

Proposed Underwriting Guidelines	PROPOSED VEL and CAUL (GI) Non-Agg Funded (GI)	PROPOSED VEL and CAUL (SI-1) Non-Agg Funded (SI) CSIO with Corporate Money	PROPOSED VEL and CAUL (SI-2) Non-Agg Funded (SI) CSIO/Voluntary Plan
Insurability	Actively @ work Not hospitalized(90 Days) Absent 4+ Days (90 Days) Us Citizen / Perm. Resident	Actively @ work Not hospitalized(90 Days) Absent 4+ Days (90 Days) Us Citizen / Perm. Resident	Actively @ work Not hospitalized(90 Days) Absent 4+ Days (90 Days) Us Citizen / Perm. Resident
Eligibility	Employee - Employer sponsored relationship	Employee - Employer sponsored relationship	Employee - Employer sponsored relationship
Minimum # Lives	10	3	3
Multiples	Premium or death benefit must be formula based \$40,000 - 10 - 19 lives \$50,000 - 20 - 49 lives \$60,000 - 50 +	Premium or death benefit must be formula based \$200,000 times the number of lives subject to a maximum of \$2,500,000	Premium or death benefit must be formula based \$100,000 times the number of lives subject to a maximum of \$2,500,000
Maximum Age	70	65	65
Minimum Participation %	60%	85%	50%
Maximum Death Benefit	10 X Minimum Death Benefit & 5 X Average Death Benefit As per Multiples to a Max GI of \$5,000,000	For Amounts up to \$250,000 we require: MIB, MVR Intelliscript / Script Check APS for Cause For Amounts over \$250,000 we also require:	For Amounts up to \$250,000 we require: MIB, MVR Intelliscript / Script Check APS for Cause For Amounts over \$250,000 we also require: