

# Initial Submission Guidelines

Amounts	Ages 0-17	Ages 18-39	Ages 40-49	Ages 50-59	Ages 60 & Up
\$0 to \$99,999	Non-Med	Para-Med; HOS & SMAC	Para-Med; HOS & SMAC	Para-Med; HOS & SMAC	Para-Med; HOS; SMAC; EKG
\$100,000 to \$299,999	Non-Med	Para-Med; HOS & SMAC	Para-Med; HOS & SMAC	Para-Med; HOS & SMAC	Para-Med; HOS; SMAC; EKG
\$300,000 to \$500,000	Non-Med	Para-Med; HOS & SMAC	Para-Med; HOS; SMAC; EKG @ 45 and up	Para-Med; HOS; SMAC; EKG	Para-Med; HOS; SMAC; EKG
\$500,001 to \$1,000,000	Para-Med; HOS & APS	Para-Med; HOS & SMAC	Para-Med; HOS; SMAC; EKG @ 45 and up	Para-Med; HOS; SMAC; EKG	Para-Med; HOS; SMAC; EKG
\$1,000,001 to \$2,000,000	Para-Med; HOS & APS	Para-Med; HOS & SMAC	Para-Med; HOS; SMAC; EKG	Para-Med; HOS; SMAC; EKG	Para-Med; HOS; SMAC; EKG
\$2,000,001 to \$3,000,000	Para-Med; HOS; APS; DBS	Para-Med; HOS & SMAC	Para-Med; HOS; SMAC; EKG	Para-Med; HOS; SMAC; EKG	Para-Med; HOS; SMAC; EKG
\$3,000,001 to \$5,000,000	Para-Med; HOS; APS; DBS	Para-Med; HOS & SMAC	Para-Med; HOS; SMAC; EKG	Para-Med; HOS; SMAC; EKG	Para-Med; HOS; SMAC; Treadmill
\$5,000,001 to \$10,000,000	Para-Med; HOS; APS; DBS	M.D. Exam; HOS; SMAC; EKG	M.D. Exam; HOS; SMAC; EKG	M.D. Exam; HOS; SMAC; Treadmill	M.D. Exam; HOS; SMAC; Treadmill
\$10,000,001 & up	Para-Med; HOS; APS; DBS	M.D. Exam; HOS; SMAC; EKG	M.D. Exam; HOS; SMAC; Treadmill	M.D. Exam; HOS; SMAC; Treadmill	M.D. Exam; HOS; SMAC; Treadmill

EKG – Electrocardiogram; HOS – Home Office Specimen; APS – Attending Physician Statement; SMAC – Blood Profile; DBS – Dried Blood Spot

First Colony Life and GE Capital Assurance are members of the Insurance Marketplace Standards Association (IMSA). Membership promotes ethical market conduct for individual life insurance and annuity companies.



# Underwriting Guidelines

Underwritten by  
First Colony Life Insurance Company and  
General Electric Capital Assurance Company



GE Financial

# Underwriting

## Criteria for Preferred Best, Preferred, Select No Nicotine Use, Standard Plus & Standard

### Effective July 2003

Our success in underwriting has been due, in part, to making informed decisions about underwriting risks. For our underwriters to do the best job for you on a particular case, it is important that the proposed insured furnish complete information on the application as well as any additional requirements.

### APS (Attending Physician's Statement)

Upon receipt of initial requirements, the underwriter will determine whether an APS is needed. The preferred providers for APSs are HooperHolmes, ScanTech Solutions and MediConnect.net.

### Exam

We do not maintain a list of approved medical examiners. A medical doctor approved by the principal company of a broker may be used. With prior approval of the underwriter, the company may allow the use of the applicant's personal physician. These physicians will have to be supplied with the appropriate SMAC (Blood Profile) kit.

### Para-Med

Where a Para-Med exam is indicated, it should be done by one of the following preferred providers:

- \*HooperHolmes (PortaMedic)
- \*LabOne (ExamOne)

These companies stock the necessary kits for the SMAC (Blood Profile) test.

### Cigar Use

We will consider occasional/celebratory cigar-users as "non-nicotine" users according to the following guidelines:

- Cigar use limited to 12 cigars or less per year; and
- Current Home Office Specimen (HOS) is negative for cotinine (nicotine metabolite).

**Other factors not addressed by these guidelines could prevent an applicant from qualifying for Preferred Best, Preferred, Select No Nicotine Use, Standard Plus or Standard as determined by the underwriter.**

## Important Reminders

1. To begin the underwriting process, we will need a completed Application - Part I and the requirements described in the Initial Submission Guidelines.
2. HOS (Home Office Specimen) and SMAC (Blood Profile) must be forwarded to one of our designated providers (CRL or Heritage) unless the underwriter directs elsewhere for special tests.
3. A chest X-ray is not routinely required. However, it may be necessary due to a Proposed Insured's current or prior medical history.
4. Various states require special authorization forms for blood testing. Please obtain and submit with the Application when required.
5. The requirements described in the Initial Submission Guidelines are subject to individual consideration. The company may need additional requirements as determined by the underwriter.

# Underwriting Criteria

## Preferred Best

### Impairments

No diseases, disorders or activities that would affect mortality.

