

**EXAMINATION MANAGEMENT SERVICES, INC.**  
**Customer Specifications**

ACCT.#: 282 (Exam Only)  
3897 (APS Only)

COMPANY: Protective Life Brokerage-PLB  
ADDRESS: Underwriting Services (2-3UN)  
P. O. Box 830619  
Birmingham, AL 35283-0619

PHONE: 205-879-9230  
FAX #: \_\_\_\_\_  
FAX EXAMS: \_\_\_\_\_

MAIL EXAM TO: See Below\*

IMAGING DOC TYPE: Exam Requirements, APS

BLOOD TO: LabOne\*\*

URINE TO: LabOne

DIPSTICK SPECIMEN: No MOUNT EKG: Yes

APPROVED FOR: PARAMED X  
PHYSICIAN X  
PH \_\_\_\_\_  
APS X\*\*\*

ORDER SUPPLIES FROM: FOLD-See Below†

APPROVED PHYSICIAN: \_\_\_\_\_

MILEAGE: No

ANY LICENSED PHYSICIAN: X - See below\*\*\*

**\*PAPERWORK DISTRIBUTION:**

For Exams:

1. Send completed exams and related items to LabOne in the blood and/or urine kit.
2. Copies may be released to the customer's agents upon request.
3. For requests from the SelectQuote Agency, fax the exam to SelecQuote at (415) 882-1746. Then mail the original as above.
4. Fax exams to the customer's home office only if specifically requested.

For APS's:

1. Email the completed APS to [nbrequirements@protective.com](mailto:nbrequirements@protective.com)
2. No copies of APS's to anyone else.

**\*\*BLOOD PROFILES:** This customer prefers that Blood Profiles be 8 hours fasting. However, do not delay the blood draw if the applicant has not fasted.

**\*\*\*APS's:**

1. Always show the agency name on the billing voucher.
2. Always show the medical source (MD/Hosp/etc.) in the policy # field on the billing voucher.
3. Email the completed APS to [nbrequirements@protective.com](mailto:nbrequirements@protective.com)

**BILLING/ID REQUIREMENTS:**

1. The Policy # / AccuQuote Case ID # is required in the policy number field on the Lab ID / Authorization, Billing Voucher and on ALL orders.
2. Record Physical Measurements on lab slip & exam form. If using LabOne's old lab slip indicate chest and waist measurements in allotted space. If using new lab slip (7-11) place measurement information to the left of the examiner's name in comments section. Include chest/waist measurements for males. If no Paramed ordered, record measurements/vitals on the Supplemental Services/Recheck Form posted under carrier name "EMSI Generic" in FOLD.

**\*\*\*PHYSICIAN EXAM:**

1. Must be age 70 or less.
2. Must have specialties involving direct contact (i.e. physical exams) with patients.
3. Radiologists, Psychiatrists, etc. are not acceptable.
4. See requirements chart also.

**INFORMED CONSENT FORMS:** This customer has asked us to obtain an "Informed Consent and Authorization for HIV Antibody Testing" form in those states where it is required. If your state requires this form, use the customer's consent form available from FOLD. If the applicant refuses to sign, DO NOT DRAW BLOOD. Notify the agent or customer's home office.

**†EXAM FORMS:** Use the applicable exam form listed below for your state. Do not write on the back of the form, but always use a continuation form instead. You must use the proper Continuation of Information (COI) form. Effective April 1, 2011, the use of an incorrect form will result in a charge back to your office. The proper COI form is available on FOLD.

**RATE EXCEPTIONS AND FEE LIMITS**

Refer to system for current pricing.

LIFE REQUIREMENTS: See Pages 2-9

PARAMED - LIFE

ALL POLICIES EXCEPT SELECT/SUPER PREFERRED, PREFERRED & PREFERRED TOBACCO POLICIES  
SINGLE LIFE POLICIES ONLY

ALL EXCEPT CHRONIC ISSUE ACCELERATED DEATH BENEFIT RIDER (CIADB RIDER)

| <u>AGE*</u> | <u>NONMED</u> | <u>HOS ONLY</u> | <u>BASIC + HOS</u> | <u>BLOOD PROFILE WITH HOS</u> | <u>BASIC + BLOOD PROFILE WITH HOS</u> | <u>BASIC + BLOOD PROFILE WITH HOS + SR SUPP VER 1†</u> |
|-------------|---------------|-----------------|--------------------|-------------------------------|---------------------------------------|--|
| 0-15        | 0-250,000     | 250,001-500,000 | NONE               | NONE                          | 500,001-5,000,000                     | NONE   |
| 16-35       | NONE          | 0- 49,999       | NONE               | 50,000-99,999                 | 100,000-5,000,000                     | NONE   |
| 36-40       | NONE          | 0- 49,999       | NONE               | 50,000-99,999                 | 100,000-3,000,000                     | NONE   |
| 41-50       | NONE          | 0- 49,999       | NONE               | NONE                          | 50,000-1,000,000                      | NONE   |
| 51-60       | NONE          | NONE            | 0-49,999           | NONE                          | 50,000- 500,000                       | NONE   |
| 61-70       | NONE          | NONE            | 0-49,999           | NONE                          | 50,000- 250,000                       | NONE   |
| 71&OVER     | NONE          | NONE            | NONE               | NONE                          | NONE                                  | 0-150,000  |

| <u>AGE*</u> | <u>BASIC + EKG + BLOOD PROFILE WITH HOS</u> | <u>BASIC + EKG + BLOOD PROFILE WITH HOS + SR SUPP VER 1†</u> |
|-------------|---|--|
| 0-15        | NONE  | NONE   |
| 16-35       | NONE  | NONE   |
| 36-40       | 3,000,001-5,000,000                         | NONE   |
| 41-50       | 1,000,001-5,000,000                         | NONE   |
| 51-60       | 500,001-5,000,000                           | NONE   |
| 61-70       | 250,001-5,000,000                           | NONE   |
| 71&OVER     | NONE  | 150,001-5,000,000  |

\*AGE: Underwriting requirements for this customer are based on age at the applicant's nearest birthday.

†SR SUPPLEMENT VERSION 1: This is a Supplemental Underwriting Application and Landmark Drawing Copy Test (LDCT) in the customer's terminology. Secure these forms, including instructions from FOLD.

PHYSICIAN - LIFE

ALL POLICIES EXCEPT SELECT/SUPER PREFERRED, PREFERRED & PREFERRED TOBACCO POLICIES  
SINGLE LIFE POLICIES ONLY

ALL EXCEPT CHRONIC ISSUE ACCELERATED DEATH BENEFIT RIDER (CIADB RIDER)

| <u>AGE*</u> | <u>MD EXAM + BLOOD PROFILE WITH HOS</u> | <u>MD EXAM + EKG + BLOOD PROFILE WITH HOS</u> | <u>MD EXAM + EKG + BLOOD PROFILE WITH HOS + SR SUPP VER 1†</u> | <u>MD EXAM + TREADMILL + BLOOD PROFILE WITH HOS</u> |
|-------------|---|---|--|---|
| 0-15        | 5,000,001 & UP                          | NONE  | NONE   | NONE  |
| 16-50       | NONE                                    | 5,000,001 & UP                                | NONE   | NONE  |
| 51-60       | NONE                                    | 5,000,001-10,000,000                          | NONE   | 10,000,001 & UP                                     |
| 61-70       | NONE                                    | 5,000,001-10,000,000                          | NONE   | 10,000,001 & UP                                     |
| 71&OVER     | NONE                                    | NONE  | 5,000,001 & UP   | NONE  |

\*AGE: Underwriting requirements for this customer are based on age at the applicant's nearest birthday.

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PARAMED - LIFE

ALL POLICIES EXCEPT SELECT/SUPER PREFERRED, PREFERRED & PREFERRED TOBACCO POLICIES  
JOINT LIFE POLICIES ONLY

ALL EXCEPT CHRONIC ISSUE ACCELERATED DEATH BENEFIT RIDER (CIADB RIDER)

| <u>AGE*</u> | <u>NONMED</u> | <u>HOS ONLY</u> | <u>BASIC + HOS</u> | <u>BLOOD PROFILE WITH HOS</u> | <u>BASIC + BLOOD PROFILE WITH HOS</u> | <u>BASIC + BLOOD PROFILE WITH HOS + SR SUPP VER 1†</u> |
|-------------|---------------|-----------------|--------------------|-------------------------------|---------------------------------------|--|
| 0-15        | 0-250,000     | 250,001-500,000 | NONE               | NONE                          | 500,001-5,000,000                     | NONE   |
| 16-35       | NONE          | 0- 49,999       | NONE               | 50,000-99,999                 | 100,000-5,000,000                     | NONE   |
| 36-40       | NONE          | 0- 49,999       | NONE               | 50,000-99,999                 | 100,000-3,000,000                     | NONE   |
| 41-50       | NONE          | 0- 49,999       | NONE               | NONE                          | 50,000-1,000,000                      | NONE   |
| 51-60       | NONE          | NONE            | 0-49,999           | NONE                          | 50,000- 500,000                       | NONE   |
| 61-70       | NONE          | NONE            | 0-49,999           | NONE                          | 50,000- 250,000                       | NONE   |
| 71&OVER     | NONE          | NONE            | NONE               | NONE                          | NONE                                  | 0-150,000  |

| <u>AGE*</u> | <u>BASIC + EKG + BLOOD PROFILE WITH HOS</u> | <u>BASIC + EKG + BLOOD PROFILE WITH HOS + SR SUPP VER 1†</u> |
|-------------|---|--|
| 0-15        | NONE  | NONE   |
| 16-35       | NONE  | NONE   |
| 36-40       | 3,000,001-5,000,000                         | NONE   |
| 41-50       | 1,000,001-5,000,000                         | NONE   |
| 51-60       | 500,001-5,000,000                           | NONE   |
| 61-70       | 250,001-5,000,000                           | NONE   |
| 71&OVER     | NONE  | 150,001-5,000,000  |

