

SIMPL (Simplified Issue Market PermaLife) & MODIFIED WHOLE LIFE (MWL) FIELD UNDERWRITING GUIDE



PO Box 224 Brownwood, TX 76804
1-888-525-4467 New Business; 1800-731-4300 Underwriting

Liberty Bankers Life Insurance Company has prepared this guide to help the field underwriter in selection of acceptable risks for its **SIMPL** and **MWL** Insurance Plans.

SIMPL: \$3,000 to \$30,000 - **age 18 to 80** on the basis of the Application, MIB & RX check.

MWL: \$1,000 to \$20,000 - **age 40 to 80** on the basis of the Application, MIB & RX check. During the first 3 years only Accidental Death Benefit is 100% of the face amount while the non-accidental death benefit is equal to a refund of premiums, plus 10%. There is no ADB after the first 3 years. (Check for state approval.)

Although Liberty Bankers Life reserves the right to obtain verifying information through telephone interview and/or Attending Physician Statements, these additional requirements will rarely be used when the SIMPL application is completed.

If you, the agent, feel that your client would be better served by going through the conventional underwriting process, you should use the regular application & our new Flex4Life, whole life plan, which allows our underwriters to more fully develop each case.

THE SIMPL APPLICATION:
“The easiest way to go!” This application helps you to quickly determine most applicants’ insurability and which of the 2 products they may qualify for.

Any YES answer to the question in Part One, disqualifies them from applying for insurance. Any YES answer in **Part Two** means that the applicant will be underwritten for the MWL and those rates should be quoted.

Form # LBL-UW Guide (01-1-13)

CONDITION	SIMPL	MWL
AIDS/HIV Positive: Diagnosed at any time -----	No	No
Alcoholism/Alcohol Abuse: Diagnosed or received treatment at any time, and still drinking & with use of other drugs -----	No	No
Diagnosed or received treatment within 1 year -----	No	No
Diagnosed or received treatment within 2 years, and no longer drinking -----	No	Yes
Diagnosed or received treatment more than 2 years ago, and no longer drinking -----	Yes	Yes
Alzheimer’s Disease/Dementia: Diagnosed at any time -----	No	No
Arthritis: Rheumatoid Arthritis – severe cases with generalized deformity; home confined; incapacitating invalidism -----	No	No
Rheumatoid Arthritis – marked deformity in more than 1 joint with long term steroid or methotrexate therapy -----	No	Yes
Others -----	Yes	Yes
Asthma: History of status asthmaticus within 1 year; associated with COPD/emphysema or a heart condition; use of oxygen -----	No	No
Attacks within 2 years requiring hospitalization or frequent hospital E.R. visits; long term steroid therapy -----	No	Yes
Others -----	Yes	Yes
Blood Pressure: Uncontrolled high blood pressure -----	No	No
Controlled high blood pressure, but associated with heart disease, stroke, peripheral vascular disease, kidney disease, or poorly controlled diabetes -----	No	No
Controlled high blood pressure, but associated with controlled diabetes -----	Yes	Yes
Controlled high blood pressure -----	Yes	Yes
Cancer: Internal cancer or malignant melanoma skin cancer within 2 years; history of a malignancy that spread to another area; more than 1 episode of cancer; or no treatment or surgery -----	No	No
Internal cancer or malignant melanoma skin cancer within 2 years -----	No	Yes
Internal cancer or malignant melanoma skin cancer more than 2 years ago -----	Yes	Yes
Others -----	Yes	Yes
Colon Disorders: Ulcerative Colitis, Crohn’s Disease, Regional Enteritis – recurring disabling episodes and/or total colon and rectal involvement within 2 years -----	No	Yes
Others -----	Yes	Yes
Depression/Anxiety: Major Depression, Schizophrenia, Psychosis, or suicidal thoughts or attempts within 2 years -----	No	No
Major Depression, Schizophrenia, Psychosis, or suicidal thoughts or attempts Over 2 years; multiple episodes of depression/anxiety with frequently missed work or hospitalization within 2 years -----	No	Yes
Others -----	Yes	Yes
Diabetes: Uncontrolled with either insulin or oral medication -----	No	No
Controlled, but associated with heart disease, stroke, peripheral vascular disease, retinopathy, amputation, kidney disease, or uncontrolled high blood pressure; diagnosed at age 9 or younger -----	No	No
Controlled, diagnosed between ages 10 and 25 -----	No	Yes
Controlled, but associated with controlled high blood pressure -----	Yes	Yes
Others -----	Yes	Yes

Note: These guidelines are intended for use as a reference only. The final underwriting decision may differ.

