Underwriting Rate Classes Explained

Elite Preferred Non-Tobacco
See guidelines on next pages.

Preferred Non-Tobacco
See guidelines on next pages.

Select Non-Tobacco
Offered for those clients who do not meet all criteria for preferred but meet the special standard "plus" criteria for this well-priced non-tobacco/non-nicotine class.

Standard Non-Tobacco
Offers competitive rates for applicants who are standard risk and do not use tobacco or nicotine products. If additional table ratings are applicable, use this rate class as the platform for non-tobacco class illustrations with ratings.

Express Standard Non-Tobacco 1
Available to applicants who do not use products containing tobacco or nicotine that qualify with rating of four tables or less who would otherwise be substandard. Limited availability by product.

Express Standard Non-Tobacco 2
Available to applicants who do not use products containing tobacco or nicotine that qualify with rating of 225% to 300%. Living Benefits and Lifetime Income Benefit Riders are not available. Limited availability by product.

Preferred Tobacco
Available to applicants who use products containing tobacco or nicotine but meet all the other preferred guidelines (see following pages).

Standard Tobacco
Applicants who use tobacco or nicotine products that do not otherwise meet the preferred guidelines will use this rate class. If additional table ratings are applicable, use this rate class as the platform for tobacco class illustrations with ratings.

Express Standard Tobacco
Available to tobacco users that rate four tables or less. Limited availability by product.

Table Ratings converted to Percent Ratings

Table 2	Table B	150%
Table 3	Table C	175%
Table 4	Table D	200%
Table 5	Table E	225%
Table 6	Table F	250%
Table 8	Table G	300%
Table 10	Table H	350%
Table 12	Table I	400%
Table 16	Table J	500%

Ratings are illustrated using Standard or Verified Standard class as the platform for Non-Smoker clients or using Standard Tobacco class as the platform for tobacco users. Some products may show Standard Tobacco vs. Standard Smoker. Please refer to product guides for specific rate classes available.

1 See product-specific tables
2 Please refer to the product-specific charts for class

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Accelerated Elite/Preferred/Select Criteria (Permanent Products)

EZ Underwriting

	Elite Non-Tobacco	Preferred Non-Tobacco and Tobacco	Select Non-Tobacco
Tobacco or Nicotine Use	No use of tobacco or nicotine of any kind within last 60 months	No use of tobacco or nicotine of any kind within last 36 months.	No use of tobacco or nicotine of any kind within last 12 months
Family History	No family history (parents or siblings) of death from coronary heart disease or cancer prior to age 65.	No family history (parents or siblings) of death from coronary heart disease or cancer prior to age 60.	No family history (parents or siblings) of death from coronary heart disease or cancer prior to age 60.
Health History	Standard risks with no personal health history of coronary artery disease, hepatitis B or C, diabetes, melanoma, or cancer (except skin cancer in situ)	Standard risks with no personal health history of coronary artery disease, hepatitis B or C, diabetes, melanoma, or cancer (except skin cancer in situ)	Standard risks with no current borderline medical problems. No currently ratable medical history.
Driving History	No reckless driving (includes no excessive speed) or alcohol-related moving violation within 5 years, no license suspension within 3 years, and no more than one moving violation within last 3 years.	No reckless driving or alcohol-related moving violation within 5 years, no license suspension within 3 years, and no more than two moving violations within last 3 years[1]	No reckless driving or alcohol-related moving violation within 5 years, no license suspension within 3 years, and no more than three moving violations within last 3 years.
Prescription Drug History	No medications in past 5 years for heart disease, cancer, mood disorders, rheumatoid arthritis, kidney or liver disease, hepatitis, diabetes, dementia, alcohol or drug abuse, lung disease, autoimmune disease, vascular disease, and neurological disease. (One hypertensive medication allowed and medication for cholesterol is allowed.)	No medications in past 5 years for heart disease, cancer, depression, rheumatoid arthritis, liver disease, hepatitis, diabetes, dementia, alcohol or drug abuse, lung disease, autoimmune disease, vascular disease and neurological disease. (One hypertensive medication allowed and medication for cholesterol is allowed.)	No medications in past 5 years for heart disease, cancer, depression, rheumatoid arthritis, liver disease, hepatitis, diabetes, dementia, alcohol or drug abuse, lung disease, autoimmune disease, vascular disease and neurological disease.
Aviation/ Avocation	No aviation, no ratable hazardous avocation or occupation. Commercial pilots for major U.S. carriers permitted.	No aviation, no ratable hazardous avocation or occupation. Commercial pilots for major U.S. carriers permitted.	No ratable aviation, hazardous avocation or occupation.
Alcohol/Drug	No history of drug or alcohol abuse or treatment at any time.	No history of drug or alcohol abuse or treatment within last 10 years.	No ratable history of drug or alcohol abuse.
BMI	>18.5 and <27.1	>18.5 and <29.9	>18.5 and <32.7

1 For ages 18-25 if one moving violation results in points assessed by underwriting manual, preferred will not be allowed.