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PHYSICIAN - LIFE

ALL POLICIES EXCEPT SELECT/SUPER PREFERRED, PREFERRED & PREFERRED TOBACCO POLICIES

JOINT LIFE POLICIES ONLY

ALL EXCEPT CHRONIC ISSUE ACCELERATED DEATH BENEFIT RIDER (CIADB RIDER)

| <u>AGE*</u> | <u>MD EXAM + BLOOD PROFILE WITH HOS</u> | <u>MD EXAM + EKG + BLOOD PROFILE WITH HOS</u> | <u>MD EXAM + EKG + BLOOD PROFILE WITH HOS + SR SUPP VER 1†</u> | <u>MD EXAM + TREADMILL + BLOOD PROFILE WITH HOS</u> |
|-------------|---|---|--|---|
| 0-15        | 5,000,001 & UP                          | NONE  | NONE   |   |
| 16-50       | NONE                                    | 5,000,001 & UP                                | NONE   | NONE  |
| 51-60       | NONE                                    | 5,000,001-20,000,000                          | NONE   | 20,000,001 & UP                                     |
| 61-70       | NONE                                    | 5,000,001-20,000,000                          | NONE   | 20,000,001 & UP                                     |
| 71&OVER     | NONE                                    | NONE  | 5,000,001 & UP   | NONE  |

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PARAMED - LIFE

SELECT/SUPER PREFERRED, PREFERRED & PREFERRED TOBACCO POLICIES ONLY

SINGLE LIFE POLICIES ONLY

ALL EXCEPT CHRONIC ISSUE ACCELERATED DEATH BENEFIT RIDER (CIADB RIDER)

| <u>AGE*</u> | <u>NONMED</u> | <u>BASIC + BLOOD PROFILE WITH</u> | <u>BASIC + BLOOD PROFILE WITH HOS + SR SUPP VER</u> | <u>BASIC + EKG + BLOOD</u> | <u>BASIC + EKG + BLOOD PROFILE WITH HOS + SR SUPP VER</u> |
|-------------|---------------|-----------------------------------|---|----------------------------|---|
|-------------|---------------|-----------------------------------|---|----------------------------|---|

|         | <u>HOS</u> | <u>1†</u>         | <u>PROFILE WITH HOS</u> | <u>1†</u>           |
|---------|------------|-------------------|-------------------------|---------------------|
| 0-15    | 0-250,000  | 250,001-5,000,000 | NONE                    | NONE                |
| 16-35   | NONE       | 0-5,000,000       | NONE                    | NONE                |
| 36-40   | NONE       | 0-3,000,000       | NONE                    | 3,000,001-5,000,000 |
| 41-50   | NONE       | 0-1,000,000       | NONE                    | 1,000,001-5,000,000 |
| 51-60   | NONE       | 0-500,000         | NONE                    | 500,001-5,000,000   |
| 61-70   | NONE       | 0-250,000         | NONE                    | 250,001-5,000,000   |
| 71&OVER | NONE       | NONE              | 0-150,000               | NONE                |

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PHYSICIAN - LIFE

SELECT/SUPER PREFERRED, PREFERRED & PREFERRED TOBACCO POLICIES ONLY

SINGLE LIFE POLICIES ONLY

ALL EXCEPT CHRONIC ISSUE ACCELERATED DEATH BENEFIT RIDER (CIADB RIDER)

| <u>AGE*</u> | <u>MD EXAM + BLOOD PROFILE WITH HOS</u> | <u>MD EXAM + EKG + BLOOD PROFILE WITH HOS</u> | <u>MD EXAM + EKG + BLOOD PROFILE WITH HOS + SR SUPP VER 1†</u> | <u>MD EXAM + TREADMILL + BLOOD PROFILE WITH HOS</u> |
|-------------|---|---|--|---|
| 0-15        | 5,000,001 & UP                          | NONE  | NONE   |   |
| 16-50       | NONE                                    | 5,000,001 & UP                                | NONE   | NONE  |
| 51-60       | NONE                                    | 5,000,001-10,000,000                          | NONE   | 10,000,001 & UP                                     |
| 61-70       | NONE                                    | 5,000,001-10,000,000                          | NONE   | 10,000,001 & UP                                     |
| 71&OVER     | NONE                                    | NONE  | 5,000,001 & UP   | NONE  |

