

ADDITIONAL UNDERWRITING CRITERIA GUIDELINES

How often has this happened? You submit a case and everything looks good except for one finding. That finding hurts the premium calculation by one rate class.

At Banner and William Penn, we can improve an underwriting decision by **ONE** class ... **IF** the one adverse finding was for build, lipids (cholesterol or cholesterol/HDL ratio), blood pressure or family history ... **AND** the respective criteria in the blue box below or Super Criteria is satisfied.

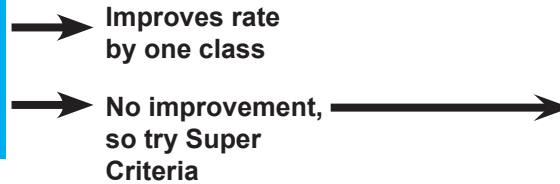
The additional underwriting criteria can only be applied to cases Standard or better.

FOR NON-TOBACCO USERS

If all other criteria for an improved class are met, except for **ONE** of these adverse findings:

Build

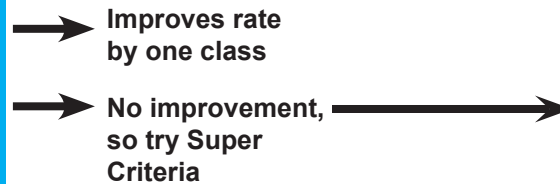
Add one-inch to the proposed insured's measured height when referring to published build charts in the current underwriting brochure.



Lipids

Use one of these alternative measurements:

Preferred Plus	Cholesterol no greater than 250 if ratio = or < 4.0
Preferred	Cholesterol no greater than 280 if ratio = or < 4.5
Standard Plus	Cholesterol no greater than 300 if ratio = or < 5.0
Standard	Cholesterol no greater than 325 if ratio = or < 5.5



Blood Pressure or Family History



Super Criteria

Three of the four Super Criteria must be met.

1. No tobacco use in the past 10 years. This criteria is met if the applicant occasionally smokes cigars (no more than 12 per year) and has a current urine specimen showing negative for nicotine.
2. LDL < 130
3. HDL > 35
4. A normal exercise test with normal findings within two years

For full rate classification specifics please refer to the Underwriting Criteria and Requirements booklet or its online version at LGAmerica.com.

See Page 2 to learn how Standard Tobacco can be upgraded to Preferred Tobacco.



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ADDITIONAL UNDERWRITING CRITERIA GUIDELINES

At Banner and William Penn, a tobacco user may qualify for Preferred Tobacco rates through the additional underwriting criteria:

... **IF ALL** criteria for Preferred Tobacco are met except for one finding (build, lipids (cholesterol or cholesterol/HDL ratio), blood pressure or family history)
 ... **AND IF** that one-off finding meets the Standard Plus criteria
 ... **AND IF** the respective criteria in the blue box below or Super Criteria is satisfied.

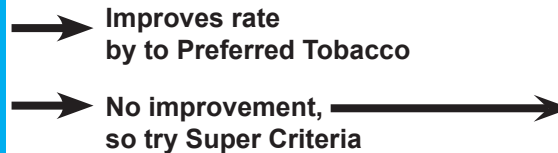
These additional underwriting criteria can move a Standard Tobacco case to Preferred Tobacco.

FOR TOBACCO USERS

If all other criteria for the Preferred Tobacco class are met, and the **ONE** adverse finding is Standard Plus:

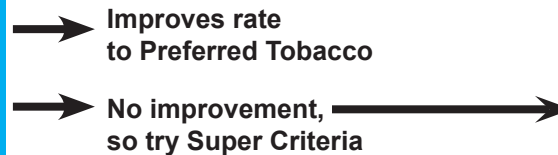
Build

Add one-inch to the proposed insured's measured height when referring to published build charts in the current underwriting brochure.



Lipids

Use this alternative measurement to determine Preferred qualification: Cholesterol no greater than 280 if ratio = or < 4.5



Blood Pressure or Family History



Super Criteria

All three Super Criteria must be met.

1. LDL < 130
2. HDL > 35
3. A normal exercise test with normal findings within two years

For full rate classification specifics please refer to the Underwriting Criteria and Requirements booklet or its online version at LGAmerica.com.



Your Company For Life

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USE THESE EXAMPLES TO SEE HOW THE ADDITIONAL UW GUIDELINES CAN RESULT IN A BEST OFFER FOR YOUR CLIENT

BUILD

- An applicant meets all criteria for Preferred Plus, except for a build of 5 foot 9 inches and 195 pounds, which falls into the Preferred range. By adding one inch, the build becomes 5 foot 10 inches, 195 pounds, which qualifies for Preferred Plus.
- An applicant is Standard for build, being 6 feet tall and 245 pounds, Standard Plus for lipids, and otherwise meets Preferred Plus criteria. By adding one inch, the build becomes 6 feet 1 inch tall and 245 pounds, which qualifies for Standard Plus.
- An applicant is Standard Plus for a build of 5 foot 10 inches tall and a weight of 220 pounds, Preferred for family history, and otherwise meets Preferred Plus criteria. By adding one inch, the build becomes 5 foot 11 inches and 220 pounds, which qualifies for Preferred.
- An applicant is Standard for build, Standard for lipids, and otherwise qualifies for Preferred. Since the applicant is Standard for two criteria and the additional criteria only may be used once, there is no class improvement available.

LIPIDS

- An applicant who meets all criteria for Preferred Plus except for a cholesterol of 240, which is in the Preferred range, can qualify for Preferred Plus if the ratio is under 4.0.
- An applicant who is Standard for a cholesterol of 290, Standard Plus for build, and Preferred for other criteria can qualify for Standard Plus if the ratio is under 5.0.
- An applicant who is Standard for a cholesterol of 285 and Preferred Plus for other criteria can qualify for Standard Plus if the ratio is under 5.0
- An applicant who is Standard Plus for a cholesterol of 270, Standard Plus for build, and otherwise Preferred cannot qualify for a class improvement since there are two criteria for Standard Plus.

SUPER CRITERIA

- Super Criteria can improve a rate class for an adverse blood pressure or family history finding, or can be used if the build or lipid guidelines above cannot be met.
- An applicant who is Standard Plus for family history and otherwise Preferred Plus can qualify for Preferred using the Super Criteria.
 - An applicant who is Preferred for blood pressure and Preferred Plus for everything else can qualify for Preferred Plus using the Super Criteria.
 - An applicant who is Standard for lipids and otherwise Preferred can qualify for Standard Plus using the Super Criteria.
 - An applicant who is Preferred for build and blood pressure and otherwise Preferred Plus cannot qualify for a class improvement since there are two criteria for Preferred.

TOBACCO

- A tobacco user who is Standard Tobacco due to a cholesterol in the Standard Plus range of 260 can qualify for Preferred Tobacco if the Super Criteria LDL, HDL, and exercise test requirements are fulfilled.
- A tobacco user who is Standard Tobacco due to blood pressure readings in the Standard Plus range can qualify for Preferred Tobacco if the Super Criteria LDL, HDL, and exercise test requirements are fulfilled.
- A tobacco user who is Standard Tobacco due to family history of cardiovascular or cancer death of a parent before age 60 can qualify for Preferred Tobacco if the Super Criteria LDL, HDL, and exercise test requirements are fulfilled.
- A tobacco user who is Standard Tobacco due to lipids and build in the Standard Plus range cannot qualify for Preferred Tobacco since there are two criteria outside the Preferred range.