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Fully Underwritten Elite/Preferred/Select Criteria (Permanent Products)[1]

	Elite Preferred Non-Tobacco	Preferred Non-Tobacco and Tobacco	Select Non-Tobacco
Citizenship	U.S. Resident.*	U.S. Resident.	U.S. Resident.
Tobacco or Nicotine Products[1,2]	No use of tobacco or nicotine-containing products of any kind within the last 60 months. Current lab testing negative for nicotine.	No use of tobacco or nicotine-containing products[3] of any kind within the past 36 months. Current lab testing negative for nicotine.	No use of tobacco or nicotine-containing products[3] of any kind within the past 12 months. Current lab testing negative for nicotine.
Health	Standard risks with no current borderline medical problems. No personal health history of coronary artery disease, hepatitis B or C, diabetes, melanoma, or cancer (except skin cancer in situ).	Standard risks with no current borderline medical problems. No personal health history of coronary artery disease, hepatitis B or C, diabetes, melanoma, or cancer (except skin cancer in situ).	Standard risk with no current borderline medical problems. No currently ratable medical history.
Alcohol/ Drugs	No history of drug or alcohol abuse or treatment at any time, and no current use of drugs.	No history of drug or alcohol abuse or treatment within the last 10 years, and no current use of drugs.	No ratable history of drug or alcohol abuse.
Aviation/ Avocation	No aviation, no ratable hazardous avocation or occupation. This does not include major commercial airline pilots or holiday scuba diving.	No aviation, no ratable hazardous avocation or occupation. This does not include major commercial airline pilots or holiday scuba diving.	No ratable aviation, hazardous avocation or occupation.
Family History	No parental family history of death from coronary artery disease or cancer prior to age 65. Criteria does not apply if applicant has reached the age of 65 or for gender-specific cancers where the applicant is the opposite gender.	No parental family history of death from coronary artery disease or cancer prior to age 60. Criteria does not apply if applicant has reached the age of 60 or for gender-specific cancers where the applicant is the opposite gender.	Parental family history of no more than one death from coronary artery disease or cancer prior to age 60. Criteria does not apply if applicant has reached the age of 60 or for gender-specific cancers where the applicant is the opposite gender.
Blood Pressure	Current blood pressure with a 12-month average reading of 135/85 or better. Blood pressure treatment is acceptable if treated by only one drug.	Current blood pressure with a 12-month average reading of 140/90 or better. Blood pressure treatment is acceptable if treated by only one drug.	Current blood pressure with a 12-month average reading of 150/90 or better.
Cholesterol	Current cholesterol/HDL ratio of 4.5 or less, or 5.0 or less for issue ages 65 and up. Cholesterol must also be 260mg/dl or less. Cholesterol treatment is acceptable if treated by only one drug and cholesterol/ HDL ratio is maintained for 12 months.	Current cholesterol/HDL ratio of 5.5 or less, or 6.0 or less for issue ages 65 and up. Cholesterol must also be 280mg/dl or less. Cholesterol treatment is acceptable if treated by only one drug and cholesterol/ HDL ratio is maintained for 12 months.	Current cholesterol/HDL ratio of 6.5 or less, or 7.0 or less for issue ages 65 and up. Cholesterol must also be 300mg/dl or less. Cholesterol treatment is acceptable if cholesterol/HDL ratio is maintained for 12 months.
Driving History	No reckless driving or alcohol-related moving violations within five years, no license suspension within three years, and no more than one moving violation within the last three years.	No reckless driving or alcohol-related moving violations within five years, no license suspension within three years, and no more than two moving violations within the last three years.	No reckless driving or alcohol-related moving violations within five years, no license suspension within three years, and no more than three moving violations within the last three years.

* Some Foreign Nationals may qualify for best class. Please refer to Foreign National guidelines.
1 Please refer to the National Life and LSW product guides for classes available.
2 Not applicable for Preferred Tobacco class.
3 Products such as cigarettes, cigars, chewing tobacco, pipe, nicotine gum products, nicotine patch, etc.

