

Legend

APS: Attending Physician Statement **FQ:** Financial Questionnaire **MVR:** Motor Vehicle Report **PSA:** Prostate Specific Antigen
BCP: Blood Chemistry Profile (includes urine and PSA¹) **IR:** Inspection Report **NM:** Non Medical **TST:** Treadmill Stress Electrocardiogram
ECG: Resting Electrocardiogram **ME:** Medical Exam (by M.D.) **PM:** Paramedical **UHIV:** Urine HIV **VT:** Vitals

The advisor orders these requirements, unless the application is submitted through InsuranceAssist. If an application is submitted through InsuranceAssist, the paramedical vendor will order requirements and will always order a paramedical in addition to the requirements set out below.

The underwriter reserves the right to order additional requirements as needed including an Attending Physician Statement (APS) and financial information. All amounts are calculated as described below under *Total Amount Applied For*.

Term and Non-Par Whole Life insurance

	18-40	41-45	46-50	51-55	56 - 60	61 - 65	66 - 70	71+
\$50,000 - \$99,999	NM	NM	NM	NM	PM	PM	PM	NM APS MLQ*
\$100,000 - \$249,999	NM	NM	PM UHIV	PM UHIV	PM UHIV	PM UHIV	PM BCP ECG	NM APS MLQ*
\$250,000 - \$500,000	PM BCP	PM BCP	PM BCP	PM BCP	PM BCP	PM BCP ECG	PM BCP ECG	NM APS MLQ*
\$500,001 - \$1,000,000	PM BCP	PM BCP	PM BCP	PM BCP	PM BCP ECG	PM BCP ECG	PM BCP ECG	NM APS MLQ*
\$1,000,001 - \$2,000,000	PM BCP	PM BCP ECG	PM BCP ECG	PM BCP ECG	PM BCP ECG	PM BCP ECG	PM BCP ECG FQ	NM APS MLQ*
\$2,000,001 - \$5,000,000	PM BCP FQ MVR	PM BCP ECG FQ MVR	PM BCP ECG FQ MVR	PM BCP ECG FQ MVR	PM BCP ECG FQ MVR	PM BCP ECG FQ MVR	PM BCP ECG FQ MVR	NM APS MLQ*
\$5,000,001 - \$10,000,000	PM BCP IR MVR	PM BCP ECG IR MVR	PM BCP ECG IR MVR	PM BCP TST IR MVR	PM BCP TST IR MVR	PM BCP TST IR MVR	PM BCP TST IR MVR	NM APS MLQ*
Over \$10,000,000	PM BCP IR MVR	ME BCP TST IR MVR	ME BCP TST IR MVR	ME BCP TST IR MVR	ME BCP TST IR MVR	ME BCP TST IR MVR	ME BCP TST IR MVR	NM APS MLQ*

*For ages 71 and up, APS and MLQ are preliminary requirements. Once we determine insurability we will request additional requirements.

Advantage Plus Participating Whole Life

	0-15	16-40	41-45	46-50	51-55	56 - 60	61 - 65	66 - 70	71+
\$0 - \$49,999	NM	NM	NM	NM	NM	NM	NM	PM	PM
\$50,000 - \$100,000	NM	NM	NM	NM	NM	NM	PM UHIV	PM UHIV	PM BCP
\$100,001 - \$249,999	NM	NM	NM	VT UHIV	VT UHIV	PM UHIV	PM UHIV	PM BCP	PM BCP
\$250,000 - \$500,000	NM APS	NM UHIV	VT UHIV	VT UHIV	PM UHIV	PM UHIV	PM BCP ECG	PM BCP ECG	PM BCP ECG
\$500,001 - \$1,000,000	NM APS	PM BCP	PM BCP	PM BCP	PM BCP ECG	PM BCP ECG	PM BCP ECG	PM BCP ECG	PM BCP ECG
\$1,000,001 - \$2,000,000	NM APS	PM BCP	PM BCP ECG	PM BCP ECG	PM BCP ECG	PM BCP ECG	PM BCP ECG	PM BCP ECG	PM BCP ECG
\$2,000,001 - \$5,000,000	REFER	PM BCP MVR FQ	PM BCP ECG MVR FQ	PM BCP ECG MVR FQ	PM BCP ECG MVR FQ	PM BCP ECG MVR FQ	PM BCP ECG MVR FQ	PM BCP ECG MVR FQ	PM BCP ECG MVR FQ
\$5,000,001 - \$10,000,000	TO HEAD	PM BCP MVR IR	PM BCP MVR IR TST	PM BCP MVR IR TST	PM BCP MVR IR TST	PM BCP MVR IR TST	PM BCP MVR IR TST	PM BCP MVR IR TST	PM BCP MVR IR TST
Over \$10,000,000	OFFICE	PM BCP MVR IR	PM BCP MVR IR TST	PM BCP MVR IR TST	ME BCP MVR IR TST	ME BCP MVR IR TST	ME BCP MVR IR TST	ME BCP MVR IR TST	ME BCP MVR IR TST