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PARAMED - LIFE

SELECT/SUPER PREFERRED, PREFERRED & PREFERRED TOBACCO POLICIES ONLY

JOINT LIFE POLICIES ONLY

ALL EXCEPT CHRONIC ISSUE ACCELERATED DEATH BENEFIT RIDER (CIADB RIDER)

| <u>AGE*</u> | <u>NONMED</u> | <u>BASIC + BLOOD PROFILE WITH HOS</u> | <u>BASIC + BLOOD PROFILE WITH HOS + SR SUPP VER 1†</u> | <u>BASIC + EKG + BLOOD PROFILE WITH HOS</u> | <u>BASIC + EKG + BLOOD PROFILE WITH HOS + SR SUPP VER 1†</u> |
|-------------|---------------|---------------------------------------|--|---|--|
| 0-15        | 0-250,000     | 250,001-5,000,000                     | NONE   | NONE  | NONE   |
| 16-35       | NONE          | 0-5,000,000                           | NONE   | NONE  | NONE   |
| 36-40       | NONE          | 0-3,000,000                           | NONE   | 3,000,001-5,000,000                         | NONE   |
| 41-50       | NONE          | 0-1,000,000                           | NONE   | 1,000,001-5,000,000                         | NONE   |
| 51-60       | NONE          | 0-500,000                             | NONE   | 500,001-5,000,000                           | NONE   |
| 61-70       | NONE          | 0-250,000                             | NONE   | 250,001-5,000,000                           | NONE   |
| 71&OVER     | NONE          | NONE                                  | 0-150,000  | NONE  | 150,001-5,000,000  |

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PHYSICIAN - LIFE

SELECT/SUPER PREFERRED, PREFERRED & PREFERRED TOBACCO POLICIES ONLY

JOINT LIFE POLICIES ONLY

ALL EXCEPT CHRONIC ISSUE ACCELERATED DEATH BENEFIT RIDER (CIADB RIDER)

| <u>AGE*</u> | <u>MD EXAM + BLOOD PROFILE WITH HOS</u> | <u>MD EXAM + EKG + BLOOD PROFILE WITH HOS</u> | <u>MD EXAM + EKG + BLOOD PROFILE WITH HOS + SR SUPP VER 1†</u> | <u>MD EXAM + TREADMILL + BLOOD PROFILE WITH HOS</u> |
|-------------|---|---|--|---|
| 0-15        | 5,000,001 & UP                          | NONE  | NONE   |   |
| 16-50       | NONE                                    | 5,000,001 & UP                                | NONE   | NONE  |
| 51-60       | NONE                                    | 5,000,001-20,000,000                          | NONE   | 20,000,001 & UP                                     |
| 61-70       | NONE                                    | 5,000,001-20,000,000                          | NONE   | 20,000,001 & UP                                     |
| 71&OVER     | NONE                                    | NONE  | 5,000,001 & UP   | NONE  |

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PARAMED - LIFE

ALL POLICIES EXCEPT SELECT/SUPER PREFERRED, PREFERRED & PREFERRED TOBACCO POLICIES

SINGLE LIFE POLICIES ONLY

CHRONIC ISSUE ACCELERATED DEATH BENEFIT RIDER (CIADB RIDER)

| <u>AGE*</u> | <u>NONMED</u> | <u>HOS ONLY</u> | <u>BASIC + HOS</u> | <u>BASIC + HOS +<br/>SR SUPP VER 2††</u> | <u>BLOOD PROFILE<br/>WITH HOS</u> | <u>BASIC + BLOOD<br/>PROFILE WITH HOS</u> |
|-------------|---------------|-----------------|--------------------|--|-----------------------------------|---|
| 0-15        | 0-250,000     | 250,001-500,000 | NONE               | NONE                                     | NONE                              | 500,001-5,000,000                         |
| 16-35       | NONE          | 0- 49,999       | NONE               | NONE                                     | 50,000-99,999                     | 100,000-5,000,000                         |
| 36-40       | NONE          | 0- 49,999       | NONE               | NONE                                     | 50,000-99,999                     | 100,000-3,000,000                         |
| 41-50       | NONE          | 0- 49,999       | NONE               | NONE                                     | NONE                              | 50,000-1,000,000                          |
| 51-60       | NONE          | NONE            | 0-49,999           | NONE                                     | NONE                              | 50,000- 500,000                           |
| 61-64       | NONE          | NONE            | 0-49,999           | NONE                                     | NONE                              | 50,000- 250,000                           |
| 65-70       | NONE          | NONE            | NONE               | 0-49,999                                 | NONE                              | NONE                                      |
| 71&OVER     | NONE          | NONE            | NONE               | NONE                                     | NONE                              | NONE                                      |