CONDITION	SIMPL	MWL
Epilepsy/Seizures:		
First attack within 1 year; untreated, poorly controlled -----	No	Yes
Last attack within 1 year; and with 6 or more episodes annually, no dementia -----	No	Yes
Last attack over 2 years and with 5 or less episodes annually -----	Yes	Yes
Others -----	Yes	Yes
Heart Disease:		
Angina within 1 year; heart attack within 2 years; associated with diabetes, stroke, peripheral vascular disease, kidney disease; or Congestive Heart Failure; Cardiomyopathy; Heart Defibrillator implant-----	No	No
Angina within 2 years; heart attack within 2 years; without current use of nitroglycerine -----	No	Yes
Angina 2 or more years ago; heart attack 2 or more years ago -----	Yes	Yes
Heart Surgery:		
Bypass surgery or angioplasty within 2 years; history of multiple heart surgeries; associated with heart disease, diabetes, stroke, peripheral vascular disease, kidney disease or high blood pressure -----	No	No
Bypass surgery or angioplasty over 1 year -----	No	Yes
Bypass surgery or angioplasty over 2 years -----	Yes	Yes
Kidney Disorders:		
Chronic kidney disease with kidney failure, kidney insufficiency, kidney dialysis, or kidney transplant; unexplained blood in urine -----	No	No
Kidney disease (excluding passed kidney stones), renal insufficiency within 2 years-----	No	Yes
Down's Syndrome -----		
	No	No
Liver Disorders:		
Hepatitis C; Cirrhosis; history of abnormal liver function tests; history of alcoholic liver disease -----	No	No
History of fatty liver , no alcoholic history over 2 years -----	Yes	Yes
Others -----	Yes	Yes
Lung Disorders:		
History of lung surgery; use of oxygen; Emphysema or Chronic Obstructive Pulmonary Disease (COPD), combined with smoking within 1 year -----	No	No
Emphysema or Chronic Obstructive Pulmonary Disease, and no smoking within 2 years -----	No	Yes
Others including Bronchitis, Asthma with no diagnosis of COPD or Emphysema over 2 years -----	Yes	Yes
Pancreatitis:		
Single attack within 6 months; recurrent within 2 years, still using alcohol -----	No	No
Chronic Pancreatitis, no alcohol use, diagnosed or treated over 2 years -----	No	Yes
Others -----	Yes	Yes
Multiple Sclerosis -----		
	No	No
Paralysis:		
Paralysis occurring within 1 year; unable to care for self -----	No	No
Paralysis over 1 year since hospitalization and within 2 years -----	No	Yes
Paralysis over 2 years with bowel/bladder function control -----	Yes	Yes
Parkinson's Disease:		
Rapidly progressive; associated with significant tremor, depression, dementia, or heart disease -----	No	No
Diagnosed within 2 years -----	No	Yes
Diagnosed over 2 years ago, stable, no change in medication -----	Yes	Yes
Stroke or TIA (mini-stroke):		
Single episode within 1 year; history of more than 1 episode; associated with heart disease, diabetes, peripheral vascular disease, or high blood pressure; smoking within 1 year of the app -----	No	No
Single episode within 2 years -----	No	Yes
Others -----	Yes	Yes



SIMPL
(Simplified Issue Market PermaLife)
&
MWL
(Modified Whole Life)

Agent Field Underwriting Guide

MAXIMUM ACCEPTABLE UNISEX BUILD TABLE		
Maximum <u>Height</u>	SIMPL <u>Weight</u>	MWL <u>Weight</u>
4'8"	212	260
4'9"	219	271
4'10"	226	282
4'11"	233	293
5'0"	240	304
5'1"	248	315
5'2"	256	326
5'3"	264	337
5'4"	272	347
5'5"	280	356
5'6"	288	366
5'7"	296	378
5'8"	304	391
5'9"	312	403
5'10"	320	415
5'11"	328	426
6'0"	337	437
6'1"	346	448
6'2"	355	459
6'3"	364	470
6'4"	374	481
6'5"	384	492
6'6"	394	503

Note: These guidelines are intended for use as a reference only. The final underwriting decision may differ.

Why do you need protection for final expense?

- Social Security pays only \$255 as a benefit and only to qualified dependents. The VA final expense benefit is only \$300, if you qualify.
- The average funeral costs between \$5,000 and \$15,000, with most falling between \$7,500 and \$10,000
- Final Expenses can include medical, legal, and debts left unpaid.
- Your household Social Security income can be cut by as much as 50% with the death of a spouse.

If you died tomorrow..... How would your loved ones pay these final expenses?

<u>Service</u>	<u>Average Cost*</u>
➤ Professional service charges	\$1,360.00
➤ Transfer to Funeral Home	200.00
➤ Casket (medium range)	2,400.00
➤ Use of Viewing Facilities	300.00
➤ Use of Ceremony Facilities	390.00
➤ Embalming	495.00
➤ Hearse, Limo, Service Vehicle	400.00
➤ Burial Vault	600.00

Plus, There May Be These Additional Expenses:

- The cost of flowers....newspaper obituary, death certificates.
- Cemetery Expenses such as Plot, Opening and Closing of the Grave, Marker, Engraving, etc! This could be as high as \$3,000. or more.
- Hospital or Doctor bills....outstanding Debts or Obligations...any Legal or Attorney fees.

