



Western Reserve Life Underwriting Medical Requirements

For use with WRL TermPlusSM

		Face Amount										
		\$25,000 to \$50,000	\$50,001 to \$75,000	\$75,001 to \$99,999	\$100,000 to \$249,999	\$250,000 to \$500,000	\$500,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$3,500,000	\$3,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 and Higher
Issue Age	18-40	A	A	A	B	B	B	B	B	B	B	D
	41-50	A	A	A	B	B	B	B	C	C	C	D
	51-60	A	A	B	B	B	C	C	C	C	C	E
	61-70	B	B	B	B	C	C	C	C	C	C	E
	71-75	B	B	B	C	C	C	C	D	D	D	D
	76-80	B	B	B	C	D	D	D	D	D	D	D



A Non-Medical



B Paramed Exam
Blood Chemistry Profile,
Home Office Specimen



C Paramed Exam,
Blood Chemistry Profile,
Home Office Specimen,
Resting EKG



D Medical Exam,
Blood Chemistry Profile,
Home Office Specimen,
Resting EKG



E Medical Exam,
Blood Chemistry Profile,
Home Office Specimen,
Treadmill EKG

Motor Vehicle Reports, MCAS (Minnesota Cognitive Acuity Screen), Inspection Reports, Personal History Interviews, and Attending Physician's Statements will be ordered by the home office at certain ages and amounts and/or at the discretion of the home office underwriter.

*A Treadmill EKG should not be arranged for any applicant with a history of heart disease without receiving authorization from the Underwriting Department.

Confidential Financial Questionnaire Requirement (Form U00001): Over \$1,000,000 ages 71 and up - Over \$2,000,000 ages 18-70.

All Underwriting Medical Requirements are to be arranged through an approved paramedical service, APPS, EMSI, ExamOne, Insurance Medical Services, Inc., Portamedic or Superior Mobile Medics.

WRL TermPlus
TL05 0107 & TL15 0709

Description	Term Life Insurance to age 95
Issue Age Range	Term 10: 18-80 All classes Term 15: 18-75 All Non-Tobacco 18-70 Tobacco Term 20: 18-65 All classes Term 30: 18-50 All Non-Tobacco 18-45 Tobacco
Age Calculation	Age last birthday
Minimum Face Amount	Band 1: \$25,000 Band 2: \$100,000 Band 3: \$250,000 Band 4: \$500,000 Band 5: \$1,000,000
Minimum Modal Premium	\$10 Monthly \$30 Quarterly \$60 Semi-Annually \$120 Annually
Guarantee Period	Premiums are guaranteed level for the initial term period provided scheduled premiums are paid.
Death Benefit Guarantee	Benefit is guaranteed level for the full term period provided scheduled premiums are paid.
Annual Policy Charge	\$60 Band 1; \$30 Bands 2-5
Rate Class	Preferred Elite, Non-Tobacco Preferred Plus, Non-Tobacco Preferred, Non-Tobacco Non-Tobacco Preferred Tobacco Tobacco
Conversions	Conversion allowed during the initial level term period or to age 70 if earlier. Conversion may be to any permanent policy being offered by the Company at the time of conversion which is eligible for conversion. Conversion may occur immediately after issue.
Terminal Illness Accelerated Benefit	Allows owners to access up to 100% of the policy's death benefit or \$500,000, whichever is less, if the insured is terminally ill with a life expectancy of 12 months or less. May vary by state. Benefits under this option may be taxable.
Available Riders	Waiver of Premium Benefit Rider (Not available when selecting the Return of Premium Benefit) Children's Benefit Rider Additional Insured Rider Disability Income Rider Settlement Option Endorsement Critical Illness Rider Return Of Premium Benefit (This benefit is available through the Intermediate Endowment Benefit Rider. In FL, the return of premium is available through a separate policy (TL15), in which the Intermediate Endowment Benefit is inherent.)



Life Insurance offered by: *Western Reserve Life Assurance Co. of Ohio*
Home Office: Columbus, Ohio, Administrative Office Address: 4333 Edgewood Rd NE, Cedar Rapids, IA 52499
www.westernreserve.com • 1-800-851-9777 ext. 1975



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION