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UNDERWRITING GUIDE

■ UNIVERSAL LIFE

■ SURVIVORSHIP LIFE

■ TERM LIFE

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

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Medical and Paramedical Requirements (Paper App)

Amounts refer to total currently applied for plus any existing coverage issued within the past 3 years. For single premium plans, use net amount at risk. For “second-to-die”, if both lives insurable, use 1/2 the face amount.

	AGES 18 - 35 ¹	AGES 36 - 40	AGES 41 - 45	AGES 46 - 50	AGES 51 - 60	AGES 61 - 69	AGES 70 & UP
Through \$99,999	SMAC, HOS	SMAC, HOS	SMAC, HOS	SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS	Paramed, EA, SMAC, HOS,
\$100,000–\$199,999	Lab slip vitals, SMAC, HOS	Lab slip vitals, SMAC, HOS	Lab slip vitals, SMAC,	Paramed, SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS, EKG	Paramed, SMAC, EA, HOS. EKG
\$200,000–\$300,000	Lab slip vitals, SMAC, HOS	Lab slip vitals, SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	Paramed, EA, SMAC, HOS, EKG
\$300,001–\$500,000	Lab slip vitals, SMAC, HOS	Lab slip vitals, SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	Paramed, EA, SMAC, HOS, EKG
\$500,001–\$750,000	Lab slip vitals, SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	Paramed, EA, SMAC, HOS, EKG
\$750,001–\$1,000,000	Paramed, SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	Paramed, EA, SMAC, HOS, EKG
\$1,000,001–\$2,000,000	Paramed, SMAC, HOS	Paramed, SMAC, HOS	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, EA, SMAC, HOS, EKG
\$2,000,001–\$3,000,000	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	Paramed, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, EA, SMAC, HOS, EKG
\$3,000,001–\$5,000,000	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, EA, SMAC, HOS, EKG
\$5,000,001–\$10,000,000	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, Stress EKG ^{2,3} , SMAC, HOS	MD, EKG, EA, SMAC, HOS
\$10,000,001 and up	MD, SMAC, HOS, EKG	MD, SMAC, HOS, EKG	MD, Stress EKG ² , SMAC, HOS	MD, Stress EKG ² , SMAC, HOS	MD, Stress EKG ² , SMAC, HOS	MD, Stress EKG ² , SMAC, HOS	MD, EKG, EA, SMAC, HOS

1. Ages 0-17: Non-medical for amounts less than \$100,000; for amounts of \$100,000 and above, contact the Underwriting Department.

2. Consult Underwriting before arranging a treadmill EKG on any proposed insured who has coronary artery disease or cannot walk without assistance.

3. Stress EKG for tobacco users only. **EKG** for non-tobacco users.

Paramed:	An exam done by an approved (APPS, ExamOne) paramedical facility
EA:	Peak flow and delayed word recall tests – must be scheduled through ExamOne or APPS
MD exam:	An exam done by an approved medical doctor
Lab slip vitals:	Build, blood pressure and pulse recorded by paramed examiner on lab slip
SMAC:	(Blood Profile): Blood drawn from the arm and sent to our lab for analysis
HOS:	Urine specimen collected by examiner and sent to our lab for analysis
EKG:	A resting, 12–lead electrocardiogram. EKG is based only on the amount applied for.
Stress EKG:	An electrocardiogram done while the applicant is exercising on a treadmill

All tests are valid for 180 days.

