,000* | $30,000,000 |
| 76 – 80 | $10,500,000* | $30,000,000 |
| 81 – 85 | n/a | $15,000,000** |
| 86 – 90 | n/a | $5,000,000** |
| 90+ | n/a | n/a |

* Must be Table D or better
** Must be Standard or better for individual coverage

# Cigar Smokers**

This policy will apply only to occasional cigar users and not other forms of tobacco.

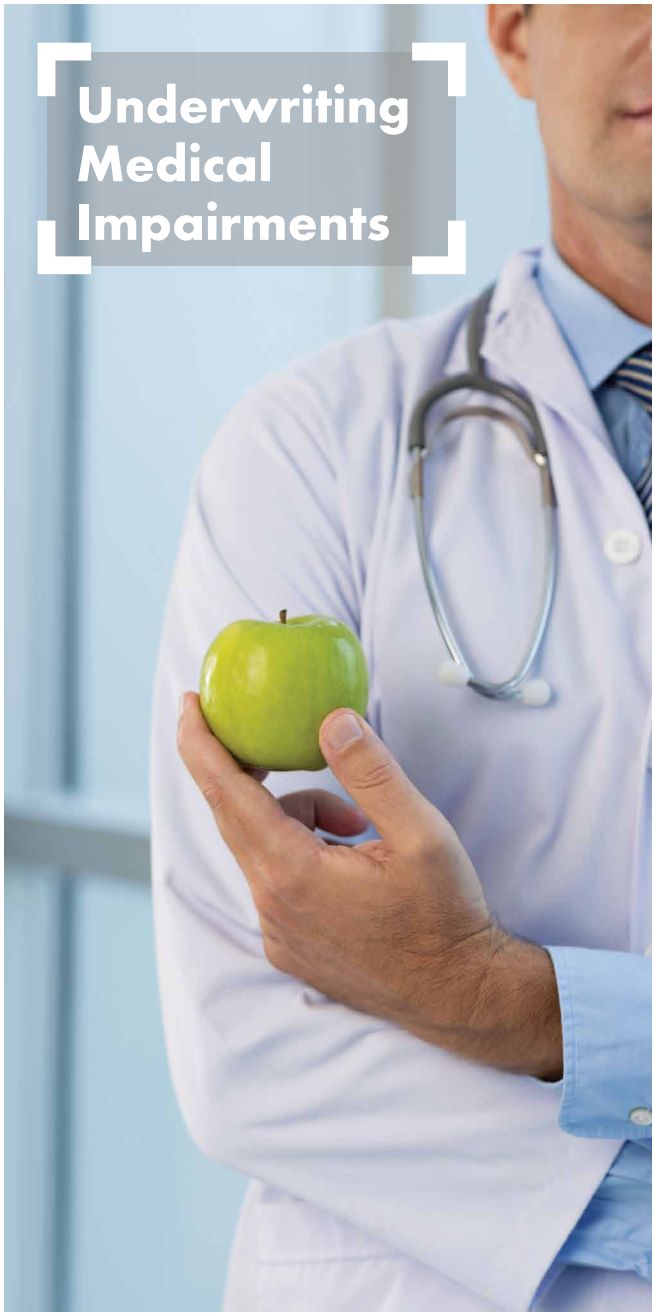
Based on current mortality information, underwriting will consider cigar use a non-factor in the risk evaluation process if:

1) The use is admitted at the time of application/inquiry and all case data coincides with the admitted degree of usage; and
2) No more than one cigar per week; and
3) No nicotine metabolites (cotinine) are present in the urinalysis done for AGL/US Life or any other company within the past 12 months; and
4) There is no use of tobacco products other than occasional cigars for at least 5 years prior to the time of application or inquiry.

