

Life

New Business

Life underwriting requirements guidelines

Includes financial guidelines and preferred criteria

This guide is for traditionally underwritten applications — for our accelerated underwriting requirements, please refer to the WriteAway® Field Guide.



Midland National® Life Insurance Company

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Underwriting and New Business overview

Midland National uses a common-sense approach to underwriting to help ensure that our decisions are fair to the proposed insured, deliverable by the producer, and profitable for the company. Our staff of highly skilled underwriters are dedicated to making it easy to do business with us.

To accomplish our objectives, Midland National New Business and Underwriting offer the following:

- Skilled underwriting and medical experience
- A holistic approach to evaluating impairments
 - We use a common-sense approach to underwriting.
 - Favorable and unfavorable risk factors are balanced on a case-by-case basis to deliver the best risk class possible.
- Competitive turnaround:
 - We commit to highly competitive turnaround times from receipt of application to approval.
- Process
 - Paperwork (other than 1035 Exchange forms and premium remittance) will be processed using fax copies or uploaded securely at midlandnational.com.

Connect 24/7 with our secure producers website

Access our agent website through midlandnational.com for the most up-to-date information on your cases.

- Pending business provides hourly updates on your pending cases.
- Policy data center provides daily updates on your in-force business.
- SmartForms provides you with the most current state-required forms for policy application and policy changes, which can be completed online and printed from your computer.

Submission of documents

Documents can be submitted via mail, fax, secure email, or uploaded through the Life Document Upload tool located at midlandnational.com. Documents received via email that are not sent securely will not be accepted or processed.

Regular mail

Midland National
P.O. Box 5089
Sioux Falls, SD 57117-5089

Overnight mail

Midland National
One Sammons Plaza
Sioux Falls, SD 57193-0001

General guidelines

- Requirements are based on the total face amount of current applications and all amounts in force with Midland National in the past two years. Requirements are also ordered based on the actual age of the proposed insured on the date of the application.
- Midland National reserves the right to require a paramedical and other testing on any person proposed for coverage.
- Paper applications must be completed in ink. Any changes and corrections must be initialed and dated by the proposed insured/owner.
- All paperwork may be faxed to the appropriate team fax number, uploaded to midlandnational.com directly via the Life Document Upload tool, or mailed. Premium checks and original 1035 forms are to be sent through the mail. Please contact your Case Manager for questions regarding state form requirements.
- Use the agent's report or a cover letter to provide supporting information. This will help expedite application processing, policy issue and commission payment.
- The maximum participation limit for Waiver of Premium/Waiver of Monthly Deductions and Accidental Death Benefit (ADB) with ALL companies is:
 - \$250,000 on ADB (ADB amounts are not included in determining underwriting requirements).
 - \$5,000,000 on Waiver of Premium/Waiver of Monthly Deductions Rider or Waiver of Charges.
- A statement of health will typically be required if the face amount of coverage is increased.
- Statement of health: A completed Statement of Health and Insurability form is required for all non-1035 New Business and Policy Change cases.
- Applications are good for 365 days but must be received in the administrative office within 90 days of being signed.

Substandard ratings

Table ratings are available for both medical and non-medical reasons and vary by issue age. We allow the following maximum table rating or equivalent maximum flat extras:

Issue age	Maximum table rating	Maximum flat extra rating
0 - 17	Table D	\$6.00 per thousand
18 - 70	Table H	\$12.00 per thousand
71 - 75	Table F	\$9.00 per thousand
76 - 79	Table D	\$6.00 per thousand

Non-medical flat extras (all products)

- May be applied to the standard non-tobacco and standard tobacco rates.

Medical flat extras (all products)

- May be applied to the standard non-tobacco and standard tobacco rates.
- Temporary flat extras are non-commissionable.

Temporary Life Insurance Agreement

The Temporary Life Insurance Agreement (TIA) provides a solid guarantee for your clients because they have coverage in place as long as the conditions in the agreement have been met.

- If the applicant elects to have coverage under the Temporary Life Insurance Agreement, the TIA form MUST be completed at the time of the application, bearing the same date as the application signed date, and submitted with the application (no exceptions).
- We must receive an appropriate payment with the application when submitting TIA.

Requirements shelf life

Requirement	All ages and ratings
Paramedical	Up to 12 months
Blood and urine	Up to 12 months
EKG	Up to 12 months
Financial Requirements	Up to 12 months
Prescription Report	Up to 6 months

ExactApp® information

How do I schedule the paramedical exam?

There are two ways to schedule the paramedical exam.

1. Use the online scheduling tool within ExactApp. Please note: *APPS-Portamedic and ExamOne are currently the only paramedical vendors available through the online tool.*
2. Use your own examiner. You can elect to bypass the online scheduling tool and schedule the paramedical exam with a vendor of your choice from approved vendors (see page 6).

Please note: **YOU MUST ADVISE THE EXAMINER TO COMPLETE THE PARAMEDICAL EXAM WHICH INCLUDES HEALTH AND LIFESTYLE QUESTIONS.**

For additional information on ExactApp - refer to the ExactApp Agent Guide.