| <u>AGE*</u> | <u>BASIC +<br/>BLOOD PROFILE WITH<br/>HOS + SR SUPP VER 2††</u> | <u>BASIC +<br/>BLOOD PROFILE WITH<br/>HOS + SR SUPP VER 1†</u> | <u>BASIC + EKG + BLOOD<br/>PROFILE WITH HOS</u> | <u>BASIC + EKG +<br/>BLOOD PROFILE WITH<br/>HOS + SR SUPP VER 2††</u> | <u>BASIC + EKG +<br/>BLOOD PROFILE WITH<br/>HOS + SR SUPP VER 1†</u> |
|-------------|---|--|---|---|--|
| 0-15        | NONE  | NONE   | NONE  | NONE  | NONE   |
| 16-35       | NONE  | NONE   | NONE  | NONE  | NONE   |
| 36-40       | NONE  | NONE   | 3,000,001-5,000,000                             | NONE  | NONE   |
| 41-50       | NONE  | NONE   | 1,000,001-5,000,000                             | NONE  | NONE   |
| 51-60       | NONE  | NONE   | 500,001-5,000,000                               | NONE  | NONE   |
| 61-64       | NONE  | NONE   | 250,001-5,000,000                               | NONE  | NONE   |
| 65-70       | 50,000-250,000  | NONE   | NONE  | 250,001-5,000,000   | NONE   |
| 71&OVER     | NONE  | 0-150,000  | NONE  | NONE  | 150,001-5,000,000  |

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††SR SUPPLEMENT VERSION 2: This is a Supplemental Underwriting Application in the customer's terminology. This test is required at ages 65 & over AND when Chronic Issue Acceleration Death Benefit Rider (CIADB rider) is being applied for. Secure this form from FOLD.

PHYSICIAN - LIFE

ALL POLICIES EXCEPT TERM, SELECT/SUPER PREFERRED, PREFERRED & PREFERRED TOBACCO POLICIES

SINGLE LIFE POLICIES ONLY

CHRONIC ISSUE ACCELERATED DEATH BENEFIT RIDER (CIADB RIDER)

| <u>AGE*</u> | <u>MD EXAM + BLOOD<br/>PROFILE WITH HOS</u> | <u>MD EXAM + EKG + BLOOD<br/>PROFILE WITH HOS</u> | <u>MD EXAM + EKG + BLOOD<br/>PROFILE WITH HOS + SR SUPP VER 2††</u> |
|-------------|---|---|---|
| 0-15        | 5,000,001 & UP                              | NONE  | NONE  |
| 16-50       | NONE  | 5,000,001 & UP                                    | NONE  |
| 51-60       | NONE  | 5,000,001-10,000,000                              | NONE  |
| 61-64       | NONE  | 5,000,001-10,000,000                              | NONE  |
| 65-70       | NONE  | NONE  | 5,000,001-10,000,000  |
| 71&OVER     | NONE  | NONE  | NONE  |

| <u>AGE*</u> | <u>MD EXAM + EKG + BLOOD<br/>PROFILE WITH HOS + SR SUPP VER 1†</u> | <u>MD EXAM + TREADMILL +<br/>BLOOD PROFILE WITH HOS</u> | <u>MD EXAM + TREADMILL + BLOOD<br/>PROFILE WITH HOS + SR SUPP VER 2††</u> |
|-------------|--|---|---|
| 0-15        | NONE   | NONE  | NONE  |
| 16-50       | NONE   | NONE  | NONE  |
| 51-60       | NONE   | 10,000,001 & UP   | NONE  |
| 61-64       | NONE   | 10,000,001 & UP   | NONE  |
| 65-70       | NONE   | NONE  | 10,000,001 & UP   |
| 71&OVER     | 5,000,001 & UP   | NONE  | NONE  |

\*AGE: Underwriting requirements for this customer are based on age at the applicant's nearest birthday.

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††SR SUPPLEMENT VERSION 2: This is a Supplemental Underwriting Application in the customer's terminology. This test is required at ages 65 & over AND when Chronic Issue Acceleration Death Benefit Rider (CIADB rider) is being applied for. Secure this form from FOLD.

PARAMED - LIFE

ALL POLICIES EXCEPT SELECT/SUPER PREFERRED, PREFERRED & PREFERRED TOBACCO POLICIES

JOINT LIFE POLICIES ONLY

CHRONIC ISSUE ACCELERATED DEATH BENEFIT RIDER (CIADB RIDER)

| AGE*    | NONMED    | HOS ONLY        | BASIC + HOS | BASIC + HOS + SR SUPP VER 2†† | BLOOD PROFILE WITH HOS | BASIC + BLOOD PROFILE WITH HOS |
|---------|-----------|-----------------|-------------|-------------------------------|------------------------|--------------------------------|
| 0-15    | 0-250,000 | 250,001-500,000 | NONE        | NONE                          | NONE                   | 500,001-5,000,000              |
| 16-35   | NONE      | 0- 49,999       | NONE        | NONE                          | 50,000-99,999          | 100,000-5,000,000              |
| 36-40   | NONE      | 0- 49,999       | NONE        | NONE                          | 50,000-99,999          | 100,000-3,000,000              |
| 41-50   | NONE      | 0- 49,999       | NONE        | NONE                          | NONE                   | 50,000-1,000,000               |
| 51-60   | NONE      | NONE            | 0-49,999    | NONE                          | NONE                   | 50,000- 500,000                |
| 61-64   | NONE      | NONE            | 0-49,999    | NONE                          | NONE                   | 50,000- 250,000                |
| 65-70   | NONE      | NONE            | NONE        | 0-49,999                      | NONE                   | NONE                           |
| 71&OVER | NONE      | NONE            | NONE        | NONE                          | NONE                   | NONE                           |