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Accelerated Elite/Preferred/Select Criteria (Term Products)

EZ Underwriting

	Elite Non-Tobacco	Preferred Non-Tobacco and Tobacco	Select Non-Tobacco
Tobacco or Nicotine Use	No use of tobacco or nicotine of any kind within last 60 months.	No use of tobacco or nicotine of any kind within last 60 months.	No use of tobacco or nicotine of any kind within last 36 months.
Family History	No family history (parents or siblings) of coronary heart disease or cancer prior to age 65.	No family history (parents or siblings) of death from coronary heart disease or cancer prior to age 65.	No family history (parents or siblings) of death from coronary heart disease or cancer prior to age 60.
Health History	Standard risks with no personal health history of coronary artery disease, hepatitis B or C, diabetes, melanoma, or cancer (except skin cancer in situ).	Standard risks with no personal health history of coronary artery disease, hepatitis B or C, diabetes, melanoma, or cancer (except skin cancer in situ).	Standard risks with no personal health history of coronary artery disease, hepatitis B or C, diabetes, melanoma, or cancer (except skin cancer in situ).
Driving History	No reckless driving (includes no excessive speed) or alcohol-related moving violation within 5 years, no license suspension within 3 years, and no moving violation within last 3 years.	No reckless driving (includes no excessive speed) or alcohol-related moving violation within 5 years, no license suspension within 3 years, and no more than one moving violation within last 3 years[1].	No reckless driving or alcohol-related moving violation within 5 years, no license suspension within 3 years, and no more than two moving violations within last 3 years.
Prescription Drug History	No medications in past 5 years for heart disease, cancer, mood disorders, rheumatoid arthritis, kidney or liver disease, hepatitis, diabetes, dementia, alcohol or drug abuse, lung disease, autoimmune disease, vascular disease, hypertension, cholesterol treatment, and/or neurological disease.	No medications in past 5 years for heart disease, cancer, mood disorders, rheumatoid arthritis, kidney or liver disease, hepatitis, diabetes, dementia, alcohol or drug abuse, lung disease, autoimmune disease, vascular disease and/or neurological disease. (One hypertensive medication allowed and medication for cholesterol is allowed.)	No medications in past 5 years for heart disease, cancer, mood disorders, rheumatoid arthritis, kidney or liver disease, hepatitis, diabetes, dementia, alcohol or drug abuse, lung disease, autoimmune disease, vascular disease and/or neurological disease. (One hypertensive medication allowed and medication for cholesterol is allowed.)
Aviation/ Avocation	No aviation, no ratable hazardous avocation or occupation. Commercial pilots for major US carriers permitted.	No aviation, no ratable hazardous avocation or occupation. Commercial pilots for major US carriers permitted.	No aviation, no ratable hazardous avocation or occupation. Commercial pilots for major US carriers permitted.
Alcohol/Drug	No history of drug or alcohol abuse or treatment at any time.	No history of drug or alcohol abuse or treatment at any time.	No history of drug or alcohol abuse or treatment within last 10 years.
BMI	>18.5 and <24.9	>18.5 and <27.1	>18.5 and <29.9

1 For ages 18-25, if one moving violation results in points assessed by underwriting manual, preferred will not be allowed.

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Fully Underwritten Elite/Preferred/Select Criteria (Term Products)[1]

