



Underwriting Overview

OCTOBER 2020



**Columbus Life
Insurance Company**

A member of Western & Southern Financial Group

General Guidelines

1. Columbus Life requires producers to complete applications in person during a meeting with the proposed insured(s) and policy owner/applicant. Requests for exceptions must be directed to the producer's Regional Vice President.
2. All proposed insureds must be a U.S. citizen or have a green card.
3. All applications and related forms must be signed in English.
4. Columbus Life does not accept premiums paid by money order.

Columbus Life Does Not Accept Nor Participate in the Following:

1. Investor-owned life insurance (IOLI).
2. Stranger-owned life insurance (SOLI).
3. Premium financing or other similar strategies.
4. Any new business delivered with the intent to be sold to a third party at a later date.

Expanded Standard Program (ESP)

Any individual life Universal Life plan we underwrite using traditional underwriting manual guidelines that is rated through Table "3" or "C" will be issued standard.

This program will include the following guidelines and/or restrictions:

1. The applicant must be age 20–70.
2. All individual UL life insurance plans currently issued by Columbus Life are eligible.
3. Flat extra "dollar" ratings are not included in this program.
4. The maximum face amount is \$1 million; minimum face is \$25,000.
5. Cases shopped facultatively with our reinsurers must be excluded from the program.

General Underwriting Guidelines

6. This program is for NEW BUSINESS ONLY.

We cannot reconsider cases previously issued.

No need to request ESP, we will automatically make the adjustment during the underwriting process.

Accelerated Underwriting Program

For agencies that have opted in to the Accelerated Underwriting program, clients who meet certain criteria may be eligible for accelerated underwriting and could be offered coverage without the need for a medical exam or laboratory testing.

Client Parameters

- Available on Indexed Explorer *Plus*®.
- Issue ages 20–55.
- Face amounts of \$100,000–\$1 million (Base & Supplemental Coverage Rider).
 - Waiver and ADBR Plus will be available where offered and when qualified.
 - Total line of coverage with Columbus Life cannot exceed \$1 million.

Process

- IUL application completed through section J and submitted to the home office.
- Home office receives application and sends out for a predictive analytic score.
- Applications without passing scores will go through full underwriting.
- Applications with passing scores proceed in the accelerated process where the Home Office orders the following requirements:
 - Phone Interview.
 - MIB/IAI.
 - MVR.
 - Pharmacy History.
 - Criminal History.

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- Underwriter reviews all requirements to determine eligibility for acceleration.
 - Clients who meet the qualifications for acceleration will be approved and an offer will be sent to the agent.
 - Clients who do not meet the qualifications for acceleration must complete full underwriting (exam, blood and urine).

Preferred Qualification

- Clients eligible for acceleration may be issued from Standard to Super Preferred ratings.
- Rated clients will not be eligible for acceleration.

Foreign Travel and Residence Guidelines

There are a number of countries where any potential travel may necessitate a declination. With the current unrest throughout the world, the list of countries that may require an adverse underwriting decision is constantly changing, as are state regulations regarding underwriting future foreign travel plans. We encourage producers to contact a home office underwriter if they are submitting an application that involves foreign travel or residence.

Underwriting Guidelines for Non-U.S. Citizens

Columbus Life offers competitive life insurance coverage for clients with ties to the United States. We have updated our requirements for non-U.S residents who apply for life insurance consideration.

Visa Requirements for Non-U.S. Citizens

Columbus Life will now permit applicants with select visa types to be considered for life insurance coverage.

- Applicants with visa types H-1B, H-1B2, TN and DV(x) will now be automatically considered, and can be submitted through the normal application process.
- Applicants with other visa types may be submitted, however, these applicants will receive additional review by reinsurance before they are considered for coverage.

General Guidelines

To obtain life insurance coverage from Columbus Life, your applicant:

- Must have an Alien Registration Card (“Green Card”) or an acceptable visa type as noted above.
- Must have physically resided in the United States for at least nine of the prior 12 consecutive months.
- Must have a residential street address in the United States. No P.O. boxes or business addresses are permitted.
- Must have a valid U.S. Tax ID or Social Security number.
- Must be able to pay premiums in U.S. dollars.

General Case Parameters

Before submitting an application, please check to ensure your case falls within the following parameters:

Issue Ages: 18–70.

Available Products: Fully underwritten permanent and level term products only.

Available Riders: Premium waiver and accidental death benefit riders available for A countries only. No other riders will be considered.

