



## UNDERWRITING GUIDELINES

### Table Reduction Program Plan Guidelines

<ul style="list-style-type: none"><li>• <b><u>Ages up to 70</u></b>, maximum face amount is <b><u>\$10,000,000</u></b>.</li></ul>
<ul style="list-style-type: none"><li>• <b><u>Permanent products only</u></b> are eligible for this program. The MoneyGuard® Series, any term product, and all term riders are excluded from this program.</li></ul>
<ul style="list-style-type: none"><li>• Medical impairments with Table rating of Table C or less will be reduced to standard on individual products. <b><u>Both lives on survivorship products can be reduced to standard</u></b> provided both are Table C or less, up to maximum age 70.</li></ul>
<ul style="list-style-type: none"><li>• <b><u>Table C to Standard Program includes medical flat extra ratings of \$5.00 per thousand or less</u></b> that will be reduced to standard except when combined with a table rating.</li></ul>
<ul style="list-style-type: none"><li>• Non-medical flat extra ratings for aviation, avocation, motor vehicle and foreign residence or travel are <b>not</b> eligible for the program.</li></ul>
<ul style="list-style-type: none"><li>• The underwriter or medical director may exclude a case from the program at their discretion.</li></ul>