How does the ExactApp process differ from paper applications?

ExactApp allows you to gather basic client information and signatures electronically. For ages 17 and under, the medical and lifestyle questions are asked during the ExactApp process. For ages 18 and up, your client will answer the medical and lifestyle questions either during the Online Part 2 for WriteAway cases, or during the paramedical exam, physical measurements, and lab sample collection for traditional.

Can I use ExactApp for all applications?

You will not be able to use ExactApp for all applications. The instances when you must still use a paper application are as follows:

- Policy change conversions, reinstatements, face amount increases, adding riders, benefits, and class/rate changes
- When the application is written on military and dependents in approved European countries

WriteAway® underwriting

1. Please refer to the WriteAway field guide for full guidelines regarding acceptable product parameters, medical history, and process details.
2. If your applicant qualifies for the WriteAway process, please do not set up paramedical exams. If your client requires an abbreviated exam after underwriting review, the administrative office will order the exam.
3. WriteAway applications may be monitored post-issue to confirm the disclosures. A policy may be rescinded if information reveals a material misrepresentation in the application submitted.
4. For any other questions, please contact the administrative office.

Electronic signatures

Acceptable electronic signatures for New Business and Policy Change:

- Midland National's ExactApp
- DocuSign
- RightSignature
- Adobe Sign
- Adobe Acrobat Sign
- OneSpan (eSign Life)
- SIGNIX
- Dropbox Sign
- SignNow

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Approved paramedical facilities for all applications

These paramedical facilities provide a full range of services throughout the United States. Examiners associated with approved paramedical organizations will be aware of Midland National requirements for the age and amount applied for. Advise your local examiner of the total amount of life insurance *applied for and in force with Midland National in the past two years*, and to use the actual age of the applicant at the time of the application so requirements are completed accordingly. They will have the necessary supplies including the kits for blood and urine. Call the 800 number or visit the website for the paramedical services listed below.

Paramed Providers	Telephone	Website
APPS/Portamedic	800-727-2101	www.appslive.com
ExamOne	Online orders only	www.examone.com
Medipro Direct	877-268-1021	www.mediprodirect.com
Approved lab (blood and urine)		
Clinical Reference® Laboratory	800-882-1922	www.crlcorp.com
Approved APS provider		
Parameds.com	718-575-2000	www.parameds.com

Preparing the applicant for a paramedical visit

In order to obtain accurate information, it is recommended that the applicant:

- Limit coffee and smoking one hour prior to the appointment.
- Drink a glass of water one hour prior to the appointment.
- Refrain from drinking alcoholic beverages for at least 12 hours prior to the appointment.
- Provide names and dosages of current medications.
- Provide any history of problems associated with providing a blood sample.
- Have available names, addresses, and phone numbers of any doctors or clinics visited in the last five years.
- Have details of past and current injuries, conditions, and treatments.

Medical Record Guidelines

	0-250,000	250,001 to 500,000	500,001 to 999,999	1,000,000 to 2,000,000	2,000,001 to 2,999,999	3,000,000 and up
<1year	For Cause			Required in all cases	Required in all cases	Required in all cases
1 to 17				24 Months	24 Months	24 Months
18-40				For Cause	For Cause	24 Months*
41-50				For Cause	For Cause	24 Months*
51-60				For Cause	24 Months	24 Months
61-70				24 Months	24 Months	Required in all cases
71 +	Required in all cases					

Key

24 Months	An attending physician statement (APS) or electronic health data will typically be ordered by the administrative office if the applicant has been seen within 24 months. <i>*For cases within the WriteAway age and face amount parameters, an APS would not be required unless for cause.</i>
For Cause	The underwriter makes every effort to use the application and other third-party medical data to assess the risk and will use judgement to determine if medical records are needed.
Required in all cases	It is our expectation that these applicants have regular medical care, including health screenings. Therefore, if not seen by a medical care professional within 12 months, we will not be able to proceed with the case.
For ages 1-70	If there is no visit to a medical care professional and there is an APS required within the timeframe noted above, cases may be considered on an individual basis.

Requirements are based on the actual age of the proposed insured on the date of the application. When determining the underwriting requirements, use the total amount of life insurance applied for and in force with Midland National in the past two years.

Traditional App Age/Face Requirements					
Face Amount	Ages 0-17	Ages 18-40	Ages 41-50	Age 51-70	Age 71+
\$0 to \$500,000	<ul style="list-style-type: none"> MVR (16 and up) 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements SQ MVR
\$500,001 to \$999,999	<ul style="list-style-type: none"> MVR (16 and up) Contact Underwriting for requirements 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements EKG SQ MVR
\$1,000,000 to \$2,000,000	<ul style="list-style-type: none"> MVR (16 and up) Contact Underwriting for requirements 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR EKG SQ
\$2,000,001 to \$2,999,999	<ul style="list-style-type: none"> MVR (16 and up) Contact Underwriting for requirements 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR EKG SQ Financial Supplement
\$3,000,000 to \$5,000,000	<ul style="list-style-type: none"> MVR (16 and up) Contact Underwriting for requirements 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR Financial Supplement* 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR Financial Supplement* 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR Financial Supplement 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR EKG SQ Financial Supplement
\$5,000,001 to \$10,000,000	<ul style="list-style-type: none"> MVR (16 and up) Contact Underwriting for requirements 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR Financial Supplement 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR Financial Supplement 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements EKG MVR Financial Supplement 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR EKG SQ Financial Supplement
\$10,000,001 and up	<ul style="list-style-type: none"> MVR (16 and up) Contact Underwriting for requirements 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR Third Party Financial Report 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements EKG MVR Third Party Financial Report 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements EKG MVR Third Party Financial Report 	<ul style="list-style-type: none"> Paramed Labs - Blood HOS Physical Measurements MVR EKG SQ Third Party Financial Report