### Blood Pressure

No current, or history of, blood pressure treatment or medication. No current, or history of, blood pressure readings in excess of:

140/85	Age 60 or Younger
150/90	Age 61 or Older

### Family History

No cardiovascular or cancer disease (except basal cell carcinoma) in either parent or siblings on or before age 60.

### Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

### Nicotine

No use of nicotine or nicotine substitutes in last 5 years. For cigar use, see statement under "Cigar Use."

### Cholesterol

Cholesterol 240 maximum.

### CHOL/HDL Ratio

Cholesterol/HDL Ratio cannot exceed 5.0.

### Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse.

### Cancer History

Preferred Best not available if any cancer history (except basal cell carcinoma).

### Aviation

Flat extra (available in most cases) or exclusion rider.

### Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

### Preferred Best Build Chart

Male/Female, Height/Weight

5'0"	145	5'7"	176	6'2"	216	6'9"	254
5'1"	149	5'8"	182	6'3"	222	6'10"	260
5'2"	153	5'9"	188	6'4"	227	6'11"	265
5'3"	158	5'10"	193	6'5"	233		
5'4"	162	5'11"	199	6'6"	238		
5'5"	166	6'0"	205	6'7"	243		
5'6"	170	6'1"	211	6'8"	249		

## Preferred

### Impairments

No diseases, disorders or activities that would affect mortality.

### Blood Pressure

Currently controlled and average reading in last 2 years (including treatment) does not exceed:

140/90	Age 60 or Younger
150/90	Age 61 or Older

### Family History

For either parent, no cardiovascular or cancer death on or before age 60.

### Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

### Nicotine

No use of nicotine or nicotine substitutes in last 3 years for Preferred No Nicotine Use. For cigar use, see statement under "Cigar Use."

### Cholesterol

Cholesterol 270 maximum.

### CHOL/HDL Ratio

Cholesterol/HDL Ratio cannot exceed 6.0.

### Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse in last 10 years.

### Cancer History

Preferred not available if any cancer history (except basal cell carcinoma).

### Aviation

Flat extra (available in most cases) or exclusion rider.

### Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

### Preferred Build Chart

Male/Female, Height/Weight

5'0"	154	5'7"	192	6'2"	234	6'9"	280
5'1"	159	5'8"	197	6'3"	240	6'10"	287
5'2"	164	5'9"	203	6'4"	246	6'11"	294
5'3"	169	5'10"	209	6'5"	253		
5'4"	175	5'11"	215	6'6"	260		
5'5"	180	6'0"	221	6'7"	266		
5'6"	186	6'1"	227	6'8"	273		

## Select No Nicotine Use

### Impairments

No diseases, disorders or activities that would affect mortality.

### Blood Pressure

Currently controlled and average reading in last 2 years (including treatment) does not exceed:

150/90	Age 60 or Younger
155/95	Age 61 or Older

### Family History

Not more than one cardiovascular death in parents on or before age 60.

### Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 3 years.

### Nicotine

No use of nicotine or nicotine substitutes in last 2 years. For cigar use, see statement under "Cigar Use."

### Cholesterol

Cholesterol 285 maximum.

### CHOL/HDL Ratio

Cholesterol/HDL ratio cannot exceed 7.0.

### Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse in last 7 years.

### Cancer History

Select No Nicotine Use not available if any cancer history (except basal cell carcinoma).

### Aviation

Flat extra (available in most cases) or exclusion rider.

### Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

### Select No Nicotine Use Build Chart

Male/Female, Height/Weight

5'0"	164	5'7"	202	6'2"	245	6'9"	294
5'1"	169	5'8"	207	6'3"	252	6'10"	301
5'2"	174	5'9"	213	6'4"	259	6'11"	309
5'3"	179	5'10"	220	6'5"	266		
5'4"	185	5'11"	226	6'6"	273		
5'5"	190	6'0"	232	6'7"	280		
5'6"	196	6'1"	239	6'8"	287		

# Underwriting Criteria

## Standard Plus

### Impairments

No diseases, disorders or activities that would affect mortality.

### Blood Pressure

Currently controlled and average reading in last 2 years (including treatment) does not exceed:

155/95	Age 60 or Younger
160/95	Age 61 or Older

### Family History

Not more than one cardiovascular death in parents on or before age 60.

### Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 2 years.

### Nicotine

No use of nicotine or nicotine substitutes in last 12 months for Standard Plus No Nicotine Use. For cigar use, see statement under "Cigar Use."

### Cholesterol

Cholesterol 300 maximum.

### CHOL/HDL Ratio

Cholesterol/HDL ratio cannot exceed 8.0.

### Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse in last 7 years.

### Cancer History

Coverage may be available based on specific cancer history.

### Aviation

Flat extra (available in most cases) or exclusion rider.

### Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

### Standard Plus Build Chart

Male/Female, Height/Weight

5'0"	174	5'7"	217	6'2"	265	6'9"	317
5'1"	180	5'8"	224	6'3"	272	6'10"	325
5'2"	186	5'9"	230	6'4"	279	6'11"	333
5'3"	192	5'10"	237	6'5"	287		
5'4"	198	5'11"	244	6'6"	294		
5'5"	204	6'0"	251	6'7"	302		
5'6"	211	6'1"	258	6'8"	310		

## Standard

Proposed insureds not qualifying for Standard Plus, but not requiring a table rating, will be considered for Standard classification.