

## Financial Underwriting Guidelines *(continued)*

| MAXIMUM ISSUE LIMITS BY INCOME             |                |                 |          |           |  |               |                |                 |          |           |  |
|--|----------------|-----------------|----------|-----------|--|---------------|----------------|-----------------|----------|-----------|--|
| Annual Income                              | Monthly Income | Monthly Benefit |          |           |  | Annual Income | Monthly Income | Monthly Benefit |          |           |  |
|  |                | Base Policy Max | SDIR Max | Total Max | Group Supplement Issue & Participation |               |                | Base Policy Max | SDIR Max | Total Max | Group Supplement Issue & Participation |
| Not available below \$1,200 monthly income |                |                 |          |           |  | 61,200        | <b>5,100</b>   | 2,220           | 1,750    | 3,420     | 4,100                                  |
| 14,400                                     | <b>1,200</b>   | 350             | 550      | 900       | 950                                    | 62,400        | <b>5,200</b>   | 2,230           | 1,750    | 3,430     | 4,120                                  |
| 15,600                                     | <b>1,300</b>   | 380             | 600      | 980       | 1,040                                  | 63,600        | <b>5,300</b>   | 2,250           | 1,750    | 3,450     | 4,140                                  |
| 16,800                                     | <b>1,400</b>   | 450             | 600      | 1,050     | 1,120                                  | 64,800        | <b>5,400</b>   | 2,260           | 1,800    | 3,460     | 4,150                                  |
| 18,000                                     | <b>1,500</b>   | 480             | 650      | 1,130     | 1,200                                  | 66,000        | <b>5,500</b>   | 2,270           | 1,800    | 3,470     | 4,160                                  |
| 19,200                                     | <b>1,600</b>   | 550             | 650      | 1,200     | 1,280                                  | 67,200        | <b>5,600</b>   | 2,320           | 1,800    | 3,520     | 4,220                                  |
| 20,400                                     | <b>1,700</b>   | 580             | 700      | 1,280     | 1,360                                  | 68,400        | <b>5,700</b>   | 2,360           | 1,800    | 3,560     | 4,270                                  |
| 21,600                                     | <b>1,800</b>   | 650             | 700      | 1,350     | 1,440                                  | 69,600        | <b>5,800</b>   | 2,390           | 1,800    | 3,590     | 4,310                                  |
| 22,800                                     | <b>1,900</b>   | 730             | 800      | 1,430     | 1,525                                  | 70,800        | <b>5,900</b>   | 2,430           | 1,800    | 3,630     | 4,350                                  |
| 24,000                                     | <b>2,000</b>   | 750             | 900      | 1,500     | 1,600                                  | 72,000        | <b>6,000</b>   | 2,460           | 1,800    | 3,660     | 4,390                                  |
| 25,200                                     | <b>2,100</b>   | 800             | 900      | 1,550     | 1,655                                  | 74,400        | <b>6,200</b>   | 2,520           | 1,800    | 3,720     | 4,460                                  |
| 26,400                                     | <b>2,200</b>   | 830             | 950      | 1,630     | 1,740                                  | 76,800        | <b>6,400</b>   | 2,600           | 1,800    | 3,800     | 4,560                                  |
| 27,600                                     | <b>2,300</b>   | 900             | 1,000    | 1,700     | 1,815                                  | 79,200        | <b>6,600</b>   | 2,690           | 1,800    | 3,890     | 4,670                                  |
| 28,800                                     | <b>2,400</b>   | 930             | 1,050    | 1,780     | 1,930                                  | 81,600        | <b>6,800</b>   | 2,770           | 1,800    | 3,970     | 4,760                                  |
| 30,000                                     | <b>2,500</b>   | 1,000           | 1,100    | 1,850     | 2,010                                  | 84,000        | <b>7,000</b>   | 2,860           | 1,800    | 4,060     | 4,870                                  |
| 31,200                                     | <b>2,600</b>   | 1,030           | 1,150    | 1,930     | 2,100                                  | 86,400        | <b>7,200</b>   | 2,980           | 1,800    | 4,180     | 5,010                                  |
| 32,400                                     | <b>2,700</b>   | 1,100           | 1,200    | 2,000     | 2,200                                  | 88,800        | <b>7,400</b>   | 3,090           | 1,800    | 4,290     | 5,150                                  |
| 33,600                                     | <b>2,800</b>   | 1,130           | 1,250    | 2,080     | 2,290                                  | 91,200        | <b>7,600</b>   | 3,210           | 1,800    | 4,410     | 5,290                                  |
| 34,800                                     | <b>2,900</b>   | 1,200           | 1,300    | 2,150     | 2,430                                  | 93,600        | <b>7,800</b>   | 3,320           | 1,800    | 4,520     | 5,420                                  |