*Financial supplement starts at \$3,000,001.

Prescription Report (Rx), Medical Billing (DX), EIR (electronic inspection), Predictive Risk Models and MVR (motor vehicle report) are ordered by the administrative home office.

Prescription Reports, Medical Billing, and Predictive Risk Models are ordered on most proposed insureds.

Abbreviations

EKG: Electrocardiogram

MVR: Motor Vehicle Report

SQ: Senior Questionnaire

HOS: Urine

Tobacco use definitions

Please refer to the preferred criteria, product feature cards, and plan description for rate classes available.

Non-tobacco (NT)

Must not have used tobacco or nicotine-based products (including cigarettes, e-cigarettes, vapor products, pipe, snuff, chewing tobacco, nicotine gum or patches and any other nicotine products) in any form within the last 12 months. Occasional cigar (up to 24 per year) is allowed if admitted on the application and the urine test contains no nicotine by-products.

Tobacco (ST)

Any admitted or non-admitted tobacco or nicotine-based products (including cigarettes, e-cigarettes, vapor products, pipe, snuff, chewing tobacco, nicotine gum or patches and any other nicotine products) in any form within the last 12 months or any nicotine by-products in the urine test.

Marijuana users

Users qualify for non-tobacco rates.

- Preferred is available if using marijuana two times per month or less and they otherwise qualify.
- Preferred Plus is available if using marijuana one time per month or less and they otherwise qualify.
- Coverage is typically not available for applicants younger than age 21 using recreational marijuana.
- Personal or business coverage is not available to applicants involved in administrative duties, growing, distribution, or sales associated with the marijuana industry. However, we will consider applicants involved or associated with hemp, hemp oil, and CBD oil businesses.
- Hemp oil and CBD oil users will be underwritten based on the medical condition.

Foreign nationals

U.S. residence for at least the past two years with the intent to remain in the U.S. is typically required in order to be considered for coverage. We will review applicants with less than two years' residence in the U.S. on a case-by-case basis.

We require that the proposed insured have a green card or one of the following visa types:

- | | | |
|------------------------|------------------|---------------------------|
| • E1, E2, E2C, E3, EB5 | • L1, L2 | • T1, T2, T4, and TN/TN-1 |
| • G1, G2, G3, G4, G5 | • M1, M2 | • U1, U2, U4 |
| • H1B, H1C, H4 | • O1, O2, O3 | • V1 |
| • J1, J2 | • P1, P2, P3, P4 | |
| • K1, K3 | • R1, R2 | |

We require valid Social Security card number or an individual taxpayer identification number (ITIN). Note: We will only allow an ITIN if the applicant has an acceptable visa type. We may require a copy of the visa and other supporting documentation. The final underwriting decision will depend on the frequency and location of the travels (depending on the state regulations). Contact Underwriting if the proposed insured is:

- Making longer trips
- Traveling to Afghanistan, Burundi, Central African Republic, Chad, Iraq, North Korea, Libya, Mali, Niger, Nigeria, Somalia, South Sudan, Sudan, Syria, and Yemen.

If traveling to hazardous areas, facultative reinsurance may be required.

Expired Visa Holder, Employment Authorization Document (EAD) and other foreign risks are considered on a case-by-case basis. Contact your Underwriter for assistance.

Foreign residence and travel

U.S. Citizens ages 18 and older who are making short trips out of the country for business, pleasure, or educational purposes to non-hazardous areas are usually acceptable risks. Contact Underwriting if the proposed insured is:

- Under age 18
- Making longer trips
- Traveling to Afghanistan, Burundi, Central African Republic, Chad, Iraq, North Korea, Libya, Mali, Niger, Nigeria, Somalia, South Sudan, Sudan, Syria, and Yemen.

If traveling to hazardous areas, facultative reinsurance may be required. No coverage is typically available for occupations involving politicians, public figures/celebrities, missionaries, government leaders, journalists, judicial personnel, police, military, security personnel/bodyguards, trade union officials, aviation, arms dealers, diplomats, and foreign aid/relief workers who participate in foreign travel. May vary by state.