# Tobacco Use

A Tobacco user is considered to be anyone who has used tobacco in any form in the last 12 months. This includes:

- Cigarettes
- Cigars - Only limited cigar usage may be considered for non-tobacco rates. (See "Cigar Smokers")
- Pipes
- Smokeless tobacco
- Chewing tobacco / Snuff
- Nicotine substitutes, including patches and gum
- Electronic (smokeless) cigarettes
- Vaping



# Underwriting Medical Impairments

To view the most current version of this guide, please refer to the electronic document published on our website at: **eStation.americangeneral.com**

Financial Network representatives should see: **http://agla.americangeneral.com/apex/careerweb.nsf/contents/index**





The following Underwriting Medical Impairment section of this guide is designed to provide common ratings for many types of illnesses and medical conditions. Each individual case will be rated on its own merits and may vary from those listed in this guide.

| RISK CATEGORY | Please note: |
|---|---|
| **Not Rated** | May qualify for better than standard rates in some cases. |
| **Rated A-C** | Up to Table C or Flat extras $5.00 or less per $1000. |
| **Rated D-H** | Table D to H or Flat extra above $5.00 per $1000. |
| **Rated I and Above** | Table I and above. Permanent Plans Only. |
| **Decline** | |

Multiple impairments considered on an individual basis.

For both Retention and Automatic Reinsurance, clients aged 81+ must qualify for Standard or better to be considered.

**Need a complex quote? See the American General Life Underwriter Tool on eStation or Connection. Check out the AG Underwriting Impairment Library on eStation or Connection.**

| A | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Acromegaly | X | | X | X | |
| Addison's Disease | X | X | | | |
| ADHD/ADD | X | X | | | |
| AIDS | | | | | X |
| Alcohol Treatment History | | | | | |
| Current alcohol use | | | | | X |
| Alcoholism reformed (2 year postponement) | | X | X | | |
| Alzheimer's Disease | | | | | X |
| Amenorrhea | X | | | | |
| Amyloid Disease | | | | | X |
| Amyotrophic Lateral Sclerosis (ALS) | | | | | X |
| Anemia | | | | | |
| Most cases recovered | X | | | | |
| Aplastic Anemia | | | | | X |
| Sickle Cell Disease | | | X | | X |
| Sickle Cell Trait | X | | | | |
| Aneurysm | | | | | |
| Unoperated | | X | X | X | X |
| Operated, after 6 months | | | X | X | |
| Angina Pectoris | | | | | |
| Myocardial Infarction and Angina | | X | X | X | X |
| Prinzmetal | | X | | | |
| Prior to age 40 | | | | | X |
| Unstable (Crescendo) | | | | | X |
| With normal angiography | X | | | | |
| Angioneurotic Edema | | X | | | |
| Angioplasty | | X | X | X | X |
| Ankylosing Spondylitis | X | X | | | |

* May qualify for better than standard rates in some cases.



| A | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Anorexia Nervosa | | | | | |
| Current | | | | | X |
| Recoveved, stable at least one year | | X | X | | |
| Anxiety Disorders | | | | | |
| Mild or well-controlled | X | | | | |
| Others | | X | X | | |
| Aortic Aneurysm | | | | | |
| Unoperated | | X | X | X | X |
| Operated, after 6 months | | X | X | X | |
| Aortic Murmurs/Insufficiency | | X | X | | |
| Arrhythmias | | | | | |
| Atrial Fibrillation | X | X | X | X | X |
| Few PVCs | X | | | | |
| Many PVCs | | X | X | | |
| Arteriosclerosis Obliterans | | | X | X | |
| Arteriovenous (AV) Malformations | | | | | |
| Cerebral unoperated | | | | | X |
| Operated, no residual, stable 6 months | X | X | X | | |
| Arthritis | | | | | |
| Osteo | X | | | | |
| Other (see specific diagnosis) | | | | | |
| Artificial Valve | | | | | |
| Good heart function | | | X | X | |
| Moderate to poor heart function | | | | | X |
| Asbestosis | | | | | |
| Mild cases, no present exposure | | X | | | |
| Others | | | | | X |
| Ascites | | | | | X |

* May qualify for better than standard rates in some cases.

## A

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Asthma | | | | | |
| Mild, no hospitalization, no meds | X | | | | |
| Other | X | X | | | |
| Asymmetric Septal Hypertrophy | | | | | |
| Age 30 or younger | | | | | X |
| Over age 30, no symptoms | | | X | | |
| Atrial Fibrillation | X | X | X | X | X |
| Atrial Flutter | X | X | X | X | X |
| Atrial Septal Defect | | | | | |
| Small, otherwise normal findings, stable | X | X | | | |
| With complications | | X | X | | X |
| Atrioventricular Block | | | | | |
| Incomplete (1st degree) | X | | | | |
| 2nd degree block with pacemaker | | X | | | |
| 2nd degree block without pacemaker | | | X | | |
| Complete block (3rd degree) with pacemaker | | X | | | |
| 3rd degree block without pacemaker | | | | | X |