Additional Documentation

Applicants who meet all requirements listed above must complete the Columbus Life Citizenship Questionnaire, which is available within all paperwork kits in the Forms directory on the Producer Extranet. Please submit this form to ensure your paperwork is in good order. The form may be uploaded to be included with iGO® submissions.

Underwriting Considerations for Life *Plus* Accelerated Death Benefit Rider®

Clients with certain medical histories will not qualify for the Life *Plus* Accelerated Death Benefit Rider®, and may be offered an alternative accelerated death benefit for terminal illness only. In general, the rider will not be offered for recurrent or progressive impairments with associated limitations in daily functioning, cases rated Table D or higher, or to clients with the following medical histories:

- Overweight-BMI 40 or greater.
- Underweight BMI < 16.5.
- Chronic Pain treatment.
- Multiple Sclerosis.
- Surgery pending.
- Parkinson's Disease.
- Lymphoma/Leukemia.
- Thrombocytopenia.
- Crohn's Colitis.
- Untreated Sleep Apnea.

If you have questions regarding Life *Plus* Accelerated Death Benefit Rider® and other accelerated death benefit riders, or the above medical histories, please contact the underwriting department.

Columbus Life External Term Exchange Program Program Highlights

- Face amount \$100,000–\$1 million.
- Issue ages 18–65.
- Term policy rated standard or better and issued between 6 and 60 months of application date.
- Existing term policy in its contractual convertible period.
- Preferred or standard existing policy issued within the last five years.
- Exchange to any permanent Columbus Life plan.

Application Requirements

- Complete, signed state-specific life application package including health questionnaire.
- State-specific replacement forms.
- Signed sales illustration.
- The existing term policy or full duplicate policy, including a copy of the application, must accompany the new application with a completed client services form CL 70.57; originating carrier may require use of its form.

Program Guidelines

- The full amount or a lesser amount may be exchanged; no increases will be considered.
- Partial term exchanges will not be considered.
- Not available for applicants residing in New York.
- Policies issued on a simplified basis, guaranteed issue or as part of any special underwriting or table shave program are not eligible.
- Term policy currently on disability waiver are not eligible.
- Term riders on permanent policies are not eligible.
- Modified permanent plans with term “features” will not be considered.
- Policies that are currently collaterally assigned will not be considered.
- Supplemental benefits and riders are not subject to exchange.
- Any policy issued “Standard” with a table rating or flat extra or exclusion rider will not be considered.
- Insured must be U.S. citizen or Green Card Holder.

Issuing the New Columbus Life Policy

- An MIB report, pharmacy check and MVR will be ordered. Any recent activity could nullify the program and require full underwriting.
- The new policy must have the same owner and insured as the existing term policy.
- The Columbus Life policy will be issued according to the rate class of the term policy. The only Columbus Life classes available are standard and preferred. The super preferred class is not available for exchange.
- If the insured has applied to Columbus Life for insurance, the Columbus Life underwriting will be used rather than the term policy.
- The maximum is \$1 million total for all Columbus Life policies applied for and in force, but in no case exceeding the existing term policy face amount.
- The new policy will not be eligible for any conversion credit.

Eligible Carriers

Most North American carriers and their subsidiaries may be considered. Contact your underwriter for eligibility details.

Financial Underwriting Requirements*

** In addition to published guidelines regarding Commercial Inspection Reports.*

Note: *Marketing Manual Online also has information about Financial Underwriting. These are provided as a quick overview.*

Underwriting Overview Financial Underwriting Guidelines for Columbus Life, based upon the Swiss Re Underwriting Manual.

Financial Underwriting Guidelines

Third-party verification of financials should be requested for applications that exceed \$5 million, and for sales with an applied for amount, plus in force total line in all companies that exceeds \$10 million.

Purpose: Income Replacement

Quick Guideline

Age	Income Factor
20–30	30
31–40	25
41–50	20
51–60	15
61–65	10
66+	5

For spouses who do not work outside the home/are not employed in the work force, we will consider an amount of coverage equal to the amount on the working spouse up to \$1 million. Amounts above \$1 million will typically be capped at 50% of the amount in force on the working spouse.

Factors Used to Determine Appropriate Amounts of Coverage:

The Income Factors above are based on earned and unearned income.

- Bonuses and/or commissions — can be included using an averaging approach of recent years' figures.
- Can consider customary fringe benefits.

Underwriting will take into account the total premium cost for life insurance, and the maximum face amount to be in force in all companies will typically be limited to that which can be purchased with no more than 20% of the proposed insured's current annual income (earned and unearned).

