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Global Atlantic Financial Group

Global Atlantic Financial Group, through its subsidiaries, offers a broad range of retirement, life and reinsurance products designed to help our customers address financial challenges with confidence. A variety of options help Americans customize a strategy to fulfill their protection, accumulation, income, wealth transfer and end-of-life needs.

Global Atlantic was founded at Goldman Sachs in 2004 and separated as an independent company in 2013. Its success is driven by a unique heritage that combines deep product and distribution knowledge with leading investment and risk management, alongside a strong financial foundation.

Products issued by Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited.

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited and its subsidiaries, including Accordia Life and Annuity Company and Forethought Life Insurance Company. Each subsidiary is responsible for its own financial and contractual obligations.

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Field Underwriting Guide

For products issued by Accordia Life and Annuity Company

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Note: The information contained within may be updated at any time throughout the year. To view the most current version of this guide, please refer to the electronic document published on globalatlanticlife.com.

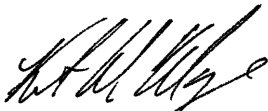
Welcome to the Global Atlantic Financial Group Field Guide.

A few updates that we would like to bring to your attention:

- Expanded build charts for Preferred and Premier classes
- Fast Lane Underwriting
- Increased income replacement factors
- Introduction of Electronic Inspection Report
- Removal of treadmill requirement at all ages and face amounts
- Removal of resting EKG requirement at certain ages/face amounts
- Removal of inspection report requirement at certain ages/face amounts

We recognize you have many choices of carriers and we appreciate and value your trust.

Thank you for doing business with us!



Kent D. Major

Vice President and Chief Underwriter

Age & Amount - Permanent and Term Life Products

For second-to-die policies, divide the face amount in half for all medical requirements

	0-15	16-40	41-45	46-50
\$0 - \$25,000	Non-Med Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx
\$25,001 - \$50,000	Non-Med Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx
\$50,001 - \$99,999	Non-Med Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx
\$100,000 - \$150,000	Non-Med Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx
\$150,001 - \$250,000	Non-Med Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx
\$250,001 - \$500,000	Call the company underwriter	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx
\$500,001 - \$1,000,000	Call the company underwriter	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx
\$1,000,001 - \$2,000,000	Call the company underwriter	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx, NT-proBNP
\$2,000,001 - \$5,000,000	Call the company underwriter	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx, FINQ, NT- proBNP	Paramed, Blood, UA, MVR, Rx, FINQ, NT- proBNP
\$5,000,001 - \$10,000,000	Call the company underwriter	Paramed, Blood, UA, MVR, Rx, EIR, FINQ	Paramed, Blood, UA, MVR, Rx, EIR, FINQ, NT-proBNP	Paramed, Blood, UA, MVR, Rx, EIR, FINQ, NT-proBNP
\$10,000,001 - Up	Call the company underwriter	Paramed, Blood, UA, MVR, Rx, IR, FINQ	Paramed, Blood, UA, EKG, MVR, Rx, IR, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, MVR, Rx, IR, FINQ, NT-proBNP