## B

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Bacterial Endocarditis (Rate for mumur) | | X | X | | |
| Bariatric Surgery** | | X | X | | |
| Barlow's Syndrome | X | X | | | |
| Barrett's Esophagus | X | X | | | |
| Basal Cell Carcinoma | X | | | | |
| Bell's Palsy (Recovered) | X | | | | |
| Benign Prostatic Hypertrophy | X | | | | |
| Berger's Disease(IGA Nephropathy) | | X | X | | |

* May qualify for better than standard rates in some cases.
** Current build may require an additional rating.



## B

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Bicuspid Aortic Valve | X | X | X | | |
| Bigeminy | X | X | X | | |
| Biliary Colic (Recovered) | X | X | | | |
| Biliary Cirrhosis | | | | | X |
| Blindness (Due to injury, after one year) | X | | | | |
| Blood Pressure | | | | | |
| Well-controlled | X | | | | |
| Moderately-controlled | | X | | | |
| Poorly-controlled | | | X | X | X |
| Bone Marrow Failure (Full recovery, after one year) | | X | | | |
| Brachial Palsy | X | | | | |
| Bronchiectasis | | | | | |
| Mild to moderate | | X | X | | |
| Severe | | | X | X | X |
| Bronchitis (Chronic) | | | | | |
| Mild to moderate | | X | X | | |
| Severe | | | X | X | X |
| Buerger's Disease | | | | | |
| Smoking not abandoned | | | | | X |
| Stable at least 2 years | | X | X | | |
| Bundle Branch Blocks (EKG) | | | | | |
| Hemiblock | X | | | | |
| Right Bundle Branch Block | X | X | | | |
| Left Bundle Branch Block | | | X | | |
| Bypass Surgery | | X | X | X | X |

* May qualify for better than standard rates in some cases.

## C

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Cancer | | | | | |
| Consider within first year: | | | | | |
| Most benign tumors | X | | | | |
| Basal Cell Carcinoma | X | | | | |
| Melanoma Insitu, Seminoma | X | X | X | | |
| Postpone 2, 3 or 4 years: | | | | | |
| Most other malignancies (then:) | | X | X | | |
| Postpone 5 to 10 years: | | | | | |
| Metastatic Disease (then:) | | | X | | |
| Cardiac Bypass Surgery | | X | X | X | X |
| Cardiac Failure (Chronic) | | | | | X |
| Cardiac Pacemaker (Artificial) | | X | X | | |
| Cardiomyopathy | | X | X | X | X |
| Carotid Bruits | | X | | | |
| Carotid Sinus Syncope (Cause unknown) | | X | | | |
| Celiac Disease (Sprue) (Recovered) | X | X | | | |
| Cerebral Embolism | | | | | |
| Single episode, no complications stable one year | | X | X | X | |
| Multiple episodes or with complications | | | | | X |
| Cerebral Palsy | | | | | |
| Mild to moderate involvement | | X | | | |
| More extensive involvement | | | | X | X |
| Cerebral Thrombosis | | | | | |
| Single episode, no complications stable one year | | X | X | | |
| Multiple episodes or with complications | | | | | X |

* May qualify for better than standard rates in some cases.



## C

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Cerebrospinal Meningitis (Recovered with no residuals) | X | | | | |
| Cerebrovascular Accident | | | | | |
| Single episode, no complications | | X | X | | |
| Multiple episodes or with complications | | | | | X |
| Charcot Marie-Tooth Disease | X | X | X | | |
| Chest Pain (Non-Cardiac) | X | | | | |
| Cholangitis (Recovered) | X | | | | |
| Cholecystitis (Recovered) | X | | | | |
| Chondrocalcinosis | X | | | | |
| Chorea | | | | | |
| Huntington's | | | | | X |
| Syndenham's recovered, no complications | | X | | | |
| Christmas Disease (Factor IX Deficiency) | | X | | | |
| Chronic Obstructive Pulmonary Disease (COPD) | | X | X | X | X |
| Cirrhosis (Definite Diagnosis) | | | | | X |
| Claudication | | | X | X | |
| Coarctation of Aorta | X | X | X | | |
| Cocaine Usage History (Postpone 3 years) | | X | X | | |
| Coccidioidomycosis | | | | | |
| Not operated with minimal, or operated with good result, lungs stable 6 months | X | X | | | |
| Systemic or disseminated | | | | | X |
| Colitis (Ulcerative) | X | X | X | | |

* May qualify for better than standard rates in some cases.