The Affordable Solution: **SIMPL** Helps Assure You Won't Be A Burden To Your Loved Ones

- \$3,000 to \$30,000 of guaranteed benefit.
- Benefits guaranteed not to decrease.
- Premiums are guaranteed not to increase.
- Guaranteed cash values.
- Coverage starts the first day your policy goes into effect.
- Policy cannot be cancelled because your age or health changes.
- No Medical Exam or Telephone Interview required....Just answer the health questions on the short application.

What this coverage can mean for You and Your Loved Ones

- Helps eliminate the Financial Burden associated with death.
- Provides needed cash for costly final expenses at the time of need.
- Helps ease hardship for your loved ones.
- Upon your demise, the Funeral Home of your choice should accept this coverage just as it would cash.



P.O Box 224 Brownwood, Texas 76804 1-888-525-4467

Issued by: Liberty Bankers Life Insurance Company
Policy Form# LBL-WL-POL-0407

LBL-BROC-0508

*Facts and figures above provided by a licensed funeral director, February 2007.

SIMPL is a simplified issue whole life policy with **guaranteed** premium, face amount and cash values offered on a sex distinct, tobacco, non-tobacco use basis using a simple non-medical application. **No telephone interviews are required.** Underwriting is based on the Application, MIB and Rx check.

Now we can leave a **SIMPL Heritage,** not an Expense.



SIMPL is the perfect solution to your final expense needs. Premiums, Coverage, Cash Values are all Guaranteed for life. It's that **SIMPL!**

SIMPL.....Nothing left to chance!

Final Expense Needs Analysis
Helps eliminate the Financial Burden associated with death

For: _____

Age: ____ Tobacco User? ____ Yes ____ No

Funeral Service \$ _____
Embalming, Viewing

Cemetery Charges \$ _____
Plot, Opening/Closing

Funeral Merchandise \$ _____
Vault, Casket, Urn

Flowers, Hearse \$ _____
Limousine, Certificates

Hospital/Doctor Bills \$ _____

Outstanding Debts/Obligations \$ _____

Legal Expenses/Probate \$ _____

Total needed for Final Expenses \$ _____

Amount of Coverage Purchased: \$ _____

Modal Premium: \$ _____

Agent Name

Telephone

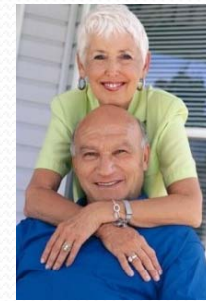
Consult policy for complete details & benefits



SIMPL
Simplified Issue Market PermaLife

Available
Ages 18 to 80 Age Last Birthday
For amounts of \$3,000 to \$30,000

"SIMPLY the easiest way to go!"



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SIMPL

APPLICATION USE GUIDE

SIMPLY the easiest way to go!



Available
ages 18 to 80, age last birthday,
for amounts up to \$30,000

SIMPL is a simplified issue whole life policy with guaranteed premium, face amount and cash values offered on a sex distinct, tobacco, non-tobacco use basis. \$3,000 to \$30,000, ages 18 to 80.

MWL is a modified whole life policy issued with blended rates offering return of premium + 10% in the first 3 years as a benefit , 100% benefit year 4, 105% year 5 and 110% year 6 and thereafter. \$1,000 to \$15,000 ages 40 to 80.

Using this simple non-medical application, no telephone interviews are required at the point of sale. Underwriting is based solely on the Application, MIB and R_x check.



P.O. Box 224 Brownwood, Texas 76804 Tel: 1-888-525-4467

SIMPL

SIMPLy the easiest way to go!

The SIMPL application (LBL-SIM-APP-0408) is to be used when applying for either the SIMPL or MWL Products. This application was conceived to allow for simple and quick screening in the field. It is meant to allow SIMPL to be issued up to Table 6 and MWL to be issued up to Table 14.

Page 1

This page gathers identifying information on the applicant, owner and beneficiaries as well as the Plan and amount applied for. Existing insurance and replacement information needs to be answered in all cases.

Page 2

This page is separated in 3 sections.

Part 1 has 5 questions and any YES answer in this box disqualifies the applicant and you should not proceed any further with this application.

Part 2 has 7 questions and any YES answers means that the applicant will not qualify for the SIMPL plan but will be underwritten for the MWL plan and the rates for this plan should be used.

Part 3 is an area for you can fill in details to any YES answers but you can also use it to give our underwriter additional information to help speed the decision.

Page 3

This page is where you have the applicant /owner sign the MIB authorization and certify to the accuracy of the answers. The Agent statement needs to be completed and signed and the conditional receipt given to the applicant. If you do not receive any premium with the application, cross through the receipt and give it to the applicant since the Fair Credit Reporting Pre-Notification Form is on the reverse side.

Page 4

This is where you have the applicant sign the HIPAA form. Make sure it is completed in every case. Should our underwriter ever need additional information, it could not be obtained without this form.

If you, the agent, feel that a particular applicant may get a better underwriting decision by going through the conventional underwriting process, you can use our regular application (LBL-WL-APP 0307) and we will fully develop the case.

