

Legend

APS: Attending Physician Statement	FQ: Financial Questionnaire	NF2F: Signed Non Face to Face Application	UHIV: Urine HIV
BCP: Blood Chemistry Profile (includes urine and PSA ¹)	IR: Inspection Report	PM: Paramedical	VT: Vitals
ECG: Resting Electrocardiogram	ME: Medical Exam (by M.D.)	PSA: Prostate Specific Antigen	
ER: Examiner's Report	MVR: Motor Vehicle Report	TST: Treadmill Stress Electrocardiogram	

The advisor orders these requirements, unless the application is submitted through InsuranceAssist. If an application is submitted through InsuranceAssist, the paramedical vendor will order requirements and will always order a paramedical in addition to the requirements set out below.

The underwriter reserves the right to order additional requirements as needed including an Attending Physician Statement (APS) and financial information. All amounts are calculated as described below under *Total Amount Applied For*.

Term insurance

	18-40	41-45	46-50	51-55	56 - 60	61 - 65	66 - 70	71+
\$50,000 - \$99,999	PM ER NF2F	PM ER NF2F	PM ER NF2F	PM ER NF2F	PM ER NF2F	PM ER NF2F	PM ER NF2F	NM APS ADLQ* ER NF2F
\$100,000 - \$249,999	PM ER NF2F	PM ER NF2F	PM UHIV ER NF2F	PM UHIV ER NF2F	PM UHIV ER NF2F	PM UHIV ER NF2F	PM BCP ER NF2F	NM APS ADLQ* ER NF2F
\$250,000 - \$500,000	PM ER NF2F	PM ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	NM APS ADLQ* ER NF2F
\$500,001 - \$1,000,000	PM BCP ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	NM APS ADLQ* ER NF2F
\$1,000,001 - \$2,000,000	PM BCP ER NF2F	PM BCP ECG ER NF2F	PM BCP ECG ER NF2F	PM BCP ECG ER NF2F	PM BCP ECG ER NF2F	PM BCP ECG ER NF2F	PM BCP ECG ER NF2F	NM APS ADLQ* ER NF2F
\$2,000,001 - \$5,000,000	PM BCP FQ MVR ER NF2F	PM BCP ECG FQ MVR ER NF2F	PM BCP ECG FQ MVR ER NF2F	PM BCP ECG FQ MVR ER NF2F	PM BCP ECG FQ MVR ER NF2F	PM BCP ECG FQ MVR ER NF2F	PM BCP ECG FQ MVR ER NF2F	NM APS ADLQ* ER NF2F
\$5,000,001 - \$10,000,000	PM BCP IR MVR ER NF2F	PM BCP ECG IR MVR ER NF2F	PM BCP ECG IR MVR ER NF2F	PM BCP TST IR MVR ER NF2F	PM BCP TST IR MVR ER NF2F	PM BCP TST IR MVR ER NF2F	PM BCP TST IR MVR ER NF2F	NM APS ADLQ* ER NF2F
Over \$10,000,000	PM BCP IR MVR ER NF2F	ME BCP TST IR MVR ER NF2F	ME BCP TST IR MVR ER NF2F	ME BCP TST IR MVR ER NF2F	ME BCP TST IR MVR ER NF2F	ME BCP TST IR MVR ER NF2F	ME BCP TST IR MVR ER NF2F	NM APS ADLQ* ER NF2F

***For ages 71 and up, APS and ADLQ (Activities of Daily Living Questionnaire) are preliminary requirements. Once we determine insurability we will request additional requirements.**

Non-Par Whole Life insurance

	18-40	41-45	46-50	51-55	56 - 60	61 - 65	66 - 70	71+
\$50,000 - \$99,999	PM ER NF2F	PM ER NF2F	PM ER NF2F	PM ER NF2F	PM ER NF2F	PM ER NF2F	PM ER NF2F	NM APS ADLQ* ER NF2F
\$100,000 - \$249,999	PM ER NF2F	PM ER NF2F	PM UHIV ER NF2F	PM UHIV ER NF2F	PM UHIV ER NF2F	PM UHIV ER NF2F	PM BCP ER NF2F	NM APS ADLQ* ER NF2F
\$250,000 - \$500,000	PM BCP ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	NM APS ADLQ* ER NF2F
\$500,001 - \$1,000,000	PM BCP ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	PM BCP ER NF2F	NM APS ADLQ* ER NF2F
\$1,000,001 - \$2,000,000	PM BCP ER NF2F	PM BCP ECG ER NF2F	PM BCP ECG ER NF2F	PM BCP ECG ER NF2F	PM BCP ECG ER NF2F	PM BCP ECG ER NF2F	PM BCP ECG FQ ER NF2F	NM APS ADLQ* ER NF2F
\$2,000,001 - \$5,000,000	PM BCP FQ MVR ER NF2F	PM BCP ECG FQ MVR ER NF2F	PM BCP ECG FQ MVR ER NF2F	PM BCP ECG FQ MVR ER NF2F	PM BCP ECG FQ MVR ER NF2F	PM BCP ECG FQ MVR ER NF2F	PM BCP ECG FQ MVR ER NF2F	NM APS ADLQ* ER NF2F
\$5,000,001 - \$10,000,000	PM BCP IR MVR ER NF2F	PM BCP ECG IR MVR ER NF2F	PM BCP ECG IR MVR ER NF2F	PM BCP TST IR MVR ER NF2F	PM BCP TST IR MVR ER NF2F	PM BCP TST IR MVR ER NF2F	PM BCP TST IR MVR ER NF2F	NM APS ADLQ* ER NF2F
Over \$10,000,000	PM BCP IR MVR ER NF2F	ME BCP TST IR MVR ER NF2F	ME BCP TST IR MVR ER NF2F	ME BCP TST IR MVR ER NF2F	ME BCP TST IR MVR ER NF2F	ME BCP TST IR MVR ER NF2F	ME BCP TST IR MVR ER NF2F	NM APS ADLQ* ER NF2F