## C

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Colon Polyps | | | | | |
| Unoperated | | | | | X |
| Operated, benign | X | | | | |
| Complete Heart Block | | | | | |
| With pacemaker | | X | | | |
| Without pacemaker | | | | | X |
| Congestive Heart Failure (Chronic) | | | | | X |
| Convulsions | X | X | X | | |
| Coronary Bypass Surgery | | X | X | X | X |
| Cor Pulmonale (Chronic) | | | | | X |
| Costochondritis | X | | | | |
| Cranial Arteritis | | X | | | |
| Crohn's Disease | X | X | X | | |
| Cushing's Syndrome (One year from treatment, good results) | X | X | X | | |
| Cyclical Edema | X | | | | |
| Cystic Fibrosis | | | | | X |
| Cystitis | X | X | | | |

## D

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Dementia | | | | | X |
| Depression | | | | | |
| Controlled and on medication | X | X | | | |
| Others | | | X | | |
| Diabetes Insipidus | X | X | | | |
| Diabetes Mellitus | | | | | |
| Onset prior to age 31 | | | | X | |
| Onset age 31 to 45 | | | X | | |
| Onset age 46+ | | X | X | | |

* May qualify for better than standard rates in some cases.



## D

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Onset age 50+ (good cont., no insulin, no complications) | X | X | | | |
| With Nephropathy | | | | | X |
| With constant Albuminuria | | X | X | X | X |
| Dialysis (Renal Failure) | | | | | X |
| Diffuse Cerebral Sclerosis | | | | | X |
| Diplopia (Cause unknown, over one year from episode) | X | | | | |
| Diverticulitis (Colon) | X | X | | | |
| Diverticulosis (Colon) | X | | | | |
| Down Syndrome | | | | | X |
| Drug Addiction (Postpone 3 years) | | | X | X | X |
| Dubin-Johnson Syndrome | X | | | | |
| Duodenal Ulcer | X | X | | | |

## E

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Eclampsia (Recovered) | X | | | | |
| Emphysema | | X | X | X | X |
| Empyema (Complete Recovery) | X | | | | |
| Encephalitis | | | | | |
| Recovered after one year | X | | | | |
| Others | | | | | X |
| Endocarditis (Rate for murmur) | | X | X | | |
| Endometriosis | X | | | | |
| Epididymitis (Recovered) | X | | | | |
| Epilepsy | X | X | X | | |
| Erythema Multiforme (Recovered) | X | | | | |
| Erythema Nodosum (Recovered) | X | | | | |

* May qualify for better than standard rates in some cases.

## F

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Fibrocystic Disease (Breast, benign or non-progressive) | X | | | | |
| Fistula-in-Ano | X | | | | |
| Focal Glomerulonephritis | | X | X | | |
| Functional Murmurs | X | | | | |

## G

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Gastric Stapling/Bypass** | | X | X | | |
| Gastritis | X | X | | | |
| Gastroplasty** | X | X | X | | |
| Gestational Diabetes | | | | | |
| Currently pregnant | | | | | X |
| Recovered | X | | | | |
| Gilbert's Syndrome | X | | | | |
| Glaucoma | X | | | | |
| Glomerulonephritis | | | | | |
| Acute: recovered | X | | | | |
| Chronic: good renal function | | X | X | | |
| Chronic: poor renal function | | | | | X |
| Goiter (See Grave's Disease) | | | | | |
| Gout | X | X | | | |
| Grave's Disease (Recovered) | | | | | |
| Mild to moderate increase in pulse | X | X | | | |
| With cardiac abnormalities | X | X | | | |
| Guillain-Barre Syndrome | X | X | | | |

## H

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Hashimoto's Disease | X | | | | |
| Heart Attack (See Myocardial Infarction) | | | | | |

* May qualify for better than standard rates in some cases.
** Current build may require an additional rating.