Class Requirements

	CLASS	BUILD	BLOOD PRESSURE	CHOLESTEROL	CHOL/HDL	SERUM ALBUMIN	FAMILY HISTORY ¹	ALCOHOL /DRUG	TOBACCO	DRIVING ²
Elite	Term: Preferred Elite ≥5M (base only) UL: N/A	See Build Chart	Ages 0-60⁴ 135/85 Ages 61+⁴ 145/90	220, or 250 if Chol/HDL <4.0 ^{3,5}	4.5 ^{3,5}	Ages 70+ must be >4.0	No occurrence of specified disease in parent or sibling before age 60	Never treated	No use within 5 years	Maximum 1 moving violation in 3 years; no DUI, reckless driving in 10 years nor >1 ever
	Term: Preferred Elite <5M UL: Preferred Elite (all amounts)	See Build Chart	Ages 0-60⁴ 140/85 Ages 61+⁴ 150/90	220, or 250 if Chol/HDL <4.5 ^{3,5}	5.0 ^{3,5}	Ages 70+ must be >4.0	No occurrence of specified disease in parent or sibling before age 60	Never treated	No use within 5 years	Maximum 2 moving violations in 3 years; no DUI, reckless driving in 10 years
Preferred	Term: Preferred UL: Preferred Nonsmoker	See Build Chart	Ages 0-60⁵ 140/90 Ages 61-69⁵ 150/90 Ages 70+⁵ 155/90	Age <70⁵ 250 or 275 if Chol/HDL <5.5 Age 70+⁵ 325	Age <70⁵ 6.0 Age 70+⁵ 6.5	Ages 70+ must be >4.0	No death of parent or sibling from specified disease before age 60	Never treated	No use within 3 years	Maximum 2 moving violations in 3 years; no DUI, reckless driving in 5 years
	Term: Standard Select UL: N/A	See Build Chart	Ages 0-60⁵ 145/90 Ages 61+⁵ 155/95	285 ⁵	7.0 ⁵	N/A	No more than 1 death of parent from specified disease before age 60	Not treated within 5 years	No use within 2 years	Maximum 3 moving violations in 3 years; no DUI, reckless driving in 5 years
Standard	Term: Standard No Tobacco UL: Standard NonSmoker	See Build Chart	Ages 0-60⁵ 155/95 Ages 61+⁵ 160/95	300 ⁵	9.0 ⁵	N/A	No more than 1 death of parent from specified disease before age 60	Not treated within 5 years	No use within 1 years	Maximum 3 moving violations in 3 years; no DUI, reckless driving in 2 years
	Term: Preferred Smoker UL: Preferred Smoker	See Build Chart	Ages 0-60⁵ 140/90 Ages 61-69⁵ 150/90 Ages 70+⁵ 155/90	Age <70⁵ 250 or 275 if Chol/HDL <5.5 Age 70+⁵ 325	Age <70⁵ 6.0 Age 70+⁵ 6.5	Age 70+ must be >4.0	No death of parent or sibling from specified disease before age 60	Never treated	Maximum of 1 pack per day	Maximum 2 moving violations in 3 years; no DUI, reckless driving in 5 years
	Term: Standard Smoker UL: Standard Smoker	See Build Chart	Ages 0-60⁵ 155/95 Ages 61+⁵ 160/95	300 ⁵	9.0 ⁵	N/A	No more than 1 death of parent from specified disease before age 60	Not treated within 5 years	Any tobacco use not qualifying for Preferred Smoker	Maximum 3 moving violations in 3 years; no DUI, reckless driving in 2 years

1. Coronary artery disease, stroke, invasive internal cancer or malignant melanoma. Cancer exceptions: basal cell and squamous cell skin cancer, any carcinoma in situ, and cancers in gender-specific organs when the relative is not the same gender as the proposed insured.

2. MVRs are required beginning at the following face amounts: ages 16 through 40 – \$100,001; ages 41 through 65 – \$500,000; ages 66 through 74 – \$100,001; ages 75 up – all amounts.

3. For Preferred Elite, Cholesterol treatment allowed, but pre-treatment as well as post-treatment cholesterol levels must have been within required limits.

4. Never treated.

5. Treatment allowed.

	CLASS	AVIATION	AVOCATIONS	RESIDENCY ⁷	OCCUPATION	MILITARY
Elite	Term: Preferred Elite (all amounts) UL: Preferred Elite (all amounts)	Regularly scheduled US -based airline only	None in 2 years except recreational scuba diving to maximum 50 feet	Lawful permanent resident of US for 3 years	No hazardous occupation	No active military duty
	Term: Preferred UL: Preferred Nonsmoker	None except regularly scheduled US airline & best private pilots ⁶	Not excluded but flat extra may apply	Lawful permanent resident of US for 3 years	No exclusion but flat extra may apply	No active military duty below rank of commissioned officer
Standard	Term: Standard Select UL: N/A	Not excluded but flat extra may apply	Not excluded but flat extra may apply	Lawful permanent resident of US for 6 months	No exclusion but flat extra may apply	No exclusion but flat extra may apply
	Term: Standard No Tobacco UL: Standard Nonsmoker	Not excluded but flat extra may apply	Not excluded but flat extra may apply	Lawful permanent resident of US for 6 months	No exclusion but flat extra may apply	No exclusion but flat extra may apply
	Term: Preferred Smoker UL: Preferred Smoker	None except regularly scheduled US airline & best private pilots ⁶	Not excluded but flat extra may apply	Lawful permanent resident of US for 3 years	No exclusion but flat extra may apply	No active military duty below rank of commissioned officer
	Term: Standard Smoker UL: Standard Smoker	Not excluded but flat extra may apply	Not excluded but flat extra may apply	Lawful permanent resident of US for 6 months	No exclusion but flat extra may apply	No exclusion but flat extra may apply

6. Best private pilots are those with over 300 hours of experience flying 50-150 hours/year with instrument flight rating.

