

Whole Life IV Underwriting Guidelines For Ages 40 - 85

Liberal accept-reject underwriting with Jet Issue. Only conditions falling in the standard through T4 (200%) range are accepted. Examples would generally include controlled hypertension, adult onset diabetes if diet or oral medication controlled - calling the Underwriting Department is recommended. Anything falling out of range, but insurable could be offered alternate plans with appropriate table rating. If the following conditions exist, a policy may be declined:

- Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)
- Addiction to drugs within 3 years
- Alcoholism within 3 years
- Aneurysm unoperated
- Angina pectoris, unstable
- Amyotrophic lateral sclerosis
- Artificial heart valve
- Cancer (internal within 4 years)
- Cirrhosis
- Coronary by-pass (two or more surgeries)
- Dermatomyositis
- Diabetes, insulin dependent
- Emphysema
- Heart attack within 1 year
- Hemophilia
- Kidney disease, chronic
- Leukemia
- Lupus erythematosus (if less than age 50)
- Multiple sclerosis
- Muscular dystrophy
- Myasthenia gravis
- Pacemaker
- Pancreatitis, chronic
- Periarteritis nodosa
- Psychosis - within 2 years
- Polycythemia treated within the past 5 years
- Progressive muscular atrophy
- Scleroderma
- Stroke, within 3 years
- Suicide attempt (if within 2 years or 2 or more attempts within 10 years)



North Coast Life Insurance Company
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Adults with the following builds:

HEIGHT	WT. UP TO	HEIGHT	WT. UP TO
4'10"	200	5'10"	290
4'11"	205	5'11"	300
5' 0"	215	6' 0"	305
5' 1"	220	6' 1"	315
5' 2"	230	6' 2"	320
5' 3"	235	6' 3"	330
5' 4"	245	6' 4"	335
5' 5"	250	6' 5"	340
5' 6"	260	6' 6"	350
5' 7"	265	6' 7"	360
5' 8"	275	6' 8"	370
5' 9"	280	6' 9"	375

Diabetes, controlled by diet or oral medications (no insulin) and under good control.

Hypertension, under good control.

Ulcers.

Seizures, depending on age, frequency and cause.

Many skin cancers.

Asthma, any condition.



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