## H

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Heart Failure (Chronic) | | | | | X |
| Hemochromatosis | X | X | X | X | X |
| Hemodialysis (Renal Failure) | | | | | X |
| Hemophilia | | | | | |
| Best | | X | | | |
| Moderate | | X | X | | |
| Poor | | | | | X |
| Hepatic Failure | | | | | X |
| Hepatitis (Chronic, B or C) | | X | X | X | X |
| Hereditary Nephritis | | | | | X |
| Herpes | X | | | | |
| Hirschsprung's Disease | | | | | |
| Unoperated, not severe, no operation contemplated | | X | | | |
| Operated, recovered | X | | | | |
| Histoplasmosis | | | | | |
| Of lungs, skin, superficial structures after 6 months | X | X | | | |
| Disseminated, one year after treatment and recovery | | X | | | |
| Huntington's Chorea | | | | | X |
| Hydrocephalus | | | | | |
| Infancy and childhood | | | | | X |
| Adult | | X | X | | |
| Hyperlipidemia | X | X | X | | |
| Hyperparathyroidism | X | X | | | |

* May qualify for better than standard rates in some cases.

## H

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Hypertension (high blood pressure) | | | | | |
| Well-controlled | X | | | | |
| Moderately-controlled | | X | | | |
| Poorly-contolled | | | X | X | X |
| Hyperthyroidism | | | | | |
| Controlled | X | | | | |
| Otherwise | | X | X | | |
| Hypertrophic Obstructive Cardiomyopathy (HOCM) | | | | | |
| Under age 40 | | | | | X |
| Over age 40, no symptoms | | | X | X | |
| Hypogammaglobulinemia (Congenital) | | X | X | | |
| Hypoglycemia (Functional) | X | | | | |
| Hypoparathyroidism | | | | | |
| Complete recovery | X | | | | |
| Other | | X | | | |
| Hypothyroidism | X | | | | |
| Hysterectomy (Not due to malignancy) | X | | | | |

## I

| | | | | | |
|---|---|---|---|---|---|
| Idiopathic Hypertophic Sub-aortic Stenosis (IHSS) | | | | | |
| Under age 40 | | | | | X |
| Over age 40, no symptoms | | | X | X | |
| Ileitis | X | X | X | | |
| Intermittent Claudication | | | X | X | |
| Intestinal Bypass | | X | X | | |
| Iritis (Cause unknown) | X | X | | | |
| Irritable Bowel Syndrome | X | | | | |

* May qualify for better than standard rates in some cases.



## K

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Kimmelsteil-Wilson Disease | | | | | X |
| Kyphosis | X | | | | |

## L

| | | | | | |
|---|---|---|---|---|---|
| Labyrinthitis (Recovered) | X | | | | |
| Left Anterior Hemiblock (LAH) | X | | | | |
| Left Bundle Branch Block (LBBB) | | | X | | |
| Legionnaire's Disease (Recovered) | X | | | | |
| Leukemia | | | X | X | X |
| Lipoid Nephrosis (Recovered and stable 2 years) | | | X | | |
| Lupus, Discoid (Without complications) | X | | | | |
| Lupus Erythematosus (SLE) | | | | | |
| No complications after 2 years | | X | X | | |
| Others | | | | | X |
| Lupus Nephritis | | | | | X |

## M

| | | | | | |
|---|---|---|---|---|---|
| Mallory-Weiss Syndrome (Present) | | | | | X |
| Manic-Depressive Disorders (Stable one year) | X | X | X | | |
| Marfan's Syndrome | | | | | X |
| Marijuana | X | X | X | X | X |
| Megacolon | | | | | |
| Unoperated, not severe, no operation contemplated | | X | | | |
| Operated, recovered | X | | | | |
| Meniere's Disease (Recovered) | X | | | | |

* May qualify for better than standard rates in some cases.