Ages 70 and under – all products

Underwriting criteria

Criteria	Preferred plus	Preferred non-tobacco	Preferred tobacco
Tobacco use	Must not have used any tobacco or nicotine-based products (including patches, electronic cigarettes, cigarettes, and nicotine gum) within the last five years. Occasional cigar (up to 12 per year) is allowed if admitted on the application and urine contains no nicotine. See page 8 for tobacco definitions.	Must not have used any tobacco or nicotine-based products (including patches, electronic cigarettes, cigarettes, and nicotine gum) within the last three years. Occasional cigar (up to 24 per year) is allowed if admitted on the application and urine contains no nicotine. See page 8 for tobacco definitions.	All forms of tobacco and nicotine-based products are allowed.
Alcohol/drug	No history of alcohol or drug abuse or treatment in 10 years.	No history of alcohol or drug abuse or treatment in 7 years.	
Aviation	Non-ratable pilots for major airlines only, or aviation exclusion rider.	Non-ratable commercial and private pilots are acceptable.	
Blood pressure	135/85 Treatment allowed	140/90 Treatment allowed	
Cholesterol	Cholesterol 300 or less and cholesterol/HDL ratio up to 5. The minimum cholesterol must be 125 and above.	Cholesterol 300 or less and cholesterol/HDL ratio up to 6. The minimum cholesterol must be 125 and above.	
Citizenship/Residence	Has U.S. citizenship, permanent residence (Green Card holder) or meets our foreign nationals guidelines.		
Driving record	No more than two moving violations in the past three years; no DWI, DUI, or reckless driving conviction or non-administrative license suspension in the past five years.		
Family history <i>*Not applicable to applicants ages 60 and above</i>	No death of natural parent or sibling from heart disease or familial cancer prior to age 60 including ovary, colon, breast, and prostate. In addition, we will disregard ovary, breast, and prostate if the proposed insured is the opposite gender.	No death of natural parent from heart disease or familial cancer prior to age 60 including ovary, colon, breast and prostate. In addition, we will disregard ovary, breast, and prostate if the proposed insured is the opposite gender.	
Foreign travel	No travel to countries or areas that are politically unstable or underdeveloped (may vary by state).		
Hemoglobin A1C	Normal range		
Personal history	No history of cancer (excluding non-melanoma skin cancers), diabetes, cardiovascular disease, heart disease, or other significant health problems.	No history of cancer* (excluding non-melanoma skin cancers), diabetes, cardiovascular disease, heart disease, or other significant health problems. <i>*Some cases of cancer may qualify for Preferred.</i>	
Physical measurements	Weight within range shown in Preferred plus build chart.	Weight within range shown in Preferred build chart.	
Ratings	Less than 25 debits for medical impairments without the use of credits.		
Recreation	No participation in hazardous sports within past 24 months with no future plans to participate in hazardous sports. Non-technical scuba (130 feet maximum) acceptable.	Non-ratable hazardous sports are acceptable.	

*Cancer cases that may qualify for preferred are considered on a case-by-case basis by the underwriter. The specific criteria are listed on page 12 of this guide.

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Ages 16 - 70 – all products

Build chart - height and weight requirements

These charts do not apply to juveniles ages 15 and under. Juveniles ages 16-17 have a maximum allowable table rating of Table D. Preferred classes are not available until age 18. The below rated build chart is to provide you a starting point for your applicants. The final rating is dependent on the overall medical history.

	All Genders	Preferred Plus	Preferred	Standard
Height	Minimum	Maximum	Maximum	Maximum
4' 10"	91	137	146	185
4' 11"	94	141	151	192
5' 0"	97	146	156	198
5' 1"	100	151	161	205
5' 2"	104	156	167	212
5' 3"	107	161	172	219
5' 4"	110	166	177	226
5' 5"	114	171	183	233
5' 6"	118	176	189	240
5' 7"	121	181	194	248
5' 8"	125	187	200	255
5' 9"	128	192	206	263
5' 10"	132	198	212	270
5' 11"	136	203	218	278
6' 0"	140	209	224	286
6' 1"	144	215	230	294
6' 2"	148	221	236	302
6' 3"	152	227	243	311
6' 4"	156	233	249	319
6' 5"	160	239	256	327

Table ratings for build (Ages 16-70)						
All Genders						
Height	Table B weight	Table C weight	Table D weight	Table E weight	Table F weight	Table H weight
4' 10"	186	193	203	208	212	222
4' 11"	193	200	210	215	220	230
5' 0"	199	207	217	222	227	238
5' 1"	206	214	224	230	235	246
5' 2"	213	221	232	237	243	254
5' 3"	220	228	239	245	251	262
5' 4"	227	235	247	253	259	270
5' 5"	234	243	255	261	267	279
5' 6"	241	250	263	269	275	288
5' 7"	249	258	271	277	284	296
5' 8"	256	266	279	286	292	305
5' 9"	264	274	287	294	301	314
5' 10"	271	282	296	303	310	324
5' 11"	279	290	304	311	319	333
6' 0"	287	298	313	320	328	342
6' 1"	295	306	322	329	337	352
6' 2"	303	315	331	338	346	362
6' 3"	312	324	340	348	356	372
6' 4"	320	332	349	357	365	382
6' 5"	328	341	358	366	375	392

