

Standard Life and Accident  
Insurance Company

Advantage**Guard**  
*Whole Life Insurance*

Underwriting Guide



UGFE613

## AdvantageGuard

### Whole Life Insurance Product Specifications

<b>Issue Ages:</b>	18-85
<b>Underwriting</b>	Male and Female
<b>Classes:</b>	Nicotine Non-User and Nicotine User Standard, Substandard and Graded Benefit

<b>Policy Size:</b>	<b>Minimum</b>	<b>Maximum</b>
<b>Immediate Death Benefit</b>		
<b>Ages:</b>		
18-49	\$10,000	\$75,000
50-85	\$ 2,000 <sup>1</sup>	\$50,000
<b>Graded Death Benefit<sup>2</sup></b>		
<b>Ages:</b>		
50-80	\$ 3,000 <sup>1</sup>	\$25,000

#### Children Term Rider

<b>Rates:</b>	\$7.50 per \$1,000
<b>Issue Ages:</b>	15 days-18 years
<b>Face Amounts:</b>	<b>Minimum</b> <b>Maximum</b>
	\$1,000      \$25,000 <sup>3</sup>
<b>Available to:</b>	Primary Insured issue age 18-55

<b>Policy Fee:</b>	\$60 Annual
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<b>Modal Factors:</b>	Annual	1.00
	Semi-Annual	.52
	Quarterly	.27
	Monthly, PAC	.0895
	Monthly, Direct	.10

#### Underwriting Philosophy

Standard Life's goal is to provide products and services of recognized value to the senior market. Both the field and home office underwriters help maintain the fiscal integrity of the insurance products for the ultimate benefit of our policyholders and our Company.

We expect our producers to fully and accurately record underwriting information on applications so our underwriters will be able to accurately assess the risk. We expect our underwriters to use their informed judgement to insure Applicants at rates consistent with the disclosed risk.

<sup>1</sup> Minimum face amount is \$5,000 in Washington.

<sup>2</sup> Death Benefit in the first two policy years is a return of premium plus 10%.

<sup>3</sup> CTR Death Benefit can not exceed the base policy Death Benefit.

## AdvantageGuard

### Whole Life Insurance Underwriting Requirements

Answers to medical questions on the applications should provide the underwriters with enough information to assess the risk of premature death.

#### Underwriting Requirements by Issue Age:

##### Immediate Death Benefit

Face Amount	Issue Age				
	18-49	50-65	66-75	76-80	81-85 <sup>1</sup>
\$ 2,000 <sup>2</sup> - \$10,000 <sup>3</sup>	N/A	A	B	D	D
\$ 10,001 - \$30,000	A	C	D	E	E
\$ 30,001 - \$50,000	A	D	F	F	G
\$ 50,001 - \$75,000	A	N/A	N/A	N/A	N/A

##### Graded Death Benefit<sup>4</sup>

Face Amount	Issue Age 50-80
\$ 3,000 <sup>2</sup> - \$25,000	A

A Non-medical

B Non-medical, with phone interview on paper apps only

C Non-medical, ScriptCheck<sup>5</sup>

D Non-medical, ScriptCheck<sup>5</sup> and phone interview for paper apps

E Exam, urine and ScriptCheck

F Exam, urine and ScriptCheck<sup>5</sup>, Special PHI<sup>6</sup>

G Exam, urine and ScriptCheck<sup>5</sup>, Special PHI<sup>6</sup>, APS

When the chart requires an exam the agent should call one of the approved Para Med service companies shown below:

**Portamedic** 800.782.7373

**Exam One** 800.768.2056

**EMSI** 800.USA.EMSI

<sup>1</sup> No substandard rating class available.

<sup>2</sup> Minimum face amount is \$5,000 in Washington.

<sup>3</sup> Minimum face amount ages 18-49 is \$10,000.

<sup>4</sup> Death Benefit in the first two policy years is a return of premium plus 10%.