7. Lawful permanent residents include US citizens, individuals granted permanent residency by the INS, and holders of acceptable temporary visas.

Preferred not available if there is a history of significant medical conditions, including but not limited to:

Alcoholism, less than 10 years of abstinence	Kidney Disease, chronic
Alzheimer's Disease	Liver Disease, chronic
Asthma with frequent attacks or daily medication	Liver Enzyme Elevations
Cancer, other than basal cell skin cancer	Lupus, within last 10 years
Chronic Obstructive Pulmonary Disease	Mental Illness
Coronary Artery Disease	Multiple Sclerosis
Crohn's Disease	Parkinson's Disease
Depression with current or recent treatment	Rheumatoid Arthritis
Diabetes	Sleep Apnea
Drug Abuse/Addiction, less than 10 years of abstinence	Stroke
EKG Abnormalities	Transient Ischemic Attack ("mini stroke")
Emphysema	Ulcerative Colitis
Epilepsy	

Build Requirements, Ages 18 and Over, Both Genders

TERM	PE	P/PS	SSL	SNT/SM	+25	+50	+75	+100	+125	+150	+200
UL	PE	PN/PS	NA	NS/SM	+25	+50	+75	+100	+125	+150	+200
HEIGHT	WEIGHT										
4' 8"	124	134	141	156	169	178	185	194	202	207	216
4' 9"	129	139	146	161	175	184	192	201	209	215	224
4' 10"	133	143	151	167	181	191	199	208	216	223	232
4' 11"	138	148	156	173	188	198	206	215	224	230	240
5'	143	154	161	179	194	204	213	222	231	238	248
5' 1"	147	159	167	185	201	211	220	230	239	246	256
5' 2"	152	164	172	191	207	218	227	237	247	254	265
5' 3"	157	169	178	197	214	225	234	245	255	263	273
5' 4"	162	175	184	203	221	233	242	253	263	271	282
5' 5"	167	180	189	210	228	240	249	261	272	279	291
5' 6"	172	186	195	216	235	247	257	269	280	288	300
5' 7"	178	191	201	223	242	255	265	277	289	297	309
5' 8"	183	197	207	230	249	263	273	285	297	306	318
5' 9"	189	203	213	237	257	270	281	294	306	315	328
5' 10"	194	209	220	243	264	278	289	303	315	324	337
5' 11"	200	215	226	250	272	286	298	311	324	333	347
6'	205	221	232	258	280	294	306	320	333	343	357
6' 1"	211	227	239	265	287	303	315	329	343	352	367
6' 2"	217	234	245	272	295	311	323	338	352	362	377
6' 3"	223	240	252	279	303	319	332	347	362	372	387
6' 4"	229	246	259	287	312	328	341	357	371	382	398
6' 5"	235	253	266	295	320	337	350	366	381	392	408
6' 6"	241	259	273	302	328	345	359	376	391	402	419
6' 7"	247	266	280	310	337	354	369	385	401	413	430
6' 8"	253	273	287	318	345	363	378	395	411	423	441
6' 9"	260	280	294	326	354	372	387	405	422	434	452
6' 10"	266	287	301	344	363	382	397	415	432	445	463
6' 11"	273	294	309	342	372	391	407	425	443	456	474
7'	279	301	316	351	381	401	417	436	454	467	486
BMI =	27.9	29.98	31.5	35	38	40	41.6	43.5	45.3	46.6	48.5