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Ages 71+ -all products

Preferred plus and preferred underwriting criteria

Criteria	Preferred plus	Preferred non-tobacco	Preferred tobacco
Tobacco use	Must not have used any tobacco or nicotine-based products (including patches, electronic cigarettes, cigarettes, and nicotine gum) within the last five years. Occasional cigar (up to 12 per year) is allowed if admitted on the application and urine contains no nicotine. See page 8 for tobacco definitions.	Must not have used any tobacco or nicotine-based products (including patches, electronic cigarettes, cigarettes, and nicotine gum) within the last three years. Occasional cigar (up to 24 per year) is allowed if admitted on the application and urine contains no nicotine. See page 8 for tobacco definitions.	All forms of tobacco and nicotine-based products are allowed.
Alcohol/drug	No history of alcohol or drug abuse or treatment in 10 years.	No history of alcohol or drug abuse or treatment in 7 years.	
Aviation	No participation in past 12 months or plans to participate in the future.		
Blood pressure	140/85 Treatment allowed	150/90 Treatment allowed	
Cholesterol	Cholesterol 300 or less and cholesterol/HDL ratio up to 5.5. The minimum cholesterol must be 125 or higher.	Cholesterol 300 or less and cholesterol/HDL ratio up to 6.5. The minimum cholesterol must be 125 or higher.	
Citizenship/Residence	Has U.S. citizenship, permanent residence (Green Card holder) or meets our Foreign Nationals guidelines.		
Driving record	No more than two moving violations in the past three years; no DWI, DUI, or reckless driving conviction or non-administrative license suspension in the past five years.		
Family history	Not applicable		
Foreign travel	No travel to countries or areas that are politically unstable or underdeveloped (may vary by state).		
Hemoglobin A1C	Normal range		
Personal history	APS demonstrating regular health care. No history of cancer (excluding non-melanoma skin cancers), heart disease or stroke.	APS demonstrating regular health care. No history of cancer* (excluding non-melanoma skin cancers), heart disease or stroke. <i>*Some cases of cancer may qualify for Preferred.</i>	
Physical measurements	Weight within range shown in Preferred plus build chart and stable for the past one year.	Weight within range shown in Preferred build chart and stable for the past one year.	
Ratings	Less than 25 debits for medical impairments without the use of credits.		
Recreation	No participation in hazardous sports within past 24 months with no future plans to participate in hazardous sports. Non-technical scuba (130 feet maximum) acceptable.	Non-ratable hazardous sports are acceptable.	

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Ages 71+ -all products

Additional requirements

Criteria	Preferred plus	Preferred non-tobacco	Preferred Tobacco
Cognitive function	No evidence of cognitive impairment.		
Falls	No history of unexplained falls within the past two years.		
Kidney function	Normal range		
Serum albumin	Normal range		
Physical/social activity	Physically active including but not limited to travel, exercise, and social activities. Independent in all ADL's** and IADL's***.		

*Cancer cases that may qualify for preferred are considered on a case-by-case basis by the underwriter. The specific criteria are listed below.

Preferred cancer case criteria for all ages

No other cancer histories are eligible for Preferred unless listed below.

Cancer type	Criteria
Thyroid	Diagnosed age 44 or younger. Treated more than 10 years ago. Treated by surgery only. Available only for early stage and certain pathology types with no recurrence.
Prostate	Diagnosed age 70 or over. Treated more than 5 years ago. Treated by removal of prostate only. Available only for early stage with no recurrence.
Cervix	No age requirement. Treated more than 10 years ago. Treated by surgery only. Available only for early stage with no recurrence.
Uterus	No age requirement. Treated more than 10 years ago. Treated by surgery only. Available only for early stage with no recurrence.
Testicle	No age requirement. Treated more than 10 years ago. Treated by surgery only. Available only for early stage and certain pathology types with no recurrence.
Melanoma in situ	No age requirement. Treated by surgery more than 5 years ago. Current dermatology visit favorable.

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Ages 71+ -definitions

**Activities of Daily Living (ADL)

1. Hygiene	Bathing, grooming, shaving and oral care
2. Continence	Ability to maintain control of bowel and bladder functions
3. Dressing	Ability to put on and take off all items of clothing
4. Eating	Ability to feed oneself
5. Toileting	Ability to use a restroom
6. Transferring	Actions such as going from a seated to standing position and getting in/out of bed

***Instrumental Activities of Daily Living (IADL):

1. Finding and utilizing resources (looking up phone numbers, using a telephone, making and keeping doctor appointments).
2. Driving or arranging travel (either by public transportation such as paratransit, or private car).
3. Preparing meals (opening containers, using kitchen equipment).
4. Shopping (getting to stores and purchasing necessities like food or clothing).
5. Doing housework (doing laundry, cleaning up spills and maintaining a clean living space).
6. Managing medication (taking prescribed dosages at correct times and keeping track of medications).
7. Managing finances (basic budgeting, paying bills and writing checks).

Ages 71+ -all products

Build chart - height and weight requirements

The below rated build chart is to provide you a starting point for your applicants. The final rating is dependent on the overall medical history.