Example 1: 30 year-old male earning a salary of \$50,000 per year, and receiving \$30,000 per year from stock dividends, seeks coverage to protect his wife and children. He can be considered for a total line of personal coverage in all companies of $\$80,000 \times (\text{Income Factor of } 30) = \$2,400,000$

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for income replacement purposes, keeping in mind the guideline regarding percentage of income spent on life insurance.

Example 2: 75 year-old woman, retired, receiving \$60,000 per year in pension and social security income, seeks coverage for the benefit of her husband. She can be considered for a total line of personal coverage in all companies of $\$60,000 \times (\text{Income Factor of } 5) = \$300,000$, keeping in mind the guideline regarding percentage of income spent on life insurance.

Historically our **Final Expense** coverage limit for cases not involving income replacement, estate planning or property transfer has been \$50,000 of coverage in all companies.

We are pleased to announce that this limit is being increased to \$100,000, keeping in mind that coverage is limited to that which can be purchased with no more than 20% of the proposed insured's current annual income (earned and unearned). This may provide opportunities for additional sales to insured's who were limited to \$50,000 under prior guidelines.

Purpose: Estate Planning

We will consider an amount equal to the client's current net worth provided the total premium does not exceed 20% of clients' annual income.

Key Considerations

- Cover letter from producer explaining how amount was determined.
- Any relevant estate planning documents.
- Income and net worth (for applied for amounts with us over \$5 million, or applied for plus in force total lines over \$10 million need third-party verification).

Purpose: Keyperson

Quick Guideline

10 X annual compensation (salary and bonus and hidden benefits like deferred compensation or stock options).

Individual consideration above 10 X when producer can demonstrate greater loss to the business.

Key Information to Develop

- Expertise and skills.
- Revenue producing ability.
- Reputation to the business.
- Extent to which future earnings may be jeopardized.
- Extent to which investments may be at risk.
- Costs to replace keyperson.
- Annual compensation.
- Cover letter outlining need for coverage.

Purpose: Buy/Sell, Entity Purchase, Partnership Insurance, Cross Purchase, Stock Purchase, Stock Redemption

Quick Guideline

Percent of ownership X business value. Number of shares owned X value per share.

Key Considerations

- Verification all owners are being appropriately covered.
- Value of business and method of valuation.
- A copy of the buy/sell or purchase agreement.
- Balance sheets and income statements (for amounts over \$5 million).
- Cover letter describing need for coverage and details of the business.

Purpose: Charitable Giving

Quick Guideline

(Average of third party verified contribution record for past three years) X 10 or X life expectancy, whichever is less.

Key Considerations

- Details of volunteering and/or donation history to charity.
- Third-party verified contribution record for past three years.
- Is charity an irrevocable beneficiary?
- Owner of policy? Premium payor?
- Does adequate personal and estate planning coverage already exist?
- Verification via tax documents that organization is an incorporated charitable entity.

Purpose: Creditor, Debt Repayment

Quick Guideline

Seventy-five to 95% of loan amount (term of loan at least five years). Individual consideration depending on circumstances of loan, and whether or not loan is collateralized.

Key Considerations

- Duration.
- Source of the loan.
- Insured's ownership interest in the business.
- Interest rate — closer to prime = better chance of repayment.
- Collateralization.
- Replacement — beware of recurring replacements — more than two in past three years or three in past five years would be excessive.
- Is total line in force for all purposes reasonable?
- When was loan arranged?

Purpose: Juvenile Insurance

Quick Guideline

Up to 50% of coverage in force on parent or legal guardian.

Key Considerations

- Amount of coverage on parents or guardian.
- Are all children being insured equally?
- If grandparent(s) is/are applicant(s), does beneficiary make sense?
- If stepparent(s) involved, have they adopted the child? Are they financially responsible for the child?

If owner is other than natural or adoptive parent or guardian, obtain completed Authorization for Application and Policy Issue, Form CL 45.427.

Purpose: Deferred Compensation

On individually written life insurance cases, face amounts can be financially underwritten from the standpoint of individual personal insurance and normal personal insurance guidelines apply. There may be some latitude in applying these guidelines in view of the decreased anti-selection factors.

The following can apply:

- Premium amounts paid toward deferred compensation coverage can be considered part of income when determining amounts for income replacement.
- The normal multiples of income can be exceeded slightly in view of the nature of the product.