Underweight

TERM	AGE 0-69		AGES 70+		AGE 0-69		AGES 70+	
	+25	IC if below (1)	Min. for PE/P/SSL	+25	IC if below (1)	Min. for PE/P/SSL		
UL	HEIGHT	WEIGHT	HEIGHT	WEIGHT	HEIGHT	WEIGHT		
4' 8"	74	74	82	5' 11"	118	118	132	
4' 9"	76	76	85	6"	122	122	136	
4' 10"	79	79	88	6' 1"	125	125	140	
4' 11"	82	82	91	6' 2"	129	129	144	
5'	87	87	98	6' 3"	132	132	148	
5' 1"	90	90	101	6' 4"	136	136	152	
5' 2"	93	93	104	6' 5"	139	139	156	
5' 3"	96	96	108	6' 6"	143	143	160	
5' 4"	96	96	108	6' 7"	146	146	164	
5' 5"	99	99	111	6' 8"	150	150	168	
5' 6"	102	102	114	6' 9"	154	154	172	
5' 7"	105	105	118	6' 10"	158	158	177	
5' 8"	109	109	121	6' 11"	162	162	181	
5' 9"	112	112	125	7'	166	166	185	
5' 10"	115	115	129	BMI =	16.5	16.5	18.5	

KEY:

- Preferred (P)**
- Standard (S)**
- Standard NT (SNT)**
- Preferred Smoker (PS)**
- Select (SSL)**
- Standard Smoker (SM)**
- Preferred NonSmoker (PN)**
- Standard NonSmoker (NS)**
- Preferred Elite (PE)**

(1) Individual Consideration, usually decline. To consider as exception, must obtain APS and refer to MD.

Inspection Reports

Inspection Report (IR) is required for:

Ages 16 – 74: Insurance amounts over \$1 million

Ages 75 and up: Insurance amounts over \$499,999

A Business Beneficiary supplement is required whenever the beneficiary is a business, business partner, or employer.

Motor Vehicle Reports

Motor Vehicle Reports (MVR) are ordered by Underwriting:

Ages 18 – 40: Insurance amounts over \$100,000

Ages 41 – 65: Insurance amounts over \$499,999

Ages 66 – 74: Insurance amounts over \$100,000

Ages 75 and up: All amounts

Income Replacement

Current income multiplication factors for determining the maximum amount of insurance in force and applied for in all companies.

AGE	TIMES INCOME
18 - 40	25
41 - 45	20
46 - 55	15
56 - 60	12
61 - 65	10
66+	5

Foreign Residence, Foreign Travel and Recent Immigrants

IMMIGRANTS

An immigrant who has lived in the United States for a minimum of six months, intends to become a permanent resident, and has a permanent visa, may be considered for life insurance.

Illegal aliens, including those who have applied or may intend to apply under an amnesty program, will not be offered life insurance.

Immigrants from Canada and Mexico

Special guidelines apply to Canada and Mexico based on their status as NAFTA signatories. We will consider for life insurance any Canadian citizens legally residing in the United States regardless of length of residence. There is no visa requirement, as the INS does not generally require Canadians entering the U.S. to acquire a visa.

We will consider for life insurance any Mexican citizens legally residing in the United States, regardless of length of residency, with a permanent visa or one of the following qualifying temporary visas: E(1)- treaty investor, E(2)- investor, G- representative to an international organization, H(1)(B)- professional temporary workers, I- foreign information media representative, J- exchange alien, L- intra-company transferees, O- aliens of extraordinary ability, or TN- qualifying professional under NAFTA agreement.

TEMPORARY U.S. RESIDENTS

Foreign nationals residing six months full time in the United States on one of the following types of temporary visas may be considered for life insurance:

E(2)	Investor
H(1)(B)	Professional temporary worker
H(4)	Spouses and children of H(1)(B) visa holders
L	Intra-company transferees
O	Aliens of extraordinary ability
TN	Qualifying professional under NAFTA agreement
V1,V2	Spouse and children of legal permanent residents who are principle beneficiaries of a family based petition
Applicants married to a U.S. citizen (except in New York)	

FOREIGN TRAVEL

Our guidelines classify each country into a category, either A, B, C or D. Consideration will be given to applicants traveling to A, B and C countries, travel to D countries will not be considered unless required by state laws or regulations. Since **this list is subject to frequent change** you are encouraged to **contact underwriting for up to date information** on a country as it relates to a potential applicant. The current classification for a few sample countries is as follows:

A	B	C
Argentina Taiwan	Mexico	India Philippines

Travel of up to 60 days can be accepted as follows:

COUNTRY CATEGORY	BEST RATING AVAILABLE
A	Preferred Elite (subject to travel details)
B	Preferred Elite (subject to travel details)
C	Standard plus \$1.00 flat extra per \$1000
D	Not Acceptable

NOTE: Foreign travel underwriting will continue to comply with various state laws and regulations.

