

Motorists Life Underwriting Guidelines

Coverage Amounts	Issue Ages				
	0 - 14	15 - 55	56 - 65	66 - 70	71 - 85
0 - \$24,999	NM	NM	NM	NM	IBU
\$25,000 - \$49,999	NM	NM	IBU	IBU	IBU
\$50,000 - \$99,999	NM	NM	IBU	IBU	X / B / HOS
\$100,000 - \$149,999	IC/ a or I	X / B / HOS MVR	X / B / HOS MVR	X / B / HOS MVR	X / B / HOS A or I MVR
\$150,000 - \$249,999	IC/ A or I	X / B / HOS MVR	X / B / HOS MVR	X / B / HOS MVR	X / B / HOS APS / MVR
\$250,000 - \$499,999	IC A or I	X / B / HOS MVR	X / B / HOS MVR	X / B / HOS MVR	X / B / HOS APS / MVR
\$500,000 - \$999,999	IC APS PFS	X / B / HOS MVR IBU	X / B / HOS MVR IBU	X / B / HOS A or I MVR	X / B / HOS EKG / APS MVR / FS
\$1,000,000 - \$2,000,000	IC APS PFS	X / B / HOS A or I MVR / FS	X / B / HOS A or I EKG MVR / FS	X / B / HOS A or I EKG MVR / FS	X / B HOS / EKG APS / MVR FS
Over \$2,000,000	IC APS PFS	X / B HOS / EKG APS / MVR FS	X / B HOS / EKG APS / MVR FS	X / B HOS / EKG APS / MVR FS	X / B HOS / EKG APS / MVR FS

A or I Attending Physician Statement or Interview by Underwriter APS Attending Physician Statement B Blood Sample EKG Electrocardiogram FS Financial Statement HOS Urine Sample IBU Interview by Underwriter IC Individual Consideration (Contact Underwriting) MVR Motor Vehicle Report NM Non Medical PFS Parental Financial Statement X Paramedical Examination	ML-154 (01-17)
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Important Notice

Do not collect the initial premium in any case when the amount of the application is more than \$500,000.

Signed Illustrations

Submit with Ohio, Indiana, Pennsylvania, South Carolina, Georgia, and Wisconsin Life Applications. Also, submit for Universal Life in Michigan.

Pennsylvania Disclosure Form

Required to be submitted for NonPar WL, SIWL and GIWL written in the State of Pennsylvania.

Replacement Forms

Complete when required if you are replacing another company's policy or another Motorists Life policy.

Certain states follow NAIC regulations and require a replacement form if an applicant has existing life or annuity coverage whether or not it is being replaced.

Replacement rules and forms for your state are available on the agents-only area of www.motoristslife.com.

Trial Applications

A trial application should be submitted on a COD basis.

A trial application is required when an applicant has been previously rejected, postponed, rated or refused reinstatement by any life insurance company.

If any doubt exists as to the applicant's acceptability, a trial application should be submitted to us before ordering an examination.

For prescreen or underwriting on existing case, contact your UW at : Call 1-888-876-6542

Kandy Bayes Ext. 15893

Jackie Ford Ext. 18247

Tony Mc Cann Ext. 18235

Jill Nelson Ext. 18359

Life New Business email: LifeNewBusiness@motoristsgroup.com

APPROVED PARAMEDIC EXAMINERS:

Examination Management Services, Inc. (EMSI) 800-872-3674
 APPS/Portamedic 800-727-2101
 or
 877-644-1264

Inspection Limits:

We request inspections (consumer reports) when necessary. Advise client he or she may be contacted by our Consumer Report Company.