| AGE*    | BASIC + BLOOD PROFILE WITH HOS + SR SUPP VER 2†† | BASIC + BLOOD PROFILE WITH HOS + SR SUPP VER 1† | BASIC + EKG + BLOOD PROFILE WITH HOS | BASIC + EKG + BLOOD PROFILE WITH HOS + SR SUPP VER 2†† | BASIC + EKG + BLOOD PROFILE WITH HOS + SR SUPP VER 1† |
|---------|--|---|--------------------------------------|--|---|
| 0-15    | NONE   | NONE  | NONE                                 | NONE   | NONE  |
| 16-35   | NONE   | NONE  | NONE                                 | NONE   | NONE  |
| 36-40   | NONE   | NONE  | 3,000,001-5,000,000                  | NONE   | NONE  |
| 41-50   | NONE   | NONE  | 1,000,000-5,000,000                  | NONE   | NONE  |
| 51-60   | NONE   | NONE  | 500,001-5,000,000                    | NONE   | NONE  |
| 61-64   | NONE   | NONE  | 250,001-5,000,000                    | NONE   | NONE  |
| 65-70   | 50,000-250,000                                   | NONE  | NONE                                 | 150,001-5,000,000                                      | NONE  |
| 71&OVER | NONE   | 0-150,000                                       | NONE                                 | NONE   | 150,001-5,000,000                                     |

\*AGE: Underwriting requirements for this customer are based on age at the applicant's nearest birthday.

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PHYSICIAN - LIFE

ALL POLICIES EXCEPT TERM, SELECT/SUPER PREFERRED, PREFERRED & PREFERRED TOBACCO POLICIES

JOINT LIFE POLICIES ONLY

CHRONIC ISSUE ACCELERATED DEATH BENEFIT RIDER (CIADB RIDER)

| AGE*    | MD EXAM + BLOOD PROFILE WITH HOS | MD EXAM + EKG + BLOOD PROFILE WITH HOS | MD EXAM + EKG + BLOOD PROFILE WITH HOS + SR SUPP VER 2†† |
|---------|----------------------------------|--|--|
| 0-15    | 5,000,001 & UP                   | NONE                                   | NONE   |
| 16-50   | NONE                             | 5,000,001 & UP                         | NONE   |
| 51-60   | NONE                             | 5,000,001-20,000,000                   | NONE   |
| 61-64   | NONE                             | 5,000,001-20,000,000                   | NONE   |
| 65-70   | NONE                             | NONE                                   | 5,000,001-20,000,000                                     |
| 71&OVER | NONE                             | NONE                                   | NONE   |

| AGE*    | MD EXAM + EKG + BLOOD PROFILE WITH HOS + SR SUPP VER 1† | MD EXAM + TREADMILL + BLOOD PROFILE WITH HOS | MD EXAM + TREADMILL + BLOOD PROFILE WITH HOS + SR SUPP VER 2†† |
|---------|---|--|--|
| 0-15    | NONE  | NONE   | NONE   |
| 16-50   | NONE  | NONE   | NONE   |
| 51-60   | NONE  | 20,000,001 & UP                              | NONE   |
| 61-64   | NONE  | 20,000,001 & UP                              | NONE   |
| 65-70   | NONE  | NONE   | 20,000,001 & UP  |
| 71&OVER | 5,000,001 & UP  | NONE   | NONE   |

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PARAMED - LIFE

SELECT/SUPER PREFERRED, PREFERRED & PREFERRED TOBACCO POLICIES ONLY

SINGLE LIFE POLICIES ONLY

CHRONIC ISSUE ACCELERATED DEATH BENEFIT RIDER (CIADB RIDER)

| AGE* | NONMED | BASIC + BLOOD PROFILE WITH HOS | BASIC + BLOOD PROFILE WITH HOS + SR SUPP VER 2†† | BASIC + BLOOD PROFILE WITH HOS + SR SUPP VER 1† | BASIC + EKG + BLOOD PROFILE WITH HOS |
|------|--------|--------------------------------|--|---|--------------------------------------|
|------|--------|--------------------------------|--|---|--------------------------------------|

|         |               |                       |           |           |                         |
|---------|---------------|-----------------------|-----------|-----------|-------------------------|
| 0-15    | 0-<br>250,000 | 250,001-<br>5,000,000 | NONE      | NONE      | NONE                    |
| 16-35   | NONE          | 0-<br>5,000,000       | NONE      | NONE      | NONE                    |
| 36-40   | NONE          | 0-<br>3,000,000       | NONE      | NONE      | 3,000,001-<br>5,000,000 |
| 41-50   | NONE          | 0-<br>1,000,000       | NONE      | NONE      | 1,000,001-<br>5,000,000 |
| 51-60   | NONE          | 0-<br>500,000         | NONE      | NONE      | 500,001-<br>5,000,000   |
| 61-64   | NONE          | 0-<br>250,000         | NONE      | NONE      | 250,001-<br>5,000,000   |
| 65-70   | NONE          | NONE                  | 0-250,000 | NONE      | NONE                    |
| 71&OVER | NONE          | NONE                  | NONE      | 0-150,000 | NONE                    |