	All Genders	Preferred Plus	Preferred	Standard
Height	Minimum	Maximum	Maximum	Maximum
4' 10"	91	143	153	185
4' 11"	94	148	158	192
5' 0"	97	153	163	198
5' 1"	100	158	169	205
5' 2"	104	164	175	212
5' 3"	107	169	180	219
5' 4"	110	174	186	226
5' 5"	114	180	192	233
5' 6"	118	186	198	240
5' 7"	121	191	204	248
5' 8"	125	197	210	255
5' 9"	128	203	216	263
5' 10"	132	209	222	270
5' 11"	136	215	229	278
6' 0"	140	221	235	286
6' 1"	144	227	242	294
6' 2"	148	233	249	302
6' 3"	152	240	256	311
6' 4"	156	246	263	319
6' 5"	160	253	270	327

Table ratings for build					
All Genders					
Height	Table B weight	Table C weight	Table D weight	Table E weight	Table F weight
4' 10"	186	193	203	208	212
4' 11"	193	200	210	215	220
5' 0"	199	207	217	222	227
5' 1"	206	214	224	230	235
5' 2"	213	221	232	237	243
5' 3"	220	228	239	245	251
5' 4"	227	235	247	253	259
5' 5"	234	243	255	261	267
5' 6"	241	250	263	269	275
5' 7"	249	258	271	277	284
5' 8"	256	266	279	286	292
5' 9"	264	274	287	294	301
5' 10"	271	282	296	303	310
5' 11"	279	290	304	311	319
6' 0"	287	298	313	320	328
6' 1"	295	306	322	329	337
6' 2"	303	315	331	338	346
6' 3"	312	324	340	348	356
6' 4"	320	332	349	357	365
6' 5"	328	341	358	366	375

For ages 71 and older, weight must be stable for the past one year.

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Financial underwriting guidelines

Personal coverage

Personal insurance includes coverage meant to be income replacement and/or to maintain an estate. Purposes of personal insurance include mortgage redemption, debt repayment, funds for final expenses and burial, family maintenance, estate and inheritance taxes, educational funds and charitable bequests.

Purpose of insurance	Formulas and guidelines	Information required	Maximum percent of income or net worth to fund the policy																																		
Income replacement	<p>Maximum coverage</p> <table border="1"> <thead> <tr> <th>Ages</th> <th>Factor times earned income</th> </tr> </thead> <tbody> <tr> <td>20 - 30</td> <td>30</td> </tr> <tr> <td>31 - 40</td> <td>25</td> </tr> <tr> <td>41 - 50</td> <td>20</td> </tr> <tr> <td>51 - 60</td> <td>15</td> </tr> <tr> <td>61 - 70</td> <td>10</td> </tr> <tr> <td>71 & up</td> <td>5</td> </tr> </tbody> </table>	Ages	Factor times earned income	20 - 30	30	31 - 40	25	41 - 50	20	51 - 60	15	61 - 70	10	71 & up	5	<p>Gross annual earned income*</p> <p>Risk amounts \$3,000,000 and up through age 70 and \$2,000,0001 and up ages 71 and above require a financial supplement.</p> <p>Risk amounts \$10,000,001 and up requires a third party financial verification.</p> <p>*Earned income includes salary, wages, tips, regular bonus, regular commission, deferred compensation, and other employee benefits that are the direct result of the proposed insured's effort and abilities that will cease at their death. Where income fluctuates from year to year, use a three year average.</p>	<table border="1"> <thead> <tr> <th colspan="2">Maximum percent of owner's income allowed to be paid into premium</th> <th colspan="2">Maximum percent of net worth allowed into a policy (not including 1035x)</th> </tr> <tr> <th>Income</th> <th>Percentage</th> <th>Net Worth</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>to \$50,000</td> <td>10%</td> <td>\$250,000</td> <td>up to 30%</td> </tr> <tr> <td>\$50,001 to \$100,000</td> <td>20%</td> <td>\$250,001 to \$1,000,000</td> <td>up to 40%</td> </tr> <tr> <td>\$100,001 and up</td> <td>30%</td> <td>\$1,000,001 and up</td> <td>up to 50%</td> </tr> </tbody> </table>	Maximum percent of owner's income allowed to be paid into premium		Maximum percent of net worth allowed into a policy (not including 1035x)		Income	Percentage	Net Worth	Percentage	to \$50,000	10%	\$250,000	up to 30%	\$50,001 to \$100,000	20%	\$250,001 to \$1,000,000	up to 40%	\$100,001 and up	30%	\$1,000,001 and up	up to 50%
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Estate preservation	<p>Life expectancy (maximum duration 25 years), at 6% interest rate, times 50% tax rate.*</p> <p>*Use this calculation for all ages and amounts.</p>	<ul style="list-style-type: none"> Cover letter explaining the purpose of the insurance, the reason for the amount applied for, and how the proposed insurance will meet the client's needs. A financial supplement may be required. Risk amounts \$10,000,001 and up require a third party financial verification. Higher levels of estate preservation coverage can be considered in states with state estate taxes. 																																			
Juvenile coverage	<p>Death benefit guidelines</p> <ul style="list-style-type: none"> \$500,000 total coverage with all companies for children 15 days old — high school age \$1,000,000 total coverage with all companies for those attending college Individual consideration is available outside these amounts — please contact Underwriting. 	<ul style="list-style-type: none"> One parent must be insured for equal or more than the child's death benefit. List both parent's and sibling's names and pending/in-force life insurance death benefit amounts. All siblings are insured equally. A parent's signature is required on the application. Please consult with the underwriter as necessary. Applications for minors must be signed by the parent or guardian with whom the child lives on a regular basis. <p>An explanation is needed to explain:</p> <ul style="list-style-type: none"> The reason why one parent is not insured for equal or more than the child's death benefit. Why all the siblings are not insured equally. Death benefits over the above guidelines explaining the additional financial loss to the beneficiary. For grandparent-owned insurance, list each grandchild and their death benefit as well as the parent's in-force insurance. 																																			
<p>Washington state regulations</p> <p><i>Under age 18: The amount should not exceed the annual household income (earned and unearned). The amount should be proportional to the amount issued on siblings and immediate family members.</i></p>																																					