## M

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Meningitis (Recovered, no residuals) | X | | | | |
| Mental Retardation | | | | | |
| Mild | | X | | | |
| Moderate | | X | X | | |
| Severe | | | | | X |
| Migraine (Cause unknown, at least one year from onset) | X | | | | |
| Mitral Valve Prolapse | | | | | |
| Uncomplicated | X | | | | |
| Complicated | | X | X | | |
| Mononucleosis (Recovered) | X | | | | |
| Morphea (Mild) | | X | X | | |
| Multiple Sclerosis (MS) | | | | | |
| Single or multiple episodes, stable one year | | X | X | | |
| Others | | | | | X |
| Muscular Dystrophy (MD) | | | | | |
| Localized | | X | X | | |
| Other | | | | | X |
| Myasthenia Gravis | | | | | |
| Mild, stable 6 months | X | X | | | |
| Others | | | | | X |
| Myocardial Infarction (MI) | | | | | |
| Age > 40, stable, no complications, favorable cases | | X | X | X | |
| Others | | | | | X |
| Myocarditis | | X | | | |
| Myositis | X | | | | |

* May qualify for better than standard rates in some cases.



## N

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Narcolepsy | | X | | | |
| Nephrectomy (Benign) | X | | | | |
| Nephritis | | | | | |
| Acute, recovered | X | | | | |
| Chronic: Good renal function | | X | X | | |
| Chronic: Poor renal function | | | | | X |
| Neuritis (Cause unknown) | | X | | | |

## O

| | | | | | |
|---|---|---|---|---|---|
| Optic Neuritis (Cause unknown) | | X | X | | |
| Organic Brain Syndrome | | | | | X |
| Orthostatic Hypotension (Cause unknown, adequate investigation) | X | | | | |
| Osteitis Deformans | | | | | |
| Mild, not progressive | X | | | | |
| Others | | | | | X |
| Osteomyelitis | | X | | | |
| Osteoporosis | X | X | | | |
| Otitis Media (Recovered) | X | | | | |
| Otosclerosis | X | | | | |

## P

| | | | | | |
|---|---|---|---|---|---|
| Pacemaker (Implanted) | | | | | |
| Within 3 months | | | | | X |
| Thereafter | | X | | | |
| Paget's Disease (Bone) | | | | | |
| Mild, not progressive | X | | | | |
| Others | X | X | | | |
| Palpitations | X | X | | | |

* May qualify for better than standard rates in some cases.

## P

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Pancreatitis | | | | | |
| Acute, recovered over 2 years | X | | | | |
| Chronic | | | | | X |
| Pancytopenia (Full recovery, after one year) | | X | | | |
| Paraplegia | | | | | |
| Under age 60, rarely better than Table H | | | X | X | X |
| Over age 60 | | | X | X | X |
| Parkinson's Disease | | | | | |
| Best cases, not progressive | | X | | | |
| Slowly progressive | | | X | | |
| Others | | | | | X |
| Patent Ductus Arteriosus | | | | | |
| Unoperated | | | | | X |
| Operated, complete recovery | X | | | | |
| Peptic Ulcers (See Ulcers) | | | | | |
| Pericarditis | | | | | |
| Simple episode, recovered | X | | | | |
| Others | | X | X | | |
| Peripheral Polyneuritis (Cause unknown) | | X | | | |
| Peritoneal Dialysis (For chronic renal failure) | | | | | X |
| Peripheral Vascular Disease | | | | | |
| Smoker | | | X | X | X |
| Others | | X | X | X | X |
| Peyronie's Disease | X | | | | |
| Phlebitis | X | X | | | |

* May qualify for better than standard rates in some cases.



## P

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Pneumoconiosis | | | | | |
| Mild cases, no present exposure | | X | | | |
| Others | | | | | X |
| Poliomyelitis | | | | | |
| No residuals | X | | | | |
| Mild to moderate residuals | | X | | | |
| Severe residuals | | | X | X | X |
| Polyarteritis Nodosa | | | | | |
| One year of stable remission, no complications | X | X | | | |
| Others | | | | | X |
| Polycystic Disease (Kidney) | | | | | |
| Under age 40 | | | X | | |
| Over age 40, renal function normal | | | X | X | X |
| Over age 40, renal function impaired | | | | | X |
| Polycythemia | | | | | |
| Well-controlled | | X | X | | |
| Others | | | | | X |
| Polyp (Intestinal) (Benign) | X | | | | |
| Portal Hypertension | | | | | X |
| Premature Atrial Contractions (PACs) | | | | | |
| Infrequent | X | | | | |
| Frequent | | X | | | |
| Pregnancy (Uncomplicated) | X | | | | |
| Primary Biliary Cirrhosis | | | | | X |
| Prinzmetal Angina | X | | | | |

* May qualify for better than standard rates in some cases.