| 36,000                                     | <b>3,000</b>   | 1,270           | 1,300    | 2,220     | 2,530                                  | 96,000        | <b>8,000</b>   | 3,400           | 1,800    | 4,600     | 5,520                                  |
| 37,200                                     | <b>3,100</b>   | 1,300           | 1,350    | 2,300     | 2,650                                  | 98,400        | <b>8,200</b>   | 3,470           | 1,800    | 4,670     | 5,600                                  |
| 38,400                                     | <b>3,200</b>   | 1,370           | 1,350    | 2,370     | 2,750                                  | 100,800       | <b>8,400</b>   | 3,520           | 1,800    | 4,720     | 5,660                                  |
| 39,600                                     | <b>3,300</b>   | 1,440           | 1,400    | 2,440     | 2,900                                  | 103,200       | <b>8,600</b>   | 3,570           | 1,800    | 4,770     | 5,720                                  |
| 40,800                                     | <b>3,400</b>   | 1,480           | 1,400    | 2,480     | 2,950                                  | 105,600       | <b>8,800</b>   | 3,620           | 1,800    | 4,820     | 5,780                                  |
| 42,000                                     | <b>3,500</b>   | 1,520           | 1,400    | 2,570     | 3,080                                  | 108,000       | <b>9,000</b>   | 3,660           | 1,800    | 4,860     | 5,830                                  |
| 43,200                                     | <b>3,600</b>   | 1,580           | 1,500    | 2,630     | 3,160                                  | 110,400       | <b>9,200</b>   | 3,680           | 1,800    | 4,880     | 5,860                                  |
| 44,400                                     | <b>3,700</b>   | 1,620           | 1,500    | 2,670     | 3,200                                  | 112,800       | <b>9,400</b>   | 3,750           | 1,800    | 4,950     | 5,940                                  |
| 45,600                                     | <b>3,800</b>   | 1,650           | 1,550    | 2,750     | 3,300                                  | 115,200       | <b>9,600</b>   | 3,810           | 1,800    | 5,010     | 6,012                                  |
| 46,800                                     | <b>3,900</b>   | 1,700           | 1,600    | 2,800     | 3,350                                  | 117,600       | <b>9,800</b>   | 3,880           | 1,800    | 5,080     | 6,090                                  |
| 48,000                                     | <b>4,000</b>   | 1,740           | 1,600    | 2,890     | 3,470                                  | 120,000       | <b>10,000</b>  | 3,950           | 1,800    | 5,150     | 6,180                                  |
| 49,200                                     | <b>4,100</b>   | 1,780           | 1,600    | 2,930     | 3,520                                  | 122,400       | <b>10,200</b>  | 4,000           | 1,800    | 5,200     | 6,240                                  |
| 50,400                                     | <b>4,200</b>   | 1,830           | 1,600    | 2,980     | 3,580                                  | 124,800       | <b>10,400</b>  | 4,090           | 1,800    | 5,290     | 6,350                                  |
| 51,600                                     | <b>4,300</b>   | 1,900           | 1,600    | 3,050     | 3,660                                  | 127,200       | <b>10,600</b>  | 4,180           | 1,800    | 5,380     | 6,460                                  |
| 52,800                                     | <b>4,400</b>   | 1,980           | 1,650    | 3,130     | 3,760                                  | 129,600       | <b>10,800</b>  | 4,270           | 1,800    | 5,470     | 6,560                                  |
| 54,000                                     | <b>4,500</b>   | 2,000           | 1,650    | 3,150     | 3,780                                  | 132,000       | <b>11,000</b>  | 4,360           | 1,800    | 5,560     | 6,670                                  |
| 55,200                                     | <b>4,600</b>   | 2,020           | 1,700    | 3,220     | 3,860                                  | 134,400       | <b>11,200</b>  | 4,400           | 1,800    | 5,600     | 6,720                                  |
| 56,400                                     | <b>4,700</b>   | 2,090           | 1,700    | 3,290     | 3,950                                  | 136,800       | <b>11,400</b>  | 4,450           | 1,800    | 5,650     | 6,780                                  |
| 57,600                                     | <b>4,800</b>   | 2,100           | 1,700    | 3,300     | 3,960                                  | 139,200       | <b>11,600</b>  | 4,540           | 1,800    | 5,740     | 6,870                                  |
| 58,800                                     | <b>4,900</b>   | 2,180           | 1,700    | 3,380     | 4,050                                  | 141,600       | <b>11,800</b>  | 4,620           | 1,800    | 5,820     | 6,980                                  |
| 60,000                                     | <b>5,000</b>   | 2,200           | 1,750    | 3,400     | 4,080                                  | 144,000       | <b>12,000</b>  | 4,710           | 1,800    | 5,910     | 7,090                                  |