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Personal coverage

Purpose of insurance	Formulas and guidelines	Information required
Homemaker coverage	<ul style="list-style-type: none"> Typically we allow the same total in-force as the primary income earner in the family up to a face amount of 2 million. Final decisions will be made by the underwriter based on all factors of the case. Face amounts above 2 million will be reviewed on an individual consideration basis. 	<ul style="list-style-type: none"> Annual household income Household net worth Total in-force on the primary income earner in the family Cover letter for applications over 2 million to explain any estate considerations or extenuating circumstances. Please consult with the underwriter as necessary.

Business coverage

Midland National offers a variety of solutions for high-net-worth individuals and executive clientele.

View the checklist for each sales concept by either scanning or clicking the QR code.

Business Transition Planning	
Concepts	Resources
<ul style="list-style-type: none"> Buy-Sell Cross Purchase Buy-Sell Entity Purchase 	

Business Preservation	
Concept	Resources
<ul style="list-style-type: none"> Key Person 	

Estate Planning	
In lieu of a checklist, please use the Certification of Trust Agreement for estate planning cases where the case is owned by or the beneficiary is a trust.	
Concept	Resources
<ul style="list-style-type: none"> Irrevocable Life Insurance Trust (ILIT) Spousal Lifetime Access Trust (SLAT) Estate Equalization Charitable Planning 	

Executive Benefits	
Concepts	Resources
<ul style="list-style-type: none"> Executive Bonus and REBA 	
<ul style="list-style-type: none"> Endorsement Split Dollar 	
<ul style="list-style-type: none"> Loan Regime Split Dollar 	

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Third-party financial documentation

When submitting financials for high-net-worth individuals or business entities, please ensure all documents are current and clearly support the client's income, net worth, and financial stability.

Note: All documents must be dated within the past 12 months unless otherwise specified. Additional documentation may be requested based on the complexity of the case.

Personal / estate financials:

The following are acceptable documents for individual or estate verification:

- **Last two years of personal tax returns**
Federal tax returns (Form 1040), including all schedules.
- **Investment / brokerage account statements**
Must reflect current holdings and recent transactions within the past 12 months.
- **CPA / financial advisor providing a letter verifying income and net worth**
Letter must be on business letterhead, signed and dated.

Business financials:

The following are acceptable documents for cases when the owner or beneficiary is a business:

- **Income statement (profit & loss)**
Covering the most recent fiscal year and signed off by CPA or CFO.
- **Balance sheet**
Most recent year-end and/or quarterly balance sheet signed off by CPA or CFO.
- **Third-party business valuation**
Appraisal must be conducted by an accredited firm.
- **Last two years of business tax returns**
Federal tax returns including all schedules (Forms 1120, 1120S, 1065, etc.).



Other financial considerations

Bankruptcy guidelines		
Chapter 7	<i>Active</i>	Decline
	<i>Discharged</i>	Individual consideration. Usually acceptable depending on the current financial status. Please consult with the underwriter.
Chapter 11 and 13	<i>Active</i>	Individual consideration. A reasonable amount of coverage can be considered depending on the current financial status. Please include the amount owed, the monthly payment, and expected payoff month and year. Please consult with the underwriter.
	<i>Discharged</i>	Individual consideration. Usually acceptable depending on the current financial status. Please consult with the underwriter.

Multiple bankruptcies will be considered on a case-by-case basis, depending on the discharge dates. If there are multiple bankruptcies, we will typically consider after all the bankruptcies have been discharged for a period of 2 years.

Types of sales we do not participate in		
	<ul style="list-style-type: none"> • Qualified money sales • Sales involving reverse mortgage and refinancing • Captive insurance sales • Investment sales not supported by financial insurability guidelines 	<ul style="list-style-type: none"> • Life settlement reimbursement sales • 412(e)(3), 419 plans • Surrogate insurance/borrowing of life sales • Accounts receivable sales • Stranger owned life insurance (STOLI) • Investor owned life insurance (IOLI)

Charity owned policies guidelines	
	<ul style="list-style-type: none"> • We will consider up to 10 times the average 5-year financial contribution. • If these guidelines are not met or the policy owner is applying for over \$500,000, a cover letter with an explanation of the financial contribution history to the charity is required.