| AGE*    | BASIC + EKG +<br>BLOOD PROFILE WITH<br>HOS + SR SUPP VER 2†† | BASIC + EKG +<br>BLOOD PROFILE WITH<br>HOS + SR SUPP VER 1† |
|---------|--|---|
| 0-15    | NONE   | NONE  |
| 16-35   | NONE   | NONE  |
| 36-40   | NONE   | NONE  |
| 41-50   | NONE   | NONE  |
| 51-60   | NONE   | NONE  |
| 61-64   | NONE   | NONE  |
| 65-70   | 250,001-5,000,000  | NONE  |
| 71&OVER | NONE   | 150,001-5,000,000   |

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PHYSICIAN - LIFE

SELECT/SUPER PREFERRED, PREFERRED & PREFERRED TOBACCO POLICIES ONLY

SINGLE LIFE POLICIES ONLY

CHRONIC ISSUE ACCELERATED DEATH BENEFIT RIDER (CIADB RIDER)

| AGE*    | MD EXAM + BLOOD<br>PROFILE WITH HOS | MD EXAM + EKG + BLOOD<br>PROFILE WITH HOS | MD EXAM + EKG + BLOOD<br>PROFILE WITH HOS + SR SUPP VER 2†† |
|---------|-------------------------------------|---|---|
| 0-15    | 5,000,001 & UP                      | NONE                                      | NONE  |
| 16-50   | NONE                                | 5,000,001 & UP                            | NONE  |
| 51-60   | NONE                                | 5,000,001-10,000,000                      | NONE  |
| 61-64   | NONE                                | 5,000,001-10,000,000                      | NONE  |
| 65-70   | NONE                                | NONE                                      | 5,000,001-10,000,000  |
| 71&OVER | NONE                                | NONE                                      | NONE  |

| AGE*    | MD EXAM + EKG + BLOOD<br>PROFILE WITH HOS + SR SUPP VER 1† | MD EXAM + TREADMILL +<br>BLOOD PROFILE WITH HOS | MD EXAM + TREADMILL + BLOOD<br>PROFILE WITH HOS + SR SUPP VER 2†† |
|---------|--|---|---|
| 0-15    | NONE   | NONE  | NONE  |
| 16-50   | NONE   | NONE  | NONE  |
| 51-60   | NONE   | 10,000,001 & UP                                 | NONE  |
| 61-64   | NONE   | 10,000,001 & UP                                 | NONE  |
| 65-70   | NONE   | NONE  | 10,000,001 & UP   |
| 71&OVER | 5,000,001 & UP   | NONE  | NONE  |

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††SR SUPPLEMENT VERSION 2: This is a Supplemental Underwriting Application in the customer's terminology. This test is required at ages 65 & over AND when Chronic Issue Acceleration Death Benefit Rider (CIADB rider) is being applied for. Secure this form from FOLD.

PARAMED - LIFE

SELECT/SUPER PREFERRED, PREFERRED & PREFERRED TOBACCO POLICIES ONLY

JOINT LIFE POLICIES ONLY

CHRONIC ISSUE ACCELERATED DEATH BENEFIT RIDER (CIADB RIDER)

| BASIC + BLOOD | BASIC +<br>BLOOD PROFILE WITH | BASIC +<br>BLOOD PROFILE WITH | BASIC + EKG + |
|---------------|-------------------------------|-------------------------------|---------------|
|---------------|-------------------------------|-------------------------------|---------------|

| AGE*    | NONMED | PROFILE WITH HOS  | HOS + SR SUPP VER 2†† | HOS + SR SUPP VER 1† | BLOOD PROFILE WITH HOS |
|---------|--------|-------------------|-----------------------|----------------------|------------------------|
| 0-15    | 0-     | 250,001-5,000,000 | NONE                  | NONE                 | NONE                   |
| 16-35   | NONE   | 0-5,000,000       | NONE                  | NONE                 | NONE                   |
| 36-40   | NONE   | 0-3,000,000       | NONE                  | NONE                 | 3,000,001-5,000,000    |
| 41-50   | NONE   | 0-1,000,000       | NONE                  | NONE                 | 1,000,001-5,000,000    |
| 51-60   | NONE   | 0-500,000         | NONE                  | NONE                 | 500,001-5,000,000      |
| 61-64   | NONE   | 0-250,000         | NONE                  | NONE                 | 250,001-5,000,000      |
| 65-70   | NONE   | NONE              | 0-250,000             | NONE                 | NONE                   |
| 71&OVER | NONE   | NONE              | NONE                  | 0-150,000            | NONE                   |

| AGE*    | BASIC + EKG + BLOOD PROFILE WITH HOS + SR SUPP VER 2†† | BASIC + EKG + BLOOD PROFILE WITH HOS + SR SUPP VER 1† |
|---------|--|---|
| 0-15    | NONE   | NONE  |
| 16-35   | NONE   | NONE  |
| 36-40   | NONE   | NONE  |
| 41-50   | NONE   | NONE  |
| 51-60   | NONE   | NONE  |
| 61-64   | NONE   | NONE  |
| 65-70   | 250,001-5,000,000                                      | NONE  |
| 71&OVER | NONE   | 150,001-5,000,000                                     |