FOREIGN RESIDENCE

Residence is defined as greater than 60 days outside of the United States. Pre-approval by the Chief Underwriter is required before the case is written. We will only consider high net worth applicants who have either:

- **A substantial verifiable business interest in the U.S., such as:**
 - Employed by a U.S. company but working outside the U.S.
 - Active ownership of a substantial business in the U.S.
 - Actively manages substantial property or investments in the U.S. which requires regular visits to the U.S. (or)
- **Owns a U.S. residence with a substantial value where the applicant spends considerable time.**

UNDERWRITING REQUIREMENTS

- | | | |
|--|---|---|
| <ul style="list-style-type: none"> ■ All applications, exams and related forms and paperwork must be completed in the U.S. (no exceptions). A Tax "Release and Disclosure Form" and a Foreign Residence questionnaire must be signed and submitted with the application. ■ Permanent plans only (no term insurance can be considered), ages 18–80, with a minimum face amount of \$500,000. ADB and COP are not available. Maximum face amount is subject to availability of reinsurance and the country of residence but will never be more than \$6 million (\$4.5 million in New York State). ■ Preferred Elite is not available, and in addition, cases may be declined or issued with a flat extra rating depending on the country of residence. Maximum medical rating available is Table-8. The Chief Underwriter will provide details at the time that you receive pre-approval to write a particular case. | <ul style="list-style-type: none"> ■ The customer must be able to provide documentary identification as deemed necessary by the Chief Underwriter (copy of passport, Visa, National I.D., etc.) ■ Annual mode or PAM modes only and funds must be paid in U.S. dollars. ■ W8-BEN form required for non-U.S. citizens without a Social Security number unless not applicable according to the instructions at the top of the W8-BEN. ■ No foreign politicians, public figures, missionaries, government leaders (including representatives to the U.N.,) police, journalists, judicial personnel, military, or trade union officials. No U.S. or foreign missionaries or aviation cases. | <ul style="list-style-type: none"> ■ Inspection reports (from First Financial) will be ordered by the Underwriting department on all cases. ■ An Attending Physician Statement, in English, covering at least the past five years is required. Applicants ages 50 and above with no doctor visits within the past five years will not be considered. Translation of foreign language APSs must be completed by an impartial 3rd party at the applicant's expense. ■ All other age/amount requirements must be obtained, no "exceptions". |
|--|---|---|

Tobacco Use Guidelines

(The proposed insured must also meet all other eligibility criteria for the applicable rate class).

Preferred Elite – No tobacco in any form or nicotine substitute use (e.g., nicotine patch, gum, nasal spray) within 5 years (60 months) of the application and urinalysis negative for nicotine.

Preferred, Preferred Non-Smoker – No tobacco in any form or nicotine substitute use (e.g., nicotine patch, gum, nasal spray) within 3 years (36 months) of the application and urinalysis negative for nicotine.

Standard Select – No tobacco in any form or nicotine substitute use (e.g., nicotine patch, gum, nasal spray) within 2 years (24 months) of the application and urinalysis negative for nicotine.

Standard No-Tobacco, Standard Non-Smoker – No tobacco in any form or nicotine substitute use (e.g., nicotine patch, gum, nasal spray) within 1 year (12 months) of the application and urinalysis negative for nicotine.

Preferred Smoker – Cigarette use allowed up to a maximum of 1 pack per day. Other forms of tobacco or nicotine use allowed.

NOTE: In the event that cigarette smoking or tobacco and nicotine substitute use is not disclosed on the application or examination, the appropriate smoker class will be assigned when the urine is positive for nicotine.

OCCASIONAL CIGAR USE (aka, CELEBRATORY CIGAR)

Occasional cigar users may qualify for the Preferred, Preferred Non-Smoker, and Standard Select rate classes if all of the following requirements are met:

- Cigar use must be limited to no more than 12 per year (1 per month).
- Current urinalysis must be negative for nicotine (cotinine).
- The cigar use must be disclosed on the application and/or examination and not after receiving a positive urinalysis or indication of use from medical records or other third party source.
- The proposed insured meets all other eligibility criteria for the applicable rate class.
- Must not have tested positive for nicotine with another carrier for the time period required to be tobacco free for the requested rate class.