Other financial considerations continued...

Applications involving large single premium payments

When the single premium is specified to match the face amount of the policy, **an illustration is required to be sent with the application.** The age/amount requirements will be determined by the corridor death benefit at the end of year one as listed under the tabular details section of the illustration.

Definitions of requirements

APS (Attending Physicians Statement)	Generally requesting the last five years of medical and/or clinical records on the proposed insured – obtained by the administrative office.
Business financial supplement	A financial statement on the business insured, completed by the agent.
EKG	A 12-lead resting electrocardiogram (without interpretation) obtained through a preferred paramedical service.
EIR (electronic inspection)	Collection of public data through a preferred provider, which requires no phone call to the proposed insured.
ExactApp	An electronic application used to submit applications.
Labs–Blood HOS	Blood and urine specimen obtained through a preferred paramedical service and mailed to the Clinical Reference Laboratory.
Medical billing	A data search of medical billing codes, which is obtained by a preferred vendor. These are initiated by the administrative office.
MVR	Motor Vehicle Report obtained by the administrative office.
Paramed exam	A basic paramedical examination includes medical history, height, weight, blood pressure, and pulse.
Personal financial supplement	A financial statement on the proposed insured, completed by the agent.
Prescription report	A data search of prescription medications, which is obtained by a preferred vendor. These are initiated by the administrative office.
Physical measurements	Physical measurements comprise of height, weight, blood pressure, and pulse conducted by a preferred paramedical service; please note medical history is not acquired.
SQ (Senior Questionnaire)	Cognitive testing must be scheduled with a preferred paramedical service.

Commonly Used Application Supplements

Agent's report	Complete this form to provide supporting information on the sale.
Business financial supplement	Complete this questionnaire to clarify the financial background of the business.
Certification of business signing authority form	Complete this form using the information from the Corporate Resolution or other similar Business Entity documentation when the owner or payor is a business.
Certification of trust agreement	Complete this form whenever a trust is listed as a policy owner or beneficiary.
Electronic fund transfer authorization	Complete this form to provide information needed if paying with an electronic fund transfer.
HIPAA authorization	This form allows the proposed insured to authorize the release of health-related information. It must be signed and returned with the application.
Important notice: Replacement of life insurance or annuities	Complete this state-specific form where an existing life insurance policy or annuity contract will be discontinued, changed, or will be financing new coverage.
Informed consent for the Human Immunodeficiency Virus (HIV) antibody test	Complete this state-specific form on each applicant, obtain signatures, and forward all pages with the application. Note: <i>this form follows the applicant's state of residence.</i>
Military sales disclosures and DD form	Complete these forms when the owner is an active duty (full-time) service member (officer or enlisted) of the United States Armed Forces (Army, Navy, Air Force, Marine Corps, Coast Guard, National Guard, or Reserves) or dependent thereof.
Personal financial supplement	Complete this questionnaire to clarify the financial background of the proposed insured or when requested in the underwriting requirements charts.
Statements about life insurance illustrations	Complete this form when a full illustration is not used on interest sensitive life insurance applications. Note: <i>When an illustration is used, obtain signatures, and forward all pages with the application.</i>
Temporary life insurance agreement	Complete this form at the time of the application (bearing the same date as the application) and submit with the premium to provide coverage during the underwriting process (if all conditions in the agreement are met).
Accelerated Benefit Summary and Disclosure	Required on all sales with Accelerated Benefit Endorsement.
Statement Consumer Protection Notice	Disclosure required to be left at the time of the application with all Proposed Insureds.
Statement of Health and Insurability	Required anytime the medical and non-medical questions are older than 60 days at time the policy is placed or at the discretion of the Underwriter.
Notice of Employer Consent Form	Required anytime an employer intends to apply or change insurance on an employee's life.

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New Business team contact information

The assigned New Business teams are available to assist agents and serve as a centralized point of contact.

New Business Team:	Toll Free Phone	Toll Free Fax:
Green Team:	833-202-0600	877-212-1057
Yellow Team:	833-240-8662	877-212-1057
Blue Team:	877-526-1522	877-212-1057
Purple Team:	833-633-1428	877-212-1057
Red Team:	877-526-1482	877-212-1057

Medical reference library:

Reference for evaluating medical impairments at midlandnational.com

Policy Change team contact information

The assigned Policy Change team is available to assist agents and serve as a centralized point of contact.

Toll Free Phone: 1-800-843-3316, select option 5
Toll Free Fax: 877-841-6710

Contact Agent Solutions today to learn more.

Call 800-843-3316 and select Option 2 **or** email: salessupport@life.midlandnational.com



Waiver of Term Premium (form series WP162), Accidental Death Benefit (form series TR194 and form R101/ICC23R101), Waiver of Charges and Waiver of Premium (form series WP104), and Waiver of Monthly Deductions Rider (form R106/ICC23R106) are issued by Midland National, West Des Moines, IA. Products, features, riders, endorsements, or issues ages may not be available in all jurisdictions. Limitations or restrictions may apply.

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