

Substandard

Table ratings are available for both medical and non-medical reasons and vary by product and issue age. Please refer to the product marketing guide for issue ages, underwriting classifications and table ratings.

- **Non-medical flat extras (all products)**
 - May be applied to all rate classes except Super Preferred NT, Preferred NT ages 71+, and Preferred TB ages 71+ (and Standard NT and Standard TB for ages 86+ on Survivorship GIUL).
- **Medical flat extras (all products)**
 - May be applied to the Standard Non-Tobacco and Standard Tobacco rates (except for ages 86+ on Survivorship GIUL).
- Temporary flat extras are non-commissionable.

Special Considerations

- **Foreign Nationals** – U.S. residence for at least the past two years with intent to remain in the U.S. permanently is required in order to be considered for coverage. We require that the proposed insured have either a Green Card or hold one of the following temporary visas: H1B/Specialty Worker, L1/Intracompany Transferee, or TN-1/NAFTA Visa. We also require a social security number due to the U.S. Patriot Act. In addition, we also require that coverage amounts be supported by U.S. income or assets.
- **Foreign Residence & Travel** – U.S. citizens making short trips out of the country for business, pleasure, or educational purposes to non-hazardous areas are usually acceptable risks. Contact Underwriting for those making longer trips or who may be residing outside of the U.S. If an offer can be considered, facultative reinsurance may be required.
- **Medical Examinations** – All medicals must be performed by approved paramedical facilities providing both paramedic and MD exam services. Under special circumstances, exceptions can be made by the underwriting team. Refer to the list of approved paramedical facilities, assigned according to your underwriting office.
- **Multiple Occupations** – List all occupations on the application. The occupation involving the greatest hazard will determine the classification.
- **Non-Medical** – Non-medical insurance is only available for ages 0 through 15 with face amounts of \$250,000 or less. For amounts above \$250,000 contact Underwriting for medical requirements.