



U.S. Financial Life Insurance Company

Life Underwriting Requirements Effective January 1, 2007 (Face Amount = all in-force and applied for to USFLI or any AXA affiliated Company)

Face Amounts	ISSUE AGES					
	16-35	36-40	41-50	51-65	66-69	70-75
\$250,000	Non-Med HOS, Blood, MVR	Non-Med HOS, Blood, MVR	Paramed HOS, Blood, MVR	Paramed HOS, Blood, MVR, PHI	Paramed HOS, Blood, MVR, PHI	Paramed HOS, Blood, MVR, PHI
\$250,001 to \$500,000	Non-Med HOS, Blood, MVR	Paramed HOS, Blood, MVR	Paramed HOS, Blood, MVR	Paramed HOS, Blood, MVR, PHI	Paramed HOS, Blood, EKG, MVR, PHI	Paramed HOS, Blood, EKG, MVR, PHI
\$500,001 to \$1,999,999	Paramed HOS, Blood, MVR, PHI	Paramed HOS, Blood, MVR, PHI	Paramed HOS, Blood, MVR, PHI	Paramed HOS, Blood, EKG, MVR, PHI	Paramed HOS, Blood, EKG, MVR, PHI	Paramed HOS, Blood, EKG, MVR, PHI
\$2,000,000	Paramed HOS, Blood, MVR, PHI	Paramed HOS, Blood, MVR, PHI	Paramed HOS, Blood, MVR, PHI	Paramed HOS, Blood, EKG, MVR, PHI	Paramed HOS, Blood, EKG, MVR, PHI	Paramed HOS, Blood, EKG, MVR, Inspection
\$2,000,001 to \$5,000,000	Paramed HOS, Blood, MVR, Inspection	Paramed HOS, Blood, MVR, Inspection	Paramed HOS, Blood, EKG, MVR, Inspection	Paramed HOS, Blood, EKG, MVR, Inspection	Paramed HOS, Blood, EKG, MVR, Inspection	Paramed HOS, Blood, EKG, MVR, Inspection
\$5,000,001 to \$7,500,000	Paramed HOS, Blood, MVR, Inspection	Paramed HOS, Blood, EKG, MVR, Inspection	Paramed HOS, Blood, EKG, MVR, Inspection	MD Exam HOS, Blood, EKG, MVR, Inspection	MD Exam HOS, Blood, EKG, MVR, Inspection	MD Exam HOS, Blood, EKG, MVR, Inspection
\$7,500,001 to \$10,000,000	MD Exam HOS, Blood, MVR, Inspection	MD Exam HOS, Blood, EKG, MVR, Inspection	MD Exam HOS, Blood, EKG, MVR, Inspection	MD Exam HOS, Blood, EKG, MVR, Inspection	MD Exam HOS, Blood, EKG, MVR, Inspection	MD Exam HOS, Blood, EKG, MVR, Inspection

NOTES:

Face amount is defined as all life insurance in force and applied for or placed with U.S. Financial and/or its affiliates within the past 12 months from the date of the application.
 Abbreviations: **HOS** = Home Office Specimen or Urine specimen **MVR** = Motor Vehicle Report **PHI** = Personal History Interview. We reserve the right to request this at any time.
EKG = Electrocardiogram. Actual tracings (not the EKG report) are required.

U.S. Financial Life reserves the right to request additional requirements in its complete discretion. The requirements submitted do not guarantee any specific underwriting rate classification.