FINQ - Financial Questionnaire

EIR - Electronic Inspection Report to be ordered by the Home Office

IR - Inspection Report to be ordered by the Home Office

MVR - Motor Vehicle Report to be ordered by the Home Office

NT-proBNP - To be ordered by the Home Office

RX - Prescription database check to be ordered by the Home Office

51-55	56-60	61-70	71-Product Limit	
Non-Med, MVR, Rx	Non-Med, MVR, Rx	Paramed, UA, Rx, MVR	Paramed, Blood, UA, Rx, MVR, Sr. Eval, NT-proBNP	\$0 - \$25,000
Non-Med, MVR, Rx	Paramed, UA, Rx, MVR	Paramed, UA, Rx, MVR	Paramed, Blood, UA, Rx, MVR, Sr. Eval, NT-proBNP	\$25,001 - \$50,000
Paramed, UA, Rx, MVR	Paramed, UA, Rx, MVR	Paramed, UA, Rx, MVR	Paramed, Blood, UA, Rx, MVR, Sr. Eval, NT-proBNP	\$50,001 - \$99,999
Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, EKG, Rx, MVR, EIR Sr. Eval, NT-proBNP	\$100,000 - \$150,000
Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, EKG, Rx, MVR, EIR Sr. Eval, NT-proBNP	\$150,001 - \$250,000
Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, EKG, Rx, MVR, EIR, Sr. Eval, NT-proBNP	\$250,001 - \$500,000
Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, EKG, Rx, MVR, IR, Sr. Eval, FINQ, NT-proBNP	\$500,001 - \$1,000,000
Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, MVR, Rx, FINQ, NT-proBNP,	Paramed, Blood, UA, MVR, Rx, FINQ, NT-proBNP,	Paramed, Blood, UA, EKG, Rx, MVR, IR, Sr. Eval, FINQ, NT-proBNP	\$1,000,001 - \$2,000,000
Paramed, Blood, UA, MVR, Rx, FINQ, NT-proBNP	Paramed, Blood, UA, MVR, Rx, FINQ, NT-proBNP	Paramed, Blood, UA, MVR, Rx, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, Rx, MVR, IR, Sr. Eval, FINQ, NT-proBNP	\$2,000,001 - \$5,000,000
Paramed, Blood, UA, MVR, Rx, EIR, FINQ, NT-proBNP	Paramed, Blood, UA, MVR, Rx, EIR, FINQ, NT-proBNP	Paramed, Blood, UA, MVR, Rx, EIR, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, Rx, MVR, IR, Sr. Eval, FINQ, NT-proBNP	\$5,000,001 - \$10,000,000
Paramed, Blood, UA, EKG, MVR, Rx, IR, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, MVR, Rx, IR, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, MVR, Rx, IR, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, Rx, MVR, IR, Sr. Eval, FINQ, NT-proBNP	\$10,000,001 - Up

Sr. Eval. - Senior Evaluation, including cognitive and frailty test

UA - Urinalysis

Underwriting requirements to be determined by client's age nearest and by total amount of coverage currently applied for and in force policy amounts issued within the prior two years.

A 12-hour fasting Blood Profile is recommended.

Underwriting requirements to be determined by client's age nearest and by total amount of coverage currently applied for and in force policy amounts issued within the prior two years.

Time Limitations for Underwriting Requirements							
Age Nearest	Application	Paramed	Blood	Urine	EKG	TMEKG	Sr Eval
0-70	6	12	12	12	12	24	N/A
71-80	6	6	6	6	12	N/A	6
81 +	6	4	4	4	4	N/A	4
	Time in Months						

Application or Paramed health questions may be subject to update with the use of a Good Health Statement, current dated Non-Medical Questionnaire or current dated Application.

Using another company's exam form

Another company's exam form can generally be used if the questions are similar to our exam questions, the exam has been completed within the time frames noted above and an application is submitted with the medical question section fully completed.

Using lab results completed for another company

Please keep in mind Global Atlantic guidelines for NT-proBNP. Global Atlantic will need access to the labs results within 30 days of the lab draw date.

Additional considerations

Survivor Universal Life:

Routine medical underwriting requirements are based on the greater of:

- 50% of all second death coverages (base plan, estate protection rider, joint term rider).
- 100% of the first death rider (initial face amount).

Routine medical requirements are waived for an individual rated Uninsurable Class 1 or 2. A fully completed Non-Medical will be required.

Routine financial requirements are based on 100% of base plan plus joint term rider.

Return of Premium:

If Return of Premium (DBO3) is applied for with any of our plans, use the 15th year death benefit found on the illustration to determine routine underwriting requirements.

Preferred Underwriting Guidelines Chart

Permanent Products

Best Class - Premier Build Chart			
Height	Weight	Height	Weight
5'0"	149	5'9"	196
5'1"	155	5'10"	202
5'2"	160	5'11"	207
5'3"	165	6'0"	213
5'4"	170	6'1"	219
5'5"	175	6'2"	226
5'6"	180	6'3"	232
5'7"	185	6'4"	237
5'8"	191	6'5"	244

Preferred Build Chart			
Height	Weight	Height	Weight
5'0"	166	5'9"	221
5'1"	172	5'10"	227
5'2"	178	5'11"	233
5'3"	184	6'0"	239
5'4"	194	6'1"	245
5'5"	199	6'2"	251
5'6"	205	6'3"	258
5'7"	210	6'4"	264
5'8"	216	6'5"	271