## P

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Proteinuria | | | | | |
| Small amount | X | X | | | |
| Moderate amount | | X | X | | |
| Large amount | | | | | X |
| Psoriasis | X | X | | | |
| Psoriatic Arthritis (See Rheumatoid Arthritis) | | | | | |
| Pulmonary Hypertension | | | | | X |
| Pulmonary Infarction (With full recovery) | X | | | | |
| Pyelonephritis (One year after treatment and recovery) | X | | | | |

## Q

| | | | | | |
|---|---|---|---|---|---|
| Quadriplegia | | | | X | X |

## R

| | | | | | |
|---|---|---|---|---|---|
| Raynaud's | | | | | |
| Disease | | | X | | |
| Phenomenon | X | | | | |
| Right Bundle Branch Block (RBBB) | | | | | |
| Uncomplicated | X | | | | |
| Others | | X | | | |
| Regional Ileitis (Enteritis) | X | X | X | | |
| Reiter's Syndrome | X | | | | |
| Renal Artery Stenosis | | | X | | |
| Renal Failure | | | | | X |

* May qualify for better than standard rates in some cases.



## R

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Renal Transplant (Best Cases, 3 years from surgery) | | | | | |
| Living donor | | | X | | |
| Cadaver (donor) | | | X | X | X |
| Other condition or more recent | | | | | X |
| Rheumatoid Arthritis | | | | | |
| NSAIDS | | X | | | |
| Methotrexate, Prednisone | | X | X | | |
| Disabled | | | X | X | X |

## S

| | | | | | |
|---|---|---|---|---|---|
| Sarcoidosis | X | X | | | X |
| Sciatica | X | | | | |
| Scleroderma | | | | | |
| Localized, mild, active or inactive | X | | | | |
| Generalized | | | X | | X |
| Sclerosing Cholangitis | | | | | X |
| Scoliosis | | | | | |
| Mild/moderate | X | | | | |
| Severe | | X | X | X | X |
| Seminoma | | | | | |
| Over 10 years | X | | | | |
| More recent | | X | X | | |
| Senile Dementia | | | | | X |
| Sick Sinus Syndrome (Cause unknown) | | X | X | | X |
| Sickle Cell Anemia | | | | | |
| Trait | X | | | | |
| Others | | | X | | X |

* May qualify for better than standard rates in some cases.

## S

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Sjogren's Syndrome | | X | X | | |
| Sleep Apnea | | | | | |
| Successfully treated | X | X | | | |
| Others | | X | X | | X |
| Spina Bifida | | | | | |
| With minimal deformity | | X | | | |
| Others | | | | | X |
| Stress Test Positive | | X | X | X | X |
| Stroke (Best cases) | | X | X | X | |
| Suicide Attempts | | | | | |
| Single attempts after one year | | X | X | | |
| Multiple attempts | | | | | X |
| Systemic Lupus Erythematosus (SLE) | | | | | |
| No complications | | X | X | | |
| Others | | | | | X |

## T

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Tachycardia | X | X | | | |
| Tetralogy of Fallot | | | | | |
| Total surgical correction | | | X | X | |
| Others | | | | | X |
| Thyroiditis | X | | | | |
| Transient Ischemic Attack | X | X | X | | |
| Transplant, organs other than Kidney, Recipients | | | | | X |
| Trisomy | | | | | X |

* May qualify for better than standard rates in some cases.



## U

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Ulcers (Stomach) | X | X | | | |
| Ulcerative Colitis | X | X | X | | |
| Urticaria | X | | | | |

## V

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Varicies (Esophagus) | | | | | X |
| Vasovagal Reaction (Cause unknown, adequate investigation) | X | X | | | |
| Ventricular Septal Defect (VSD) | | | | | |
| Small, otherwise normal findings, table | X | X | X | | |
| With surgery, no residuals | X | | | | |
| With complications | | | | | X |
| Ventricular Tachycardia | | | | | |
| Less than 2 years | | | | | X |
| More than 2 years | | | X | X | X |
| Von Willebrand's Disease | X | | | | |

## W

| | Not Rated* | Rated A–C | Rated D–H | Rated I & Above | Decline |
|---|---|---|---|---|---|
| Wolff-Parkinson-White Pattern (WPW) | X | X | | | |

* May qualify for better than standard rates in some cases.



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