<sup>5</sup> ScriptCheck allows the underwriter to query the largest pharmacy benefit manager databases to gather detailed prescription information for the insurance Applicant. Replies take seconds rather than days, ScriptCheck should allow us to accelerate the underwriting process by confirming the history admitted on the application. This will avoid an unnecessary APS and reduce anti-selection by detecting those clients who have not revealed their health history accurately.

<sup>6</sup> Special PHI – Additional questions to be asked regarding other insurance, income, purpose of coverage, beneficiary verification.

## AdvantageGuard

### Whole Life Insurance

An APS or ScriptCheck could be necessary on any case at the discretion of the underwriter. Attending physician's statements are not obtained on every impairment; the agent should not represent to anyone that medical records will be obtained to determine insurability.

When a telephone interview is required, Applicants will receive a telephone call directly from Standard Life or the agent can call from the client's home.

- Monday – Thursday 8:00 am to 6:00 pm CST
- Friday 8:00 am to 4:30 pm CST

The toll-free number to call is **855.567.0496**.

After the hours shown above and on Saturday, the toll-free number to call is **877.367.0208**.

Hours are:

Monday – Thursday 6:00 pm to 10:00 pm

Friday 4:30 pm to 9:00 pm

Saturday 8:00 am to 12:00 pm

**Please be sure to indicate that you have a cold call for Standard Life and Accident.** This vendor has contracts with other "Standard" companies so it's important to use the full company name.

- Spanish speaking interviewers are available.
- Point of Sale interviews are optional but can be used on all life applications.

The purpose of this is to get additional underwriting information as quickly and directly as possible.

The interviewer may repeat some of the questions that are on the application and will ask for further details regarding the Applicant's health history.

The Underwriting Department reserves the right to request a phone interview, medical examination, special test or inspection report, regardless of the age or the amount applied for.

## Additional Underwriting Guidelines

If you need help in assessing the underwriting impact of your Applicant's medical history or of various medications, you can call the Life Underwriting Department directly at **800.671.9970**.

### AdvantageGuard Impairment Guide

The following impairment guide is designed to assist you, the agent, as you review the client's medical history when considering an application for life insurance. The guidelines show the underwriting action most likely to occur. The final underwriting decision may differ from the guidelines as each individual case is evaluated.

Should you have any questions about a medical condition, please contact an underwriter to discuss. Our underwriters can be reached at **800.671.9970**.

#### Probable

Addison's	standard
AIDS /ARC	decline
Alcoholism	graded benefit within 5 years standard >5 years
Alzheimer's	graded benefit
Anemia	standard
Aneurysm	graded benefit
Angina	graded benefit within 2 years substandard >2 years
Angioplasty	graded benefit within 2 years substandard 2-10 years standard >10 years
Anxiety	standard

#### Medical Condition

#### Probable Underwriting Action

Arthritis	standard
Asthma	standard
Atrial Fibrillation	graded benefit within 2 years substandard 2-10 years standard >10 years
Basal cell skin cancer	standard
Bipolar disorder	substandard
Bronchiectasis	substandard
Bypass (coronary artery or heart)	graded benefit within 2 years substandard 2-10 years standard >10 years
Bypass (gastric)	substandard
Cancer	graded benefit 2-5 years substandard 5-10 years standard >10 years
Cardiomyopathy	graded benefit
Cerebral palsy	graded benefit
Cerebrovascular Accident (CVA – stroke)	graded benefit 2-5 years substandard >5 years
Chronic Obstructive Pulmonary Disease (COPD)	graded benefit
Cirrhosis	decline
Congestive Heart Failure	graded benefit
Coronary Artery Disease	graded benefit within 2 years substandard 2-10 years standard >10 years
Crohn's	substandard within 5 years standard >5 years
Cystic Fibrosis	graded benefit
Defibrillator	graded benefit
Dementia	graded benefit