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Underwriting and New Business Requirements Key

Non-Med	Non-Med means 'No medical requirements,' which would mean no exam, blood or urine. Our typical non-med limit is \$99,999, and this includes all in-force and applied for applications within the past two years. — <i>Medical requirements may be required due to medical history.</i>
XM/ Paramed	Basic Paramedical exam. Includes medical history questions, measured height and weight, pulse, and blood pressure. (Use only company-approved paramedical services.)
M.D. Exam	We accept exams from licensed physicians (M.D.s or D.O.s). We prefer Board Certified Internists. We do not allow exams by the proposed insured's personal doctor.
HOS	Urine specimen.
Inspection	A commercial inspection completed by an approved inspection company. Ordered on all cases over \$5 million by Underwriter. Client will be contacted by inspection company.
Blood Profile	Completed with paramed or order by underwriter.
EKG	Resting electrocardiogram (do not have interpreted) completed with paramed or order by underwriter.
APS	Attending Physician's Statement—medical records—typically ordered by home office through approved vendor.
MVR	Motor Vehicle Report—Include driver's license number on application and state where driver's license was issued. Ordered by Underwriter.
Database	Database verifies client's identity via SSN and DOB, it provides financial information such as past bankruptcies, liens and civil judgements, also properties owned and criminal history. Ordered by Underwriter, when applicable.
Pharmacy	Pharmacy records check. Ordered by Underwriter.

Underwriting and New Business Requirements

Phone Interviews 800.677.2440

- **Supplement** 800.677.2440—Short phone interview to/from the client will be ordered by the Underwriter for specific medical history and/or age (different than Senior Exam completed by paramed). Home Office will attempt to reach client but client can also call 800.677.2440 at their convenience. *The purpose is to attempt to not order an APS.*
- **ATI**—Phone interview for accelerated underwriting. The questions are taken verbatim from paramed exam and a voice signature is captured.
- **PHI**—Personal History Interview. This is a full medical phone interview completed by a Columbus Life Home Office employee. The PHI department can be reached directly at 800.677.2440 to complete an interview.

Senior Exam For ages 80–85, Explorer *Plus*® only, Questionnaire includes questions related to Activities of Daily Living, cognitive testing and gait and mobility analysis. This is an add-on to the paramed exam for older applicants.

CFS Confidential Financial Statement—Total coverage applied for exceeds \$1 million.

Verified Financials Over \$5 million we require third-party verified financials. We are most often requesting tax returns or CPA prepared balance sheets depending on how the coverage is being justified.

Underwriting Review Used for miscellaneous items the underwriter is waiting on that do not have an agent requirement. For example – various test results.

Reply From Agent This may be a question from New Business, an Underwriter or it may be additional info about other outstanding items, but it needs a response from the agent.

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Form Required	Either the form was missing, incomplete, illegible or completed incorrectly. If you are unsure, you can call New Business at 800.677.9696, option 2, for clarification.
Offer	Underwriting has completed review and an offer has been made. Agent can accept offer via CLIC Mobile app, link in email they received, or by contacting New Business via phone, 800.677.9696, or email, clnb@columbuslife.com . Delivery options should be noted in the response—eDelivery or hard copy. Any outstanding items (forms, etc.) should be included with offer acceptance.
Await Money	Receive up-to-date information regarding the status of 1035 cases. Communication documented from external 1035 company can be found here.

Routine APS Ordering Guidelines

These charts apply to both Term and Permanent products and represent routine APS guidelines only. For all other requirements, please refer to the appropriate requirement chart.

Age	APS Will Be Ordered
0–17	At Underwriter's discretion
18–59	\$2 million and up
60–69	\$1 million and up
70–79	\$100,000 and up
80–85	All Amounts

SPECIFIED MEDICAL CONDITIONS

Hypertension: For amounts of \$500,000 and up.

- APS or Personal History Interview may be ordered.

Type 1 Diabetes: All cases will require APS ordering.

Type 2 Diabetes: For amounts of \$250,000 and up.

- APS or Personal History Interview may be ordered.

Underwriting and New Business Requirements (cont.)

Paramed Information

If a paramedical exam is indicated, please use only one of the approved paramed vendors. It is the responsibility of the producer to order the paramed. iGO® (electronic) applications allow you to order the paramed prior to submitting the case and feeds directly to the chosen vendor as an order by the writing producer.

- American Para Professional Systems. Inc./Portamedic (APPS) 800.635.1677.
- Exam One (a division of LabOne) 877.933.9261
www.examone.com.

Time Limits on Underwriting Requirements: Applications are good for six months from the signature date. Underwriting requirements are good for 12 months from completion date. Underwriters may request more current requirements at their discretion.

Inspection Guidelines for Amounts Over \$5 Million

- Commercial inspection report ordered by Underwriter.
- Underwriters may require an Inspection report for any amount of coverage at their discretion.

