

Broker Dealer/Wirehouse/Financial Institutions

BROKERAGE

Non-Medical Limits & Medical Examination, Inspection & Financial Requirements

AGE/AMOUNT	AGE OF INSURED					
	0-17	18-39	40-50	51-60	61-70	71+
<\$100,000	Non-medical	Urine HIV	Urine HIV	Paramed, Urine HIV	Paramed, BCP, HOS	Paramed**, BCP, HOS, EKG
\$100,000-249,999	Non-medical	Paramed, BCP, HOS	Paramed, BCP, HOS	Paramed, BCP, HOS	Paramed, BCP, HOS	Paramed**, BCP, HOS, EKG
\$250,000-999,999	Individual Consideration	Paramed, BCP, HOS	Paramed, BCP, HOS	Paramed, BCP, HOS, EKG	Paramed, BCP, HOS, EKG	MD Exam, BCP, HOS, EKG
\$1,000,000-5,000,000	Individual Consideration	Paramed, BCP, HOS	Paramed, BCP, HOS, EKG	MD Exam, BCP, HOS, EKG	MD Exam, BCP, HOS, EKG	MD Exam, BCP, HOS, EKG
\$5,000,001-10,000,000	Individual Consideration	MD Exam, BCP, HOS, EKG	MD Exam, BCP, HOS, EKG	MD Exam, BCP, HOS, Stress EKG, CXR*	MD Exam, BCP, HOS, Stress EKG, CXR*	MD Exam, BCP, HOS, EKG, CXR*
\$10,000,001 and Up	Individual Consideration	MD Exam, BCP, HOS, EKG	MD Exam, BCP, HOS, Stress EKG	MD Exam, BCP, HOS, Stress EKG, CXR*	MD Exam, BCP, HOS, Stress EKG, CXR*	MD Exam, BCP, HOS, EKG, CXR*

HOS = Home Office Urine Specimen

BCP = Blood Chemistry Profile

CXR = Chest X-ray

*Chest x-ray is required for applicants with history of tobacco use within the past 5 years, ages 51 and older, for amounts \$10,000,000 and up. Non-tobacco applicants ages 61 and older for amounts \$20,000,000 and up and for ages 71 and older for amounts \$10,000,000 and up. We will accept a CXR completed within 1 year of application in lieu of the current exam requirement.

**We will accept a Paramed exam if there has been a check-up within the past 12 months. If not, we will require an MD Exam.

Inspections Reports are ordered from the H.O. for amounts \$3,000,000 and up.

Effective 1/31/2002

The company reserves the right to request a medical examination or any medical test, inspection report, or financial statement on any applicant, regardless of age or amount.