	Elite Preferred Non-Tobacco	Preferred Non-Tobacco and Tobacco	Select Non-Tobacco
Citizenship	U.S. Resident.*	U.S. Resident.	U.S. Resident.
Tobacco or Nicotine Products[1,2]	No use of tobacco or nicotine - containing products of any kind within the last 60 months. Current lab testing negative for nicotine.	No use of tobacco or nicotine - containing products[3] of any kind within the past 60 months. Current lab testing negative for nicotine.	No use of tobacco or nicotine - containing products of any kind within the past 36 months. Current lab testing negative for nicotine.
Health History	Standard risks with no current borderline medical problems. No personal health history of coronary artery disease, hepatitis B or C, diabetes, melanoma, or cancer (except skin cancer in situ).	Standard risks with no current borderline medical problems. No personal health history of coronary artery disease, hepatitis B or C, diabetes, melanoma, or cancer (except skin cancer in situ).	Standard risk with no current borderline medical problems. No personal health history of coronary artery disease, hepatitis B or C, diabetes, melanoma, or cancer (except skin cancer in situ).
Alcohol/ Drugs	No history of drug or alcohol abuse or treatment at any time, and no current use of drugs.	No history of drug or alcohol abuse or treatment at any time, and no current use of drugs.	No history of drug or alcohol abuse or treatment within the last 10 years, and no current use of drugs.
Aviation/ Avocation	No aviation, no ratable hazardous avocation or occupation. This does not include major commercial airline pilots or holiday scuba diving.	No aviation, no ratable hazardous avocation or occupation. This does not include major commercial airline pilots or holiday scuba diving.	No aviation, no ratable hazardous avocation or occupation. This does not include major commercial airline pilots or holiday scuba diving.
Family History	No family history of coronary artery disease or cancer prior to age 65. Criteria does not apply if applicant has reached the age of 65 or for gender-specific cancers where the applicant is the opposite gender.	No family history of death from coronary artery disease or cancer prior to age 65. Criteria does not apply if applicant has reached the age of 65 or for gender-specific cancers where the applicant is the opposite gender.	No family history of death from coronary artery disease or cancer prior to age 60. Criteria does not apply if applicant has reached the age of 60 or for gender-specific cancers where the applicant is the opposite gender.
Blood Pressure	Current blood pressure with a 12-month average reading of 135/85 or better.	Current blood pressure with a 12-month average reading of 135/85 or better. Blood pressure treatment is acceptable if treated by only one drug.	Current blood pressure with a 12-month average reading of 140/90 or better. Blood pressure treatment is acceptable if treated by only one drug.
Cholesterol	Current cholesterol/HDL ratio of 4.5 or less, or 5.0 or less for issue ages 65 and up. Cholesterol must also be 260mg/dl or less.	Current cholesterol/HDL ratio of 4.5 or less, or 5.0 or less for issue ages 65 and up. Cholesterol must also be 260mg/dl or less. Cholesterol treatment is acceptable if treated by only one drug and cholesterol/ HDL ratio is maintained for 12 months.	Current cholesterol/HDL ratio of 5.5 or less, or 6.0 or less for issue ages 65 and up. Cholesterol must also be 280mg/dl or less. Cholesterol treatment is acceptable if cholesterol/HDL ratio is maintained for 12 months.
Driving History	No reckless driving (includes no excessive speed) or alcohol-related moving violations within 5 years, no license suspension within 3 years, and no more than one moving violation within the last 3 years.	No reckless driving (includes no excessive speed) or alcohol-related moving violations within 5 years, no license suspension within 3 years, and no more than one moving violations within the last 3 years.	No reckless driving or alcohol-related moving violations within 5 years, no license suspension within 3 years, and no more than 2 moving violations within the last 3 years.

* Some Foreign Nationals may qualify for best class. Please refer to Foreign National guidelines.
1 Please refer to the National Life and LSW product guides for classes available.
2 Not applicable for Preferred Tobacco class.
3 Products such as cigarettes, cigars, chewing tobacco, pipe, nicotine gum products, nicotine patch, etc.

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Table of Height and Weight, Ages 16 and Older (Permanent Products)

This chart is used as a guideline to identify the weights that are usually acceptable within the rate classes shown, and to show the acceptable weight to qualify for the disability income rider. Other factors, including age or disproportion in body measurements (girth of chest and abdomen), may impact the final decision.

Rate Class	Elite	Preferred	Select	Standard	Express Standard 1	Express Standard 2
BMI	≥18.5 to <27.1	≥27.1 to <29.9	≥29.9 to < 32.7	≥32.7 to <37.5	≥37.5 to <42.5	≥42.5 to <46.5
Height			Weight (lbs.)			
4' 8"	83-120	121-133	134-145	146-167	168-189	190-207
4' 9"	86-125	126-138	139-151	152-173	174-196	197-214
4' 10"	89-129	130-143	144-156	157-179	180-203	204-222
4' 11"	92-134	135-148	149-161	162-185	186-210	211-230
5' 0"	95-138	139-153	154-167	168-191	192-217	218-238
5' 1"	98-143	144-158	159-173	174-198	199-224	225-246
5' 2"	102-148	149-163	164-178	179-205	206-232	233-254
5' 3"	105-152	153-168	169-184	185-211	212-239	240-262
5' 4"	108-157	158-174	175-190	191-218	219-247	248-270
5' 5"	112-162	163-179	180-196	197-225	226-255	256-279
5' 6"	115-167	168-185	186-202	203-232	233-263	264-288
5' 7"	119-172	173-190	191-208	209-239	240-271	272-296
5' 8"	122-177	178-196	197-215	216-246	247-279	280-305
5' 9"	126-183	184-202	203-221	222-253	254-287	288-314
5' 10"	129-188	189-208	209-227	228-261	262-296	297-324
5' 11"	133-194	195-214	215-234	235-268	269-304	305-333
6' 0"	137-199	200-220	221-241	242-276	277-313	314-342
6' 1"	141-205	206-226	227-247	248-284	285-322	323-352
6' 2"	145-211	212-232	233-254	255-292	293-330	331-362
6' 3"	148-216	217-239	240-261	262-299	300-339	340-371
6' 4"	152-222	223-245	246-268	269-308	309-349	350-381
6' 5"	156-228	229-252	253-275	276-316	317-358	359-392
6' 6"	161-234	235-258	259-282	283-324	325-367	368-402
6' 7"	165-240	241-265	266-290	291-332	333-377	378-412
6' 8"	169-246	247-272	273-297	298-341	342-386	387-423