Universal Life

Ages	0-15	16-40	41-50
Amounts through \$99,999 ¹	non-med	non-med	non-med
\$100,000-\$250,000	non-med	paramed, blood, HOS	paramed, blood, HOS
\$250,001-\$500,000	non-med	paramed, blood, HOS	paramed, blood, HOS
\$500,001-\$1,000,000	non-med	paramed, blood, HOS, MVR, database, pharmacy	paramed, blood, HOS, MVR, database, pharmacy
\$1,000,001-\$5,000,000	contact Underwriting Department	paramed, blood, HOS, MVR, database, pharmacy, APS ³ , CFS	paramed, blood, HOS, EKG, MVR, database, pharmacy, APS ³ , CFS
\$5,000,001-\$9,999,999	contact Underwriting Department	paramed, blood, HOS, inspection, MVR, pharmacy, APS	paramed, blood, HOS, EKG, inspection, MVR, pharmacy, APS
\$10 million and larger	contact Underwriting Department	paramed, blood, HOS, inspection, MVR, pharmacy, APS	paramed, blood, HOS, EKG, inspection, MVR, pharmacy, APS

1 Urine HIV test required for business written in Maine for amounts less than \$100,000 at ages 16 and older. Urine specimen to be sent to our approved lab.

2 Explorer Plus[®] UL (CL 83 0405) is the only life insurance product available at issue ages 80-85 (actual age).

Underwriting and New Business Requirements

51-60	61-70	71-79	80-85 ²
non-med through \$50,000; paramed, HOS at \$50,001	paramed, HOS, EKG	paramed, HOS, EKG	not available, APS
paramed, blood, HOS	paramed, blood, HOS, EKG, pharmacy, APS ³	paramed, blood, HOS, EKG, pharmacy, APS	paramed, senior questionnaire, blood, HOS, EKG, APS
paramed, blood, HOS	paramed, blood, HOS, EKG, pharmacy, APS ³	paramed, blood, HOS, EKG, database, pharmacy, APS	paramed, senior questionnaire, blood, HOS, EKG, database, pharmacy, APS
paramed, blood, HOS, MVR, database, pharmacy, APS ³	paramed, blood, HOS, EKG, MVR, database, pharmacy, APS ³	M.D. exam, blood, HOS, EKG, MVR, database, pharmacy, APS	M.D. exam, senior questionnaire, blood, HOS, EKG, MVR, database, pharmacy, APS
paramed, blood, HOS, EKG, MVR, database, pharmacy, APS ³ , CFS	paramed, blood, HOS, EKG, MVR, database, pharmacy, APS, CFS	M.D. exam, blood, HOS, EKG, MVR, database, pharmacy, APS, CFS	M.D. exam, senior questionnaire, blood, HOS, EKG, MVR, database, pharmacy, APS, CFS
paramed, blood, HOS, EKG, inspection, MVR, pharmacy, APS	paramed, blood, HOS, EKG, inspection, MVR, pharmacy, APS	M.D. exam, blood, HOS, EKG, inspection, MVR, pharmacy, APS	M.D. exam, senior questionnaire, blood, HOS, EKG, inspection, MVR, pharmacy, APS
paramed, blood, HOS, EKG, inspection, MVR, pharmacy, APS	paramed, blood, HOS, EKG, inspection, MVR, pharmacy, APS	M.D. exam, blood, HOS, EKG, inspection, MVR, pharmacy, APS	M.D. exam, senior questionnaire, blood, HOS, EKG, inspection, MVR, pharmacy, APS

3 Refer to Routine APS Ordering Guidelines on page 16.

Universal Life

To qualify for Super Preferred, the individual must meet each of the following requirements.

Tobacco Use

No tobacco or nicotine use in past five years.

Blood Pressure

130/80 to age 50, 135/85 for ages 51+. Treatment is okay if all other guidelines are met.

T-Cholesterol

230 or less. Treatment is okay if all other guidelines are met and pharmacy record check or APS demonstrates good control.

Cholesterol/HDL Ratio

5.0 or less.

Driving Record

- No DUI, reckless driving or suspensions in the past five years.
- No more than one moving violation or accident in the last five years.

Aviation/Avocation

- No participation in private aviation unless aviation exclusion rider is applied.
- No participation in hazardous sports.
- No hazardous occupation.

Alcohol and Drugs

No history of treatment, counseling or adverse illegal alcohol or drug abuse.

Personal History

- No history of heart disease, cancer (except superficial skin), diabetes, respiratory disease.
- No ratable conditions or labs.

Super Preferred Guidelines

Family History

- No parent/sibling death from heart disease prior to age 60.
- No features of the family history that suggest a hereditary cancer syndrome.
- Age 66+ family history is not applicable.