Retention and Reinsurance Limits

RETENTION LIMITS

	ISSUE AGES	STANDARD – TABLE 6	TABLE 7 – TABLE 16
Single Life Plans	0-69	\$5,000,000	\$2,500,000
Single Life Plans	70+	\$3,000,000	\$1,500,000
Joint Life Plans	All Ages	\$5,000,000	\$2,500,000

AUTOMATIC REINSURANCE LIMITS¹

ISSUE AGES	STANDARD - TABLE 4	TABLE 5 - 6	TABLE 7 - 16
0-69	\$45,000,000	\$35,000,000	\$20,000,000
70-75	\$30,000,000	\$30,000,000	\$15,000,000
70-75	\$30,000,000	\$30,000,000	\$15,000,000
76-80	\$20,000,000	\$15,000,000	\$10,000,000
81-85	\$5,000,000	\$0	\$0
>85	\$0	\$0	\$0

Automatic Binding Limits* The automatic limit is the maximum amount to which we can bind reinsurers on our own authority, without sending them the underwriting file.

*For New York products, auto bind limits are ½ the amounts shown above.

1. Applies to all life insurance with LBL and other members of the Allstate Financial group combined.

JUMBO LIMITS

ISSUE AGES	STANDARD - TABLE 4	TABLE 5 - 16
0-75	\$60,000,000	\$60,000,000
76-80	\$40,000,000	\$40,000,000
81-85	\$30,000,000	\$0
86+	\$0	\$0

Jumbo Limits* The jumbo limits is the maximum amount of life insurance that may be in force and applied for in all companies without the need to send to our underwriting file to reinsurers. * For New York products, auto bind limits are ½ the amounts shown above.

ENHANCED RETENTION LIMITS

Lincoln Benefit Life's enhanced retention limit is for customers who have maximized the reinsurance market's automatic capacity or prefer, for personal reasons, not to have their application underwritten by reinsurers. Cases LBL can reinsure on an automatic basis, i.e., without sending underwriting papers to reinsurers for approval, are not eligible for enhanced retention. LBL can accept up to a total of \$10 million of death benefit per proposed insured within the following guidelines:

- Applicable to permanent plans only. (Existing LBL coverage reduces available retention on the new policy).
- Enhanced retention is not available where a business exception has been given on the regular retention amount.
- The amount above the regular retention amount will be charged a temporary flat extra for five years. (Flat extras vary according to product and age). However, since we do not have the administrative capability to charge a flat extra on Preferred Elite cases, customers who qualify for Preferred Elite will be given Preferred Nonsmoker rates without a flat extra.
- Limited to cases Table 4 or better and ages <80.
- Legacy Secure SL flat extras are based on the younger of the two ages.
- The customer must sign an amendment at the time of policy delivery, acknowledging acceptance of the flat extra premium.

SURVIVORSHIP PRODUCTS

For survivorship (second-to-die) products, if the retention, automatic or jumbo limits indicated by these tables are different for the two lives, the larger amount applies. If one life is uninsurable, use the amount for the insurable life.

Authorized Companies

PARAMEDICAL

These companies are authorized to perform paramedical and medical exams on behalf of Lincoln Benefit Life insurance Company (LBL).

- American Para Professional Systems, Inc. (APPS) **Web Site:** www.appsnet.com | **Phone:** 800.727.2999
- ExamOne, Inc. **Web Site:** www.examone.com | **Phone:** 800.768.2071

APS RETRIEVAL

These companies are authorized to obtain Attending Physician Statements (APS) on behalf of Lincoln Benefit Life insurance Company (LBL).

- Examination Management Services, Inc. (EMSI) **Address:** APS Service ■ 8300 Central Park Dr. ■ Waco, TX 76712
Phone: 800.530.0560

INSPECTION

These companies are authorized to perform inspection reports on behalf of Lincoln Benefit Life Insurance Company (LBL).

- First Financial Underwriting Services, Inc. **Web Site:** www.firstfin.com | **Phone:** Customer call back for interview 800.570.3477 (8:30AM to 5:30 PM Eastern Time) | 800.478.9670 (5:30 PM to 8:00PM Eastern Time)

Sherlock Underwriting Program

Sherlock is an underwriting program that allows LBL's underwriters to apply select underwriting credits for a variety of medical impairments. If the applicant is compliant with their physician's advice, has routine medical follow-up to control their health situations and has a regular exercise program, then Sherlock may help the applicants qualify for a better underwriting rate. This program is based upon clinical research and is reviewed and updated annually.