Medical Condition	Probable Underwriting Action
Depression (major)	substandard
Diabetes – non insulin dependent	standard
Diabetes – insulin dependent (no other conditions)	substandard
Dialysis of kidney	graded benefit
Drug Abuse	graded benefit within 5 years standard >5 years
Emphysema	graded benefit
Epilepsy	substandard
Esophageal Varices	graded benefit
GERD	standard
Heart Attack	decline within 2 years substandard 2-10 years standard >10 years
Heart Disease	graded benefit within 2 years substandard >2 years
Heart Murmur	substandard
Heart Valve Surgery/ Replacement	graded benefit
Hepatitis B (chronic)	graded benefit
Hepatitis C	graded benefit
High Blood Pressure	standard
HIV positive	decline
Hodgkin's Disease	graded benefit 2-5 years substandard 5-10 years standard >10 years
Hypertension	standard
Hyperthyroidism	standard
Hypothyroidism	standard

Medical Condition	Probable Underwriting Action
Irregular Heart Beat	substandard
Kidney Stone(s)	standard
Leukemia	graded benefit 2-5 years substandard 5-10 years standard >10 years
Liver Disease	graded benefit
Lupus (systemic)	graded benefit
Lymphoma	graded benefit within 10 years
Malignant Melanoma	graded benefit 2-5 years substandard 5-10 years standard >10 years
Migraines	standard
Mitral Valve Prolapse	standard
Multiple Sclerosis	substandard
Non-Hodgkin's Lymphoma	graded benefit within 10 years
Organ Transplant	graded benefit
Pacemaker	graded benefit within 2 years substandard >2 years
Pancreatitis	graded benefit within 2 years substandard >2 years
Parkinson's	substandard
Peripheral Vascular Disease	substandard
Pneumothorax	standard
Pulmonary Embolism	graded benefit within 2 years standard >2 years
Renal Failure	graded benefit
Rheumatoid Arthritis	substandard
Sarcoidosis	substandard
Schizophrenia	graded benefit
Sleep Apnea	standard

Medical Condition	Probable Underwriting Action
Stent	graded benefit within 2 years substandard 2-10 years standard >10 years
Stroke	graded benefit 2-5 years substandard >5 years
Transient Ischemic Attack	graded benefit within 5 years substandard 5-10 years standard >10 years
Ulcerative Colitis	substandard within 5 years standard >5 years

## Cancer Medications

We generally consider the following medications to be cancer treatment. Any individual with a history of cancer who is taking one or more of these medications will not be considered for coverage under the [AdvantageGuard](#) policy:

Adriamycin	DES	Nolvadex
Adruanycin	Emcyt	Oncovin
Alkeran	Eulexin	Platinol
Cee Nu	Carboplatin	Pureinethol
Cosmegan	FUDR	Stilphostrol
Cisplatin	Leukeran	Tamoxifen
Cytosan	Lysodren	Taxol
Cytosar	Mustargen	Teslac
Cytosor	Mutamycin	Velban
Cyclophosphamide	Myleran	Vespid
Depo-provera	Navelbine	Zoladex implant

Other medications or generic versions of legend prescriptions named above may also be considered to exclude the Applicant from consideration.

## AIDS/HIV Treatment

We generally consider the following medications to be treatment for AIDS/HIV. Any individual who is taking one or more of these medications will not normally be considered for coverage under the [AdvantageGuard](#) policy.

AZT	Foscavir	Pentamidine	Retrovir
Foscarnet	Pentam	Roferon	

## Instructions for completing the application.

**Number 1** Complete all information pertaining to the Proposed Insured. Non-nicotine user rates are only available if the Insured has not used any form of tobacco in the past 12 months.

**Number 2** Complete if the owner is other than the Proposed Insured.

**Number 3** The beneficiary section of the application should be completed carefully, as the application serves as the designation of beneficiary in the contract. The beneficiary must have an insurable interest in the life of the Proposed Insured. A funeral home is not an acceptable beneficiary in the states of Virginia, Montana, South Dakota and Texas. A funeral director is not an acceptable beneficiary in any state.

