

Underwriting Guidelines

Age-Amount Requirements

Medical requirements should be completed based on the age-amount

Paramedical and MD Exams

The agent is responsible for arranging the required paramedical and medical exams. Explain to the proposed insured that a paramedic will contact them for an appointment. Then call the paramedical company or contact their Web site and supply the required information. Use only paramedical companies that have been approved by the Company. Approved companies will be listed in the Company newsletter from time to time. For immediate information, contact the Underwriting Department. If MD exams are required, paramedical companies will make the arrangements. If this service is not available in your area, contact the Underwriting Department.

Blood Profile

A blood profile will include an HIV test with other routine blood tests. **A Notice and Consent Form of AIDS Virus (HIV) Anti-body Testing** is required with every blood test. This form is a pre-test notice and must be completed and signed by the proposed insured before the blood is drawn. It is the agent's responsibility to have this form completed, to give a copy to the proposed insured and submit the original to the Underwriting Department with the application. Use the version of Form HIV appropriate in your state.

Non-medical Insurance

In order to offer insurance on a non-medical basis, the Company relies on its agents to develop and submit to the Home Office all pertinent information affecting the acceptance of the risk. Agents are expected to select prospects carefully and complete all questions on the application fully and accurately. The Company reserves the right to order medical records, request exams, blood profiles, EKGs or other studies where indicated during the underwriting process.

Telephone Interview and Commercial Inspection

Our own FOCUS telephone interview unit will be used for amounts through \$250,000. Commercial inspection reports will be used for amounts over \$250,000.

Conditional Receipt Limitations

Agents are authorized to accept initial premium, provided the amount applied for does not exceed \$250,000 and the case appears to be non-rated.

Underwriting Guide

MEDICAL REQUIREMENTS



Trinity Life Insurance Company

Home Office:

7633 East 63rd Place, Suite 230
Tulsa, Oklahoma 74133
(912) 249-2438

Administrative Office:

PO Box 5205
Frankfort, Kentucky 40602-5205
(866) 440-1357

Any questions?

Please contact the Underwriting Department

866 440-1357
fax (502) 227-7205

Age-Amount Medical and Non-Medical Requirements

AMOUNT	AGE					
	0—20	21—35	36—50	51—55	56—60	61—80
-0- to \$50,000	Non-medical	Non-medical	Non-medical	Non-medical	Non-medical	Paramedical HOS
\$50,001 to \$55,000	Non-medical	Non-medical	Non-medical	Non-medical	HOS	Paramedical HOS
\$55,001 to \$99,999	Non-medical	Non-medical	Non-medical	HOS	Paramedical HOS	Paramedical HOS
\$100,000 to \$250,000	HOS/HIV	HOS/HIV	Paramedical HOS Blood Profile	Paramedical HOS Blood Profile	Paramedical HOS Blood Profile	Paramedical HOS Blood Profile
\$250,001 to \$500,000	Paramedical HOS Blood Profile	Paramedical HOS Blood Profile	Paramedical HOS Blood Profile EKG	Paramedical HOS Blood Profile EKG	MD Exam HOS Blood Profile EKG	MD Exam HOS Blood Profile EKG
\$500,001 to \$1,000,000	MD Exam HOS Blood Profile EKG	MD Exam HOS Blood Profile EKG	MD Exam HOS Blood Profile EKG	MD Exam HOS Blood Profile EKG	MD Exam HOS Blood Profile EKG	MD Exam HOS Blood Profile EKG
\$1,000,001 plus	Consult Underwriting	Consult Underwriting	Consult Underwriting	Consult Underwriting	Consult Underwriting	Consult Underwriting