Foreign Residence and Travel

- U.S. citizens and permanent legal residents only (green card holders and permissible visas*).
- No residence outside the U.S. or Canada.
- No foreign travel plans to under-developed politically unstable countries (in states where foreign travel underwriting is permissible).

*See Visa requirements for non-U.S. citizens.

Build Chart

SUPER PREFERRED			
4'8"	123 lbs.	5'8"	182 lbs.
4'9"	128 lbs.	5'9"	187 lbs.
4'10"	132 lbs.	5'10"	191 lbs.
4'11"	136 lbs.	5'11"	197 lbs.
5'0"	142 lbs.	6'0"	202 lbs.
5'1"	146 lbs.	6'1"	209 lbs.
5'2"	152 lbs.	6'2"	215 lbs.
5'3"	157 lbs.	6'3"	221 lbs.
5'4"	162 lbs.	6'4"	227 lbs.
5'5"	166 lbs.	6'5"	232 lbs.
5'6"	172 lbs.	6'6"	239 lbs.
5'7"	176 lbs.		

Universal Life

To qualify for Preferred, the individual must meet each of the following requirements.

Tobacco Use

No tobacco or nicotine use in the past two years. Occasional cigar use may qualify if proposed insured attests on the application to smoking 12 or fewer a year and tests negative for cotinine on current urinalysis. Other tobacco or nicotine product use will be classified at tobacco user rates.

Blood Pressure

135/85 to age 50, 140/90 for ages 51+. Treatment is okay for Preferred if history of good control can be established by APS.

T-Cholesterol

250 or less. Treatment is okay if all other guidelines are met and pharmacy record check or APS demonstrates good control.

Cholesterol/HDL Ratio

6.0 or less.

Driving Record

- No DUI reckless driving or suspensions in the past five years.
- No more than one moving violation or accident in the last two years.

Aviation/Avocation

- No participation in ratable private aviation unless aviation exclusion rider is applied.
- No participation in ratable sports.
- No ratable occupation.

Alcohol and Drugs

No treatment, counseling or abuse in the last 10 years.

Preferred Guidelines

Personal History

- No history of heart disease, cancer (except superficial skin), diabetes, respiratory disease.
- No ratable conditions or labs.

Family History

- One or no parent/sibling death from heart disease prior to age 60.
- No features of the family history that suggest a hereditary cancer syndrome.
- Age 66+ family history is not applicable.

Foreign Residence and Travel

- U.S. citizens and permanent legal residents only (green card holders and permissible Visas*).
- No residence outside the U.S. or Canada.
- No foreign travel plans to under-developed politically unstable countries (in states where foreign travel underwriting is permissible).

*See Visa requirements for non-U.S. citizens.

Build Chart

PREFERRED			
4'8"	129 lbs.	5'8"	190 lbs.
4'9"	133 lbs.	5'9"	196 lbs.
4'10"	138 lbs.	5'10"	200 lbs.
4'11"	143 lbs.	5'11"	206 lbs.
5'0"	148 lbs.	6'0"	213 lbs.
5'1"	153 lbs.	6'1"	219 lbs.
5'2"	159 lbs.	6'2"	224 lbs.
5'3"	164 lbs.	6'3"	231 lbs.
5'4"	169 lbs.	6'4"	237 lbs.
5'5"	174 lbs.	6'5"	243 lbs.
5'6"	179 lbs.	6'6"	250 lbs.
5'7"	184 lbs.		

Nautical Term®

Ages	18–40	41–50
Amounts through \$99,999 ⁴	non-med	non-med
\$100,000–\$250,000	paramed, blood, HOS	paramed, blood, HOS
\$250,001–\$500,000	paramed, blood, HOS	paramed, blood, HOS
\$500,001–\$1,000,000	paramed, blood, HOS, MVR, database, pharmacy	paramed, blood, HOS, MVR, database, pharmacy
\$1,000,001–\$5,000,000	paramed, blood, HOS, MVR, database, pharmacy, APS ⁵ , CFS	paramed, blood, HOS, EKG, MVR, database, pharmacy, APS ⁵ , CFS
\$5,000,001–\$9,999,999	paramed, blood, HOS, inspection, MVR, pharmacy, APS	paramed, blood, HOS, EKG, inspection, MVR, pharmacy, APS
\$10 million and larger	paramed, blood, HOS, inspection, MVR, pharmacy, APS	paramed, blood, HOS, inspection, MVR, pharmacy, APS

4 Urine HIV test required for business written in Maine for amounts less than \$100,000 at ages 18 and older. Urine specimen to be sent to our approved lab.