Individual consideration will be given for low BMIs. Please use the Underwriting Quote Tool XRAE (Instructional PDF: Getting Started with the XRAE Field Underwriting Tool).

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Table of Height and Weight, Ages 18 and Older (Term Products)

This chart is used as a guideline to identify the weights that are usually acceptable within the rate classes shown, and to show the acceptable weight to qualify for the disability income rider. Other factors, including age or disproportion in body measurements (girth of chest and abdomen), may impact the final decision.

Rate Class	Elite	Preferred	Select	Standard	Express Standard 1	Express Standard 2
BMI	≥18.5 to <24.9	≥24.9 to <27.1	≥27.1 to < 29.9	≥29.9 to <37.5	≥37.5 to <42.5	≥42.5 to <46.5
Height			Weight (lbs.)			
4' 8"	83-111	112-120	121-133	134-167	168-189	190-207
4' 9"	86-115	116-125	126-138	139-173	174-196	197-214
4' 10"	89-119	120-129	130-143	144-179	180-203	204-222
4' 11"	92-123	124-134	135-148	149-185	186-210	211-230
5' 0"	95-127	128-138	139-153	154-192	193-217	218-238
5' 1"	98-131	132-143	144-158	159-198	199-224	225-246
5' 2"	102-136	137-148	149-163	164-205	206-232	233-254
5' 3"	105-140	141-152	153-168	169-211	212-239	240-262
5' 4"	108-145	146-157	158-174	175-218	219-247	248-270
5' 5"	112-149	150-162	163-179	180-225	226-255	256-279
5' 6"	115-154	155-167	168-185	186-232	233-263	264-288
5' 7"	119-158	159-173	174-190	191-239	240-271	272-296
5' 8"	122-163	164-178	179-196	197-246	247-279	280-305
5' 9"	126-168	169-183	184-202	203-253	254-287	288-314
5' 10"	129-173	174-188	189-208	209-261	262-296	297-324
5' 11"	133-178	179-194	195-214	215-268	269-304	305-333
6' 0"	137-183	184-199	200-220	221-276	277-313	314-342
6' 1"	141-188	189-205	206-226	227-284	285-322	323-352
6' 2"	145-193	194-211	212-232	233-292	293-330	331-362
6' 3"	148-199	200-216	217-239	240-300	301-339	340-371
6' 4"	152-204	205-222	223-245	246-308	309-349	350-381
6' 5"	156-209	210-228	229-252	253-316	317-358	359-392
6' 6"	161-215	216-234	235-258	259-324	325-367	368-402
6' 7"	165-221	222-240	241-265	266-332	333-377	378-412
6' 8"	169-226	227-246	247-272	273-341	342-386	387-423

Individual consideration will be given for low BMIs. Please use the Underwriting Quote Tool XRAE (Instructional PDF: Getting Started with the XRAE Field Underwriting Tool).

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Uninsurable and Problematic Risks

Applications should not be written on persons with the following impairments/issues. This list is not intended to be all-inclusive. If your applicant has a serious condition not listed here, please contact your Underwriting Team for a tentative quote.

Ages 60 and over must have routine health care and a physical within 24 months. We will otherwise need to decline.

If **declined by another carrier** within the last year, please use the Underwriting Quote Tool XRAE (Instructional PDF: Getting Started with the XRAE Field Underwriting Tool).