LifeCare Critical Illness insurance

	0-17	18-40	41-45	46-50	51-55	56 - 60	61 - 65
\$0 - \$49,999	NM	NM	NM	NM	NM	NM	NM
\$50,000 - \$100,000	NM	VT UHIV	VT UHIV	VT UHIV	VT UHIV	VT UHIV	PM UHIV APS
\$100,001 - \$249,999	NM	VT UHIV	VT BCP	VT BCP	VT BCP	PM BCP	PM BCP APS
\$250,000 - \$500,000	REFER	VT BCP APS	PM BCP APS	PM BCP APS	PM BCP APS	PM BCP APS	PM BCP ECG APS
\$500,001 - \$1,000,000	TO HEAD	PM BCP APS	PM BCP APS	PM BCP APS	PM BCP ECG APS	PM BCP ECG APS	PM BCP ECG APS
\$1,000,001 - \$2,000,000	OFFICE	PM BCP APS	PM BCP ECG APS	PM BCP ECG APS	PM BCP ECG APS	PM BCP ECG APS	PM BCP ECG APS

Prostate Specific Antigen (PSA)

- Required for Critical Illness applications for males over the age of 50, when a BCP is part of the requirements.
- Required for Life Insurance applications for males over the age of 50 for face amounts of \$500,000 or more, when a BCP is part of the requirements.

Attending Physician Statement (APS) requirement for Critical Illness Applications

- Age 18 to 50 Face amount \$500,000 or more
- Age 51 to 60 Face amount \$250,000 or more
- Age 61 and over Face amount \$100,000 or more

Total Amount Applied For

- Underwriting requirements are for the total amount applied for with Foresters in the past 6 months. Requirements previously completed should not be repeated when still valid as described under Validity of Requirements below.
- If applying for both term and permanent life insurance, requirements will be based on the combined face amount and the more stringent requirements.
- If applying for both LifeCare (critical illness) and a life product, please order the more stringent requirements of the two; do not add the face amounts.
- For concurrent life applications with other carriers where the age and amount requirements exceed the chart requirements above, we reserve the right to request any additional requirements the other carrier may have.

Validity of Requirements

- Paramedical (PM), Medical Exam (ME), Vitals (VT), Laboratory Tests (Blood Chemistry Profiles (BCP), Urine and Urine HIV specimens (UHIV)) and Motor Vehicle Report (MVR) are valid for a maximum of 6 months from the date they were completed.
- Resting electrocardiogram (ECG), Treadmill Stress Electrocardiogram (TST) and Inspection Report (IR) are valid for a maximum of 12 months from the date they were completed.
- For standard cases, we reserve the right to request any requirement completed earlier than the timelines described above.

Income replacement guidelines for life coverage

- Maximum allowable per life with all insurers.
- For non-income earning spouses, use 50% of the working spouse's earned income and apply the Earned Income Multiplier in the table against the age of the non-income earner to a maximum of \$500,000, whichever is less. Higher amounts may be considered at the underwriter's discretion.

Age	Multiplier	Age	Multiplier
18 - 30	30	51 - 60	15
31 - 40	25	61 - 65	10
41 - 50	20	66 and up	5

Insurability checklist

This list will help you determine whether your client is eligible for life coverage. A small number of applications are declined on the basis of a single impairment, but some medical impairments and non-medical situations cannot be considered for life coverage. The following impairments can lead to an automatic decline or postponement. Please note that this list is not meant to be comprehensive.

Medical Impairments

- AIDS, positive HIV test or AIDS-related disease
- Alzheimer's Disease or Dementia
- Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's Disease)
- Organ Transplants (except cornea and kidney)
- Leukemia (most types)
- Down's Syndrome (if there is cardiac involvement)
- Bariatric surgery (within the past 6 months)
- Kidney failure on dialysis
- Uninvestigated symptoms or symptoms currently under investigation
- Pending test or recovering from surgery
- Heart attack, bypass surgery or angioplasty within 6 months
- Referral to specialist for review in the near future
- Combination of diabetes and cardiac disease or cerebrovascular disease or kidney disease or amputation
- Combination of chronic kidney disease with poorly controlled high blood pressure
- Lung disease in a smoker
- Cancer - insurance may be declined depending on the type of cancer, age of applicant, date of diagnosis and severity. Cancer can lead to a wide range of ratings and postponement periods, and it is beyond the scope of this document to include full details. For recent cancers, please inquire through the email address underwritinginquiries@foresters.com prior to submission of application. For privacy reasons, please do not identify the client by name.

Non-Medical Impairments

- Cocaine use within 3 years
- DUI in the past year or more than one DUI in the past 5 years
- Currently on probation or parole
- Bankruptcy not discharged
- Occupations: Missionaries, government diplomats, military personnel who will be deployed to war or conflict zones, foreign aid workers.

Recent Immigrants and Temporary Residents

Please refer to "Underwriting Guidelines for Recent Immigrants" on Bluesky.

Additional Purchase Option Rider (APO)

When applying for APO please refer to the Summary of Application Requirements Amount in the illustration for the amount associated with APO.