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PHYSICIAN - LIFE  
SELECT/SUPER PREFERRED, PREFERRED & PREFERRED TOBACCO POLICIES ONLY  
JOINT LIFE POLICIES ONLY  
CHRONIC ISSUE ACCELERATED DEATH BENEFIT RIDER (CIADB RIDER)

| AGE*    | MD EXAM + BLOOD PROFILE WITH HOS | MD EXAM + EKG + BLOOD PROFILE WITH HOS | MD EXAM + EKG + BLOOD PROFILE WITH HOS + SR SUPP VER 2†† |
|---------|----------------------------------|--|--|
| 0-15    | 5,000,001 & UP                   | NONE                                   | NONE   |
| 16-50   | NONE                             | 5,000,001 & UP                         | NONE   |
| 51-60   | NONE                             | 5,000,001-20,000,000                   | NONE   |
| 61-64   | NONE                             | 5,000,001-20,000,000                   | NONE   |
| 65-70   | NONE                             | NONE                                   | 5,000,001-20,000,000                                     |
| 71&OVER | NONE                             | NONE                                   | NONE   |

| AGE*    | MD EXAM + EKG + BLOOD PROFILE WITH HOS + SR SUPP VER 1† | MD EXAM + TREADMILL + BLOOD PROFILE WITH HOS | MD EXAM + TREADMILL + BLOOD PROFILE WITH HOS + SR SUPP VER 2†† |
|---------|---|--|--|
| 0-15    | NONE  | NONE   | NONE   |
| 16-50   | NONE  | NONE   | NONE   |
| 51-60   | NONE  | 20,000,001 & UP                              | NONE   |
| 61-64   | NONE  | 20,000,001 & UP                              | NONE   |
| 65-70   | NONE  | NONE   | 20,000,001 & UP  |
| 71&OVER | 5,000,001 & UP  | NONE   | NONE   |

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PARAMED - LIFE  
SPVUL POLICIES ONLY

| <u>AGE*</u> | <u>NONMED</u> | <u>HOS ONLY</u> | <u>BASIC + HOS</u> | <u>BASIC + BLOOD<br/>PROFILE WITH HOS</u> | <u>BASIC + EKG + BLOOD<br/>PROFILE WITH HOS</u> |
|-------------|---------------|-----------------|--------------------|---|---|
| 0-15        | 0-250,000     | 250,001-500,000 | NONE               | 500,001-2,000,000                         | NONE  |
| 16-35       | 0- 99,999     | 100,000-250,000 | NONE               | 250,001-2,000,000                         | NONE  |
| 36-40       | 0- 99,999     | 100,000-150,000 | 150,001-250,000    | 250,001-1,000,000                         | 1,000,001-2,000,000                             |
| 41-50       | 0- 99,999     | NONE            | 100,000-250,000    | 250,001- 500,000                          | 500,001-2,000,000                               |
| 51-60       | 0- 99,999     | NONE            | NONE               | 100,000- 250,000                          | 250,001-1,000,000                               |
| 61-79       | 0- 99,999     | NONE            | NONE               | 100,000- 150,000                          | 150,001- 500,000                                |
| 80&OVER     | NONE          | NONE            | 0- 99,999          | 100,000- 150,000                          | 150,001- 500,000                                |

\*AGE: For this product only, this customer uses actual age.

PHYSICIAN - LIFE  
SPVUL POLICIES ONLY

| <u>AGE*</u> | <u>MD EXAM + BLOOD<br/>PROFILE WITH HOS</u> | <u>MD EXAM + EKG + BLOOD<br/>PROFILE WITH HOS</u> | <u>MD EXAM + TREADMILL + X-RAY<br/>+ BLOOD PROFILE WITH HOS</u> |
|-------------|---|---|---|
| 0-15        | 2,000,001 & UP                              | NONE  | NONE  |
| 16-35       | 2,000,001-3,000,000                         | 3,000,001 & UP                                    | NONE  |
| 36-50       | NONE  | 2,000,001 & UP                                    | NONE  |
| 51-60       | NONE  | 1,000,001-5,000,000                               | 5,000,001 & UP  |
| 61-65       | NONE  | 500,001-5,000,000                                 | 5,000,001 & UP  |
| 66&OVER     | NONE  | 500,001-3,000,000                                 | 3,000,001 & UP  |

\*AGE: For this product only, this customer uses actual age.