GUIDELINES:	EXAMPLES OF SHERLOCK CREDITS:
<ul style="list-style-type: none"> ■ Applicable to fixed and variable life plans ■ Ages 25 – 69, rated Table 1 – Table 6 ■ The maximum number of credits allowed is up to 4 tables ■ Both insureds can benefit on joint life plans ■ Sherlock applies to cases with face amounts from \$100,000 to a maximum of \$5 million ■ Sherlock doesn't allow for credits on applicants with stroke or TIA, cancer, alcohol or drug histories or a combination of coronary artery disease and diabetes. It isn't available on cases with flat extra ratings and no 'standard to preferred' classifications will be permitted. ■ Significant ratable conditions must have been disclosed on the application or on the medical exam to be 'Sherlock' eligible. Lack-of-candor disqualifies the proposed insured from this program. 	<ul style="list-style-type: none"> ■ Normal treadmill stress tests ■ Normal ultra-fast heart scan ■ Normal echocardiograms ■ Exceptional blood pressure levels ■ Favorable homocysteine levels ■ A regular exercise program ■ Height and weight- BMI under 28 ■ Family history ■ Regular annual exam and follow-up ■ Exceptional cholesterol and HDL ratios

Field Guide to Medical Testing

MEDICAL TESTING and EXAMINATION RESULTS

Medical tests can be influenced by external factors. These factors can result in abnormalities that may result in further testing and investigation. Many of these abnormalities can be due to being unprepared. The good news is that you can prepare and advise your applicants, so that they are ready and in the very best condition to test for their insurance coverage.

BLOOD CHEMISTRY

Insurance companies, to assess a multitude of body processes, use blood studies. Blood testing is sometimes referred to as Sequential Multiphasic Analyzer (SMA). Blood chemistry is performed on blood serum, the watery thin part of the blood. Drawn blood samples need to be centrifuged (spun down to separate the blood cells from the blood serum). The sooner this is done, the better or more reliable the results are. Temperature and delayed centrifugation can contribute to blood sample deterioration.

Any meals or fluids taken prior to a blood sample can create unwanted problems, which hit a peak at around three to four hours after ingestion. Blood sugar levels and blood fats (cholesterol and particularly triglycerides) rise during this time frame. Fat deposits in the blood may also end up in abnormal or elevated values.

A general guideline to use is advising applicants to avoid, if possible, any food or drink during the four hours prior to testing. Water is acceptable, but it's wise to avoid any coffee and soft drinks. Avoid all caffeine products on day of testing. If the applicant is a diabetic, be sure to request that a Hemoglobin A1c level is also completed.

Hemoglobin A1c levels help assess diabetic control. While a current blood sugar shows only a 'snapshot' of the current level, the A1c shows the average blood sugar level within the last 90 days. This will provide a broader picture of the applicant's overall degree of control for the underwriter to review.

DRIED BLOOD SPOT (DBS)

Dried blood spot testing yields only a small amount of information to the underwriter. DBS's are not accepted as testing that fulfills LBL's medical requirements. Any questions regarding DBS should be directed to the underwriting department first, before the exam is scheduled.

COMPLETE BLOOD COUNT WITH DIFFERENTIAL and PLATELETS (CBC)

The CBC with differential count is additional blood testing which gives information about the hematologic system. Again, delayed centrifugation and shipping of the specimen to the laboratory can contribute to deterioration. Some prescription drugs may also interfere with the results. The CBC can provide excellent information to the underwriter.

A CBC is never a routine underwriting requirement but occasionally is required with certain health histories. Your underwriter will advise if one is needed.

URINALYSIS; THE HOME OFFICE SPECIMEN (HOS)

A good rule to follow here is avoiding all heavy exercise on the day of the test. If possible, do not urinate for the three to four-hour time frame discussed prior to testing. This will help ensure your applicant can provide an adequate specimen, and avoid an unwanted return visit to the testing facility. Heavy exercise may cause increased amounts of protein in the urine, along with red blood cells.

In some cases, the underwriter will require a full drug screen. Drug screening is performed on urine.

ORAL FLUID TESTING

As a rule, oral fluid testing is not allowed except on approved simplified underwriting programs. If any questions, please contact the underwriting department first.