If the billing address is different than the residence address, please indicate.

**Number 4** If the insurance being applied for is intended to replace existing coverage, be sure to complete the state appropriate replacement form. Graded Death Benefit policies cannot be issued as replacements.

**Number 5 A** If this question is answered Yes, please complete and submit the appropriate questionnaire.

**Number 5 B** If this question is answered Yes, please provide details.

**Numbers 6-8** (Part 1) Proposed Insured is not eligible for life insurance if any question in Part 1 is answered Yes. If all questions are answered No, proceed to Part 2.

**Number 9-15** (Part 2) Proposed Insureds ages 18-49 are not eligible for life insurance if any question in Parts 1 or 2 is answered Yes. Proposed Insureds ages 81-85 are not eligible for life insurance if any question in Parts 1, 2, or 3 is answered Yes. Proposed Insureds ages 50-80 are only eligible for a Graded Benefit if any question in Part 2 is answered Yes. If all questions are answered No, proceed to Part 3.

**Number 16-20** (Part 3) Proposed Insured ages 18-80 may require substandard rates if any question in Part 3 is answered Yes. If all questions are answered No, Proposed Insured may qualify for standard rates.

**Number 21-24** (Part 4) Answer questions 21-24 only if applying for Children Term Rider. If applying for the Children Term Rider all of your children must be listed. Grandchildren are not eligible. CTR Death Benefit can not exceed the base policy Death Benefit.

**Number 25** Specify plan, plan type, optional rider, base plan face amount, initial premium amount, payment method and payment mode. If the initial premium is to be drafted and/or a specific effective date is requested, please indicate.

**Application Declarations and Agreements:** The agent should read these to the Proposed Insured and make certain they are clearly understood.

**Application Date:** The application must be dated and witnessed on the actual date written. Predating or postdating an application is not acceptable. You can backdate an effective date up to 6 months to save age (4 months in Ohio). Request to backdate should be noted in the Notes to Underwriters section.

**Signatures:** The Proposed Insured must sign the application and the authorization. It is not acceptable to allow anyone else to sign the Applicant's name. Signature by an Attorney in Fact or holder of a General Power of Attorney is not acceptable. A policy can be considered for issue to a competent Proposed Insured who cannot read or write provided the Proposed Insured's signature of "X" or mark is witnessed by the agent.

**Conditional Receipt:** The agent should collect a check, money order or cashier's check for the initial premium with the application on the date it is written, unless the initial premium is to be drafted.

All checks and money orders must be made payable to Standard Life and Accident Insurance Company. Postdated checks and checks drawn on the agent's or agency's account are not acceptable.

**Agent's Statement:** Do not submit any application unless you can certify to the correctness of all answers to questions in the Agent's Statement.

**MIB Prenotice and FCRA notice must be detached and given to the Applicant in every instance including C.O.D. applications. They may not be altered.**

## Height/Weight Chart

### Male or Female

Height	Minimum Weight	Maximum Weight for Standard	Maximum Weight for Substandard
4'8"	84	168	225
4'9"	86	174	230
4'10"	88	180	235
4'11"	90	186	245
5'0"	92	192	250
5'1"	95	198	260
5'2"	97	204	265
5'3"	99	212	275
5'4"	102	220	280
5'5"	105	224	285
5'6"	108	229	290
5'7"	116	233	295
5'8"	118	243	300
5'9"	121	250	310
5'10"	129	259	325
5'11"	133	265	335
6'0"	136	273	350
6'1"	139	279	355
6'2"	142	289	365
6'3"	147	295	370
6'4"	150	300	375
6'5"	154	305	380
6'6"	158	310	385





**Standard Life**  
AND ACCIDENT INSURANCE COMPANY  
AN AMERICAN NATIONAL COMPANY

**888.290.1085**

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