- Abdominal Aortic Aneurysm, present or surgically corrected within the past six months
- Alcohol treatment within the last two years
- Angioplasty/Bypass or MI/Heart Attack in the last six months; or in combination with history of diabetes, stroke and/or continued tobacco use
- Alzheimer's disease, Dementia, or Cognitive Impairment
- Autism
- Bankruptcy, Chapter 7, that has not been discharged
- Cancer treatment, current; or certain internal organ cancers diagnosed within the past three to five years – contact underwriter with specific details
- Chronic Opioid/Narcotic use
- Cirrhosis of Liver
- COPD/Emphysema, severe (on oxygen or disabling) or with current tobacco use
- CVA (stroke) within one year; or with history of diabetes or cardiac history
- Diabetes if uncontrolled (glycohemoglobin A1C 10.0 and above) or if complications present (amputation, retinopathy, kidney, or vascular disease) or in combination with cardiac, stroke, or morbid obesity. Juvenile onset diabetes (diagnosed prior to age 20)
- Disabled for most non-musculoskeletal related impairments (i.e., on SSDI or DI due to depression, PTSD, or other medical issues.)
- Down's Syndrome
- Driver's license currently suspended or revoked
- Drug use within the last three years
- Single DUI in the last year or multiple DUIs with any occurring within the last 5 years
- **Low BMI when an infant**
- **Low BMI when age 60 and over**
- Epilepsy/Seizures diagnosed within one year
- History of being charged with a felony. History of being charged with a misdemeanor and not released from probation or parole for one full year
- Gastric Bypass within six months
- Heart Surgery within six months or in combination with Diabetes or Stroke history
- Heart Valve Surgery within one year
- IOLI / SOLI – Investor Owned or Stranger Owned Life Insurance
- Kidney Dialysis or Chronic Renal Failure
- Mental Disorder/PTSD requiring hospitalization or disability in last year
- Multiple Sclerosis, if disabling or progressive
- Organ Transplant, awaiting or recipient
- Parkinson's Disease if disabling
- Parole or Probation (see Felony or Misdemeanor)
- Polycystic Kidney Disease
- Pregnancy with current gestational diabetes, toxemia, eclampsia, pre-eclampsia. Would reconsider at six weeks post-partum.
- Surgery (major) pending
- Suicide attempt in last year; or more than one attempt within two years
- Valve replacement within year

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Financial Underwriting

Financial Underwriting is the evaluation of the proposed insured's personal and business financial background. During the analysis we need to confirm that the need for insurance in force with our company and other carriers as well as applied for is reasonable and in line with the insured's needs. It is the underwriter's responsibility to make sure the policy will be affordable in order to sustain premium payments. It is necessary to establish the insurable interest of the beneficiary in the life of the prospective insured at the time of underwriting, and the financial loss that will occur in the event of an unexpected and untimely death of that insured.

While life insurance has other specialty uses such as cash value accumulation, the primary purpose of life insurance is to protect against a loss and the death benefit cannot exceed the client's economic ("human life") value.

The writing agent is an important source of information. Through a cover letter, he/she can provide an explanation of the purpose, need, and method used to establish the requested face amount and total line of coverage, as well as any unusual aspects of the case and competitive situations. Copies of the needs analysis and financial statement should accompany applications with large face amounts.

New York Financial Suitability Review

Effective February 1, 2020, all New York contracts are subject to enhanced suitability review per Regulation 187. In order to perform this additional level of suitability review, we will require that the Confidential Financial Questionnaire (form 1392) be completed on all NY applications. To avoid delays, submit this questionnaire with all applications.

Some of the common needs for life insurance are as follows:

Personal Insurance; replacement of income:

Age	Factor Time Income
18-30	40x annual earned income
31-40	35x annual earned income
41-50	25x annual earned income
51-60	15x annual earned income
61-65	10x annual earned income
66-69	5x annual earned income

Earned income is money received from paid work. It is not income from investments, rental property, alimony, savings accounts etc. Underwriters take into the consideration earned income only.

Juvenile coverage for children ages 0-19 (including dependent college-age students):

Unless state insurance law dictates otherwise, coverage for juveniles will be considered based on parent/legal guardian's financial picture or the maximum death benefit that a $100/month premium can purchase on a permanent plan.

Face amounts in excess of $1,000,000 should not be submitted without prior vetting from an underwriter. The underwriter will base their determination to proceed if the agent verifies the parent or guardian's financial status is high-net worth and thus would require additional estate planning or gifting solutions.

For all juvenile coverage:

- Child must be at least 14 days old, U.S. citizen, or permanent resident.
- All siblings must be similarly insured.
- Acceptable ownership will be parents/legal guardians or grandparents only (guardianship paperwork will be necessary).

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