***For ages 71 and up, APS and ADLQ (Activities of Daily Living Questionnaire) are preliminary requirements. Once we determine insurability we will request additional requirements.**

Prostate Specific Antigen (PSA)

- Required for Life Insurance applications for males over the age of 50 for face amounts of \$500,000 or more, when a BCP is part of the requirements.

Attending Physician Statement (APS) requirement for Critical Illness Applications

- Age 18 to 50 Face amount \$500,000 or more
- Age 51 to 60 Face amount \$250,000 or more
- Age 61 and over Face amount \$100,000 or more

Total Amount Applied For

- Underwriting requirements are for the total amount applied for with Foresters in the past 6 months. Requirements previously completed should not be repeated when still valid as described under Validity of Requirements below.
- If applying for both term and permanent life insurance, requirements will be based on the combined face amount and the more stringent requirements.
- For concurrent life applications with other carriers where the age and amount requirements exceed the chart requirements above, we reserve the right to request any additional requirements the other carrier may have.

Validity of Requirements

- Paramedical (PM), Medical Exam (ME), Vitals (VT), Laboratory Tests (Blood Chemistry Profiles (BCP), Urine and Urine HIV specimens (UHIV)) and Motor Vehicle Report (MVR) are valid for a maximum of 6 months from the date they were completed.
- Resting electrocardiogram (ECG), Treadmill Stress Electrocardiogram (TST) and Inspection Report (IR) are valid for a maximum of 12 months from the date they were completed.
- For substandard cases, we reserve the right to request any requirement completed earlier than the timelines described above.

Income replacement guidelines for life coverage

- Maximum allowable per life with all insurers.
- For non-income earning spouses, use 50% of the working spouse's earned income and apply the Earned Income Multiplier in the table against the age of the non-income earner to a maximum of \$500,000, whichever is less. Higher amounts may be considered at the underwriter's discretion.

Age	Multiplier	Age	Multiplier
18 - 30	30	51 - 60	15
31 - 40	25	61 - 65	10
41 - 50	20	66 and up	5

Insurability checklist

This list will help you determine whether your client is eligible for life coverage. A small number of applications are declined on the basis of a single impairment, but some medical impairments and non-medical situations cannot be considered for life coverage. The following impairments can lead to an automatic decline or postponement. Please note that this list is not meant to be comprehensive.

Medical Impairments

- AIDS, positive HIV test or AIDS-related disease
- Alzheimer's Disease or Dementia
- Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's Disease)
- Organ Transplants (except cornea and kidney)
- Leukemia (most types)
- Down's Syndrome (if there is cardiac involvement)
- Bariatric surgery (within the past 6 months)
- Kidney failure on dialysis
- Uninvestigated symptoms or symptoms currently under investigation
- Pending test or recovering from surgery
- Heart attack, bypass surgery or angioplasty within 6 months
- Referral to specialist for review in the near future
- Combination of diabetes and cardiac disease or cerebrovascular disease or kidney disease or amputation
- Combination of chronic kidney disease with poorly controlled high blood pressure
- Lung disease in a smoker
- Cancer - insurance may be declined depending on the type of cancer, age of applicant, date of diagnosis and severity. Cancer can lead to a wide range of ratings and postponement periods, and it is beyond the scope of this document to include full details. For recent cancers, please inquire through the email address underwritinginquiries@foresters.com prior to submission of application. For privacy reasons, please do not identify the client by name.

Non-Medical Impairments

- Cocaine use within 3 years
- DUI in the past year or more than one DUI in the past 5 years
- Currently on probation or parole
- Bankruptcy not discharged
- Occupations: Missionaries, government diplomats, military personnel who will be deployed to war or conflict zones, foreign aid workers.

Recent Immigrants and Temporary Residents

Please refer to "Underwriting Guidelines for Recent Immigrants" on Bluesky.

Additional Purchase Option Rider (APO)

When applying for APO please refer to the Summary of Application Requirements Amount in the illustration for the amount associated with APO.