Preferred Underwriting Guidelines Chart

Permanent Products

Criteria	Premier NT	Preferred NT	Preferred Tob
Issue Age Basis	Age Nearest		
Tobacco Usage	None in past 36 months Celebratory cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary	None in past 12 months Celebratory cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary	Available
Cholesterol/ HDL Ratio	Up to age 70 - 260, 5.0 ratio Age 71+ - 280, 5.5 ratio	Up to age 70 - Chol. 270 and ratio <= 6.0 Chol. 300 and ratio <= 5.0 Age 71+ - 300 and ratio <= 6.5	Up to age 70 - Chol. 270 and ratio <= 6.0 Age 71+ - 300 and ratio <= 6.5
Cholesterol Treatment	With or without treatment		
Blood Pressure	Up to age 70 - 140/85 Age 71+ - 145/90	Up to age 70 - 145/90 Age 71+ - 155/90	
Blood Pressure Treatment	With or without treatment		
Build	See Permanent Product Build Chart		
Family History (Parents & Siblings) Coronary Artery Disease/Familial Cancer	Up to age 65 - No death of parent or sibling before age 65 Age 65+ - Family history disregarded	Up to age 65 - No death of parent or sibling before age 60 Age 65+ - Family history disregarded	
Personal History	Must classify as a +0-(standard) medical risk without credits Individual consideration for best cases of certain types of cancer		
Alcohol/ Substance Abuse	No history of alcohol/drug abuse or treatment within the past 10 years	No history of alcohol/drug abuse or treatment within the past 7 years	
Aviation	Up to age 70 - Available if qualifies as a standard aviation risk or flat extra Age 71+ - Individual consideration		
Avocation	Up to age 70 - Available if qualifies as a standard avocation risk or flat extra rating Age 71+ - Individual consideration		
Driving	No more than 1 moving violation in the past 3 years; no DUIs or reckless driving in the past 5 years	Up to age 70 - No more than 2 moving violations in the past 3 years; no DUIs or reckless driving in the past 5 years Age 71+ - No more than 1 moving violation in past 3 years; No DUI/ Reckless driving in past 5 years	

To be considered for Preferred status the applicant must complete the usual age/amount requirements and qualify for a standard (not substandard) risk class.

Exception: Best aviation and avocation risks may be considered for Premier/Preferred even if rated with a flat extra.

Preferred Underwriting Guidelines Chart

Term Products

Premier Build Chart					
Height	Male	Female	Height	Male	Female
5'0"	144	135	6'0"	207	180
5'1"	148	138	6'1"	213	184
5'2"	153	140	6'2"	219	188
5'3"	158	143	6'3"	225	193
5'4"	163	145	6'4"	230	197
5'5"	168	148	6'5"	237	201
5'6"	174	150	6'6"	243	205
5'7"	179	155	6'7"	249	209
5'8"	185	160	6'8"	256	214
5'9"	190	165	6'9"	262	218
5'10"	196	170	6'10"	268	222
5'11"	201	175	6'11"	276	226

Preferred Build Chart (Unisex)			
Height	Preferred	Height	Preferred
5'0"	158	6'0"	228
5'1"	163	6'1"	234
5'2"	168	6'2"	241
5'3"	174	6'3"	247
5'4"	179	6'4"	253
5'5"	185	6'5"	260
5'6"	191	6'6"	267
5'7"	197	6'7"	274
5'8"	203	6'8"	281
5'9"	209	6'9"	288
5'10"	215	6'10"	295
5'11"	221	6'11"	303

Preferred Underwriting Guidelines Chart

Term Products

Criteria	Premier NT	Preferred NT	Standard Plus NT	Preferred Tob
Issue Age Basis	Age Nearest			
Tobacco Usage	None in past 60 months Celebratory cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary	None in past 36 months Celebratory cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary	None in past 12 months Celebratory cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary	Available
Cholesterol	220	240	270 (300 if HDL ratio is 5.0 or less)	250
Cholesterol Treatment	No treatment	Treatment Allowed		
Cholesterol/ HDL Ratio	5.0	5.5	6.5	6.5
Blood Pressure	Age 18-60 135/85 Age 61 up 145/90 No treatment	Age 18-60 140/90 Age 61 up 150/90 Treatment Allowed	Age 18-45 140/90 Age 46-60 145/90 Age 61 up 150/90 Treatment Allowed	Age 18-55 140/90 Age 56 up 150/90 Treatment Allowed
Build	See Term Product Build Chart			
Family History (Parents & Siblings) Coronary Artery Disease/Familial Cancer	No death of parent or sibling before age 65 from coronary artery disease or familial cancer		Up to one death of parent or sibling before age 60 from coronary artery disease or familial cancer	No death of parent or sibling before age 60 from coronary artery disease or familial cancer
Personal History	No coronary artery disease, diabetes, cancer, or cerebrovascular disease. Must be classified as a standard mortality risk without application of coronary risk profile credit		No history of coronary artery disease, diabetes or cancer, except certain types of skin cancer	
Alcohol/ Substance Abuse	No