5 Refer to Routine APS Ordering Guidelines on page 16.

Underwriting Requirements

51–60	61–65	66–70	71–75
non-med through \$50,000; paramed, HOS at \$50,001	paramed, HOS	paramed, HOS, EKG	paramed, HOS, EKG
paramed, blood, HOS	paramed, blood, HOS, EKG	paramed, blood, HOS, EKG, APS ⁵	paramed, blood, HOS, EKG, pharmacy, APS
paramed, blood, HOS	paramed, blood, HOS, EKG, pharmacy	paramed, blood, HOS, EKG, database, pharmacy, APS ⁵	paramed, blood, HOS, EKG, database, pharmacy, APS
paramed, blood, HOS, MVR, database, pharmacy, APS ⁵	paramed, blood, HOS, EKG, MVR, database, pharmacy, APS ⁵	paramed, blood, HOS, EKG, MVR, database, pharmacy, APS ⁵	M.D. exam, blood, HOS, EKG, MVR, database, pharmacy, APS
paramed, blood, HOS, EKG, MVR, database, pharmacy, APS ⁵ , CFS	paramed, blood, HOS, EKG, MVR, database, pharmacy, APS ⁵ , CFS	paramed, blood, HOS, EKG, MVR, database, pharmacy, APS ⁵ , CFS	M.D. exam, blood, HOS, EKG, MVR, database, pharmacy, APS, CFS
paramed, blood, HOS, EKG, inspection, MVR, pharmacy, APS	paramed, blood, HOS, EKG, inspection, MVR, pharmacy, APS	paramed, blood, HOS, EKG, inspection, MVR, pharmacy, APS	M.D. exam, blood, HOS, EKG, inspection, MVR, pharmacy, APS
paramed, blood, HOS, EKG, inspection, MVR, pharmacy, APS	paramed, blood, HOS, EKG, inspection, MVR, pharmacy, APS	paramed, blood, HOS, EKG, inspection, MVR, pharmacy, APS	M.D. exam, blood, HOS, EKG, inspection, MVR, pharmacy, APS

Nautical Term® (ICC19 CL 83 1901) features and rider availability varies by state, including minimum and maximum issue ages.

Nautical Term[®]

Preferred Category	Super Preferred Plus NTU	Preferred NTU
		Preferred TU*
General	Must be clearly standard; no temporary or flat extra ratings	
Tobacco or Nicotine Use	<ul style="list-style-type: none"> • None in last 60 months 	<ul style="list-style-type: none"> • None in last 24 months
		<i>Less than one pack of cigarettes per day or any amount of other tobacco if Preferred TU*</i>
Personal Medical History	<ul style="list-style-type: none"> • No history of heart disease, cancer (except non-melanoma skin cancer), diabetes, respiratory disease • No ratable conditions; normal blood/HIV 	
Blood Pressure	<ul style="list-style-type: none"> • 130/80 to age 50 • 135/85 for ages 51+ • Not under treatment 	<ul style="list-style-type: none"> • 135/85 to age 50 • 140/90 for ages 51+ • OK to be under treatment
		<i>Not under treatment if Preferred TU*</i>
Cholesterol	<ul style="list-style-type: none"> • 230 or less chol/HDL 5.0 or less • OK to be under treatment if well controlled 	<ul style="list-style-type: none"> • 240 or less chol/HDL 6.0 or less • OK to be under treatment
		<i>Not under treatment if Preferred TU*</i>
Build	Use Nautical Term [®] Build Table	
Family History	<ul style="list-style-type: none"> • No parent/sibling death from heart disease prior to age 60 • No features of the family history that suggests a hereditary cancer syndrome • Age 66+ family history is not applicable 	<ul style="list-style-type: none"> • One or no parent/sibling death from heart disease prior to age 60 • No features of the family history that suggests a hereditary cancer syndrome • Age 66+ family history is not applicable
Driving Violations	<ul style="list-style-type: none"> • No DUI, reckless driving or suspensions in last five years 	
	<ul style="list-style-type: none"> • No more than one moving violation or accident in the last five years 	<ul style="list-style-type: none"> • No more than one moving violation or accident in the last two years
Alcohol & Drugs	<ul style="list-style-type: none"> • No history of treatment or counseling; no adverse illegal alcohol or drug use ever 	<ul style="list-style-type: none"> • No treatment or counseling in last 10 years
Hazardous Sports, Occupation, Aviation	<ul style="list-style-type: none"> • No participation in hazardous sports • Not in hazardous occupation • No participation in private aviation unless aviation exclusion rider is applied 	<ul style="list-style-type: none"> • No participation in ratable sports • Not in ratable occupation • No participation in ratable private aviation unless aviation exclusion rider is applied
Foreign Residence or Travel	<ul style="list-style-type: none"> • U.S. citizens and permanent legal residents only (green card holders and permissible visas*) • No residence outside the U.S. or Canada • No foreign travel plans to under-developed politically unstable countries (in states where foreign travel underwriting is permissible) <p>* See Visa requirements for non-U.S. citizens</p>	