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## Financial Underwriting Guidelines *(continued)*

| MAXIMUM ISSUE LIMITS BY INCOME |                |                 |          |           |  |               |                |                 |          |           |  |
|--------------------------------|----------------|-----------------|----------|-----------|--|---------------|----------------|-----------------|----------|-----------|--|
| Annual Income                  | Monthly Income | Monthly Benefit |          |           |  | Annual Income | Monthly Income | Monthly Benefit |          |           |  |
|                                |                | Base Policy Max | SDIR Max | Total Max | Group Supplement Issue & Participation |               |                | Base Policy Max | SDIR Max | Total Max | Group Supplement Issue & Participation |
| 146,400                        | <b>12,200</b>  | 4,800           | 1,800    | 6,000     | 7,200                                  | 165,600       | <b>13,800</b>  | 5,700           | 1,800    | 6,900     | 8,280                                  |
| 148,800                        | <b>12,400</b>  | 5,000           | 1,800    | 6,200     | 7,440                                  | 168,000       | <b>14,000</b>  | 5,800           | 1,800    | 7,000     | 8,400                                  |
| 151,200                        | <b>12,600</b>  | 5,100           | 1,800    | 6,300     | 7,560                                  | 180,000       | <b>15,000</b>  | 6,075           | 1,800    | 7,275     | 8,730                                  |
| 153,600                        | <b>12,800</b>  | 5,200           | 1,800    | 6,400     | 7,680                                  | 192,000       | <b>16,000</b>  | 6,480           | 1,800    | 7,680     | 9,000                                  |
| 156,000                        | <b>13,000</b>  | 5,300           | 1,800    | 6,500     | 7,800                                  | 204,000       | <b>17,000</b>  | 6,875           | 1,800    | 8,075     | 9,000                                  |
| 158,400                        | <b>13,200</b>  | 5,400           | 1,800    | 6,600     | 7,920                                  | 216,000       | <b>18,000</b>  | 7,080           | 1,800    | 8,280     | 9,000                                  |
| 160,800                        | <b>13,400</b>  | 5,500           | 1,800    | 6,700     | 8,040                                  | 228,000       | <b>19,000</b>  | 7,450           | 1,800    | 8,650     | 9,000                                  |
| 163,200                        | <b>13,600</b>  | 5,600           | 1,800    | 6,800     | 8,160                                  | 240,000       | <b>20,000</b>  | 7,800           | 1,800    | 9,000     | 9,000                                  |

| MAXIMUM ISSUE LIMITS FOR FARM/RANCH HOUSEHOLD WITH MINIMAL NET INCOME |           |                        |          |              |  |          |              |
|---|-----------|------------------------|----------|--------------|--|----------|--------------|
| Acres or...   | Herd Size | Primary Farmer/Rancher |          |              | Spouse Working Full-Time on Farm/Ranch |          |              |
|   |           | Monthly Benefit        |          |              | Monthly Benefit                        |          |              |
|   |           | Base Policy Max        | SDIR Max | Total Max    | Base Policy Max                        | SDIR Max | Total Max    |
| 240-319   | 24-49     | 600                    | 600      | <b>1,200</b> | 300                                    | 300      | <b>600</b>   |
| 320-499   | 50-74     | 750                    | 750      | <b>1,500</b> | 400                                    | 400      | <b>800</b>   |
| 500+  | 75+       | 1,000                  | 1,000    | <b>2,000</b> | 500                                    | 500      | <b>1,000</b> |

**NOTE:** Farmers and ranchers that qualify based on acres or herd size are eligible for all benefit periods (except to-age-65 and to-age-67), all elimination periods, and all riders; they are not eligible for the Business Owner Upgrade of one occupation class.

Farmers and ranchers with less than 240 acres and a herd size of 24 may be eligible for coverage according to guidelines for Self-Employed Applicants with Minimal Net Income found under the Financial Underwriting Guidelines section of this guide.

## Medical Underwriting Guidelines

### NON-MEDICAL LIMITS AND EXAM REQUIREMENTS

Upon completion of the application for the proposed insured, arrangements should be scheduled to fulfill underwriting requirements indicated on the following chart. When using the chart, please note the following:

#### Age

- All age calculations should use the age nearest birthday.