BLOOD PRESSURE CHECK and HEART RATE

Avoid any possible ‘white-coat syndrome’ by having the applicant relax while waiting. Don’t rush into the testing facility or get ‘stressed out’ with the usual daily pressures or traffic on the way to the examination. Don’t use any caffeine products on the day of the exam. Refrain from smoking at least two hours prior to the test. Better yet, refrain from smoking at all on the day of the exam. Smart Tip: Instruct your clients to request a ‘wide cuff’ for their blood pressure test, if their arm circumference measurement is more than 14 inches in diameter. The reason is that the smaller cuff used may give a higher reading on the larger arm. It’s important to get the very best readings possible. If the applicants are hypertensive, be sure they have their medication(s) and that they take them on the day of testing. Be aware that some decongestants and asthma medications can raise blood pressure.

THE ELECTROCARDIOGRAM (EKG) and THE TREADMILL STRESS TEST (GXT)

The 12-lead resting EKG is taken in a reclining position. Home or office testing is sometimes complicated by the applicant taking the EKG in a sitting position. This can result in abnormal wave changes. The portable EKG machine can also be influenced by other ‘plugged-in’ electrical equipment in the room. Our four-hour guideline can also help to eliminate other unwanted changes, due to food and liquids in the body.

For treadmill stress testing, have your applicants wear loose comfortable clothing and shoes. Some medications can interfere with the test results (Beta-blockers). Before any testing, applicants need to consult with their own personal attending physicians, to see if they can discontinue these medications two days before the treadmill is completed. Doing so will help ensure that the examiner will get the very best results.

EXAMINATIONS

Have your applicants take with them a list of all prescription medications currently being taken, along with the dosage. This is to ensure that no medications are forgotten.

Good historians give detailed and accurate summaries of their health histories. Any unfinished or questionable areas may result in underwriting delays. It’s important that the examiner receives a complete history and details. For the older applicants, it’s also good to advise them to bring a list of all their physicians’ names, addresses, phone numbers and dates consulted.

LAB VITALS

At some ages and face amounts, Lincoln Benefit Life will require only a blood chemistry panel and HOS with lab vitals. Lab vitals are used in lieu of a full paramedical exam. Lab vitals include height, weight, blood pressures and heart rate.

PULMONARY FUNCTION TESTING (PFT)

When underwriting requests pulmonary function testing, the FEV 1.0 and FVC are needed. The FEV 1.0 means forced expiratory volume in one second, while FVC is forced vital capacity.

PFT's are used to determine the extent of any pulmonary abnormality. If your applicants have asthma, bronchitis, chronic obstructive pulmonary disease (COPD) or any obstructive or restrictive disease, be sure to have them bring their inhaler (bronchodilator) to the testing facility. FEV 1.0 and FVC are simple tests, but this is where some of the problems begin in obtaining a good result. Applicants need to listen carefully to the examiner's instructions in taking the test, and give their best effort. Pulmonary function studies are performed before and after the use of their bronchodilator spray. Correctly done, these tests will give the underwriter an excellent airflow assessment.

CHEST X-RAY

While not a routine requirement, a Chest X-Ray may be needed in connection with certain health conditions and medical history. If the proposed insured has had such an X-Ray completed recently, the underwriting department may accept the Attending Physician's Statement (APS) along with the radiologist's interpretation, without requiring to view the actual film. Prior to application submission, please contact underwriting to determine what will be required.

INSPECTION REPORTS and TELEPHONE INTERVIEWS

Inspection reports, although not a part of the medical examination and testing, are required at ages 16 through 74 at face amounts of \$1,000,001 and up; and ages 75 and up, required at face amounts of \$500,000 and higher.

A consumer reporting company compiles the inspection report. It contains important information to the underwriter when dealing with questions regarding personal and business finances, insurable interest, hazardous sports or activities, environment, health history and other areas of insurability.

The personal telephone interview is a report that may contain some of the same type of information as an inspection report, but has the proposed insured as the only source. Be certain to get the correct phone number(s) and best time(s) for the inspector to call upon your applicant.

THE ELDER ASSESSMENT (EA)

The Elder Assessment is required at age 70 and up for all face amounts. This includes both the Delayed Word Recall and the Peak Flow Meter.

Delayed Word Recall (DWR). The proposed insured is given a list of 10 words that he or she is asked to recall in the examination interview. This is a cognitive screen, and not diagnostic for Alzheimer's Disease.

Peak Flow Meter (PF). The proposed insured is asked to blow into a simple testing device that measures peak exhalation airflow. The peak flow is a screen for frailty. Frailty is recognized as a significant mortality risk.

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