*There is only one Preferred class for tobacco users (TU). To qualify for the Preferred TU class, a tobacco user must smoke less than one pack of cigarettes per day or be a non-cigarette tobacco user. The tobacco user must satisfy all of the other underwriting criteria for the "Preferred NTU" class and, in addition, must not be under treatment for blood pressure or cholesterol.

Standard Plus NTU	Standard NTU & Standard TU
<ul style="list-style-type: none"> • None in last 12 months 	<ul style="list-style-type: none"> • NTU — None in last 12 months • TU — any amount or use of any tobacco product
	<ul style="list-style-type: none"> • No ratable conditions
<ul style="list-style-type: none"> • 140/90 or less • OK to be under treatment 	<ul style="list-style-type: none"> • 145/95 or less • OK to be under treatment
<ul style="list-style-type: none"> • 260 or less chol/HDL 6.5 or less • OK to be under treatment 	<ul style="list-style-type: none"> • 290 or less chol/HDL 7.0 or less • OK to be under treatment
<ul style="list-style-type: none"> • No more than two moving violations or accidents in the last three years 	<ul style="list-style-type: none"> • No more than two moving violations or accidents in the last three years
<ul style="list-style-type: none"> • No treatment or counseling in last eight years 	<ul style="list-style-type: none"> • No treatment or counseling in last eight years
<ul style="list-style-type: none"> • No participation in ratable sports • Not in ratable occupation • No participation in ratable private aviation unless aviation exclusion rider is applied 	<ul style="list-style-type: none"> • No participation in ratable sports • Not in ratable occupation • No participation in ratable aviation unless aviation exclusion rider is applied

NOTE: To qualify for the best levels of Preferred, additional detail of tobacco use and foreign travel beyond what is requested on our application is needed. Please include a cover note or statement on the special instructions section of the application if applicable.

Build Table | Male and Female — Age 18 and up

Height	Weight Range						
	Super Preferred Plus NTU			Preferred NTU	Preferred TU	Standard Plus NTU	Standard NTU or TU
	min female	min male	max	max	max	max	max
4' 8"	82	87	123	129	129	139	152
4' 9"	85	90	128	133	133	143	157
4' 10"	88	94	132	138	138	148	163
4' 11"	91	97	136	143	143	153	168
5' 0"	94	100	142	148	148	160	174
5' 1"	97	103	146	153	153	164	180
5' 2"	101	107	152	159	159	170	186
5' 3"	104	110	157	164	164	175	192
5' 4"	107	114	162	169	169	181	198
5' 5"	111	117	166	174	174	186	204
5' 6"	114	121	172	179	179	193	211
5' 7"	117	125	176	184	184	198	217
5' 8"	121	129	182	190	190	204	224
5' 9"	125	132	187	196	196	210	230
5' 10"	128	136	191	200	200	217	237
5' 11"	132	140	197	206	206	223	244
6' 0"	136	144	202	213	213	230	251
6' 1"	139	148	209	219	219	235	258
6' 2"	143	152	215	224	224	241	265
6' 3"	147	156	221	231	231	249	272
6' 4"	151	161	227	237	237	255	279
6' 5"	155	165	232	243	243	263	287
6' 6"	159	169	239	250	250	269	294
6' 7"	163	174	245	256	256	276	302
6' 8"	167	178	251	263	263	284	310
6' 9"	172	182	257	269	269	290	317
6' 10"	176	187	264	276	276	297	325

These guidelines are subject to change. Given that the severity of medical conditions varies among individuals, we generally base formal underwriting evaluations and pricing on the individual characteristics of each case. Subject to applicable law, we reserve the right to waive particular requirements and to underwrite based on requirements not listed.

Columbus Life does not give legal or tax advice, and tax laws and regulations are complex and subject to change. For specific tax information, encourage your clients to contact their attorney or accountant.

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The accelerated Death Benefit under this rider will be made available on a voluntary basis only. Product and rider provisions, availability, definitions and benefits may vary by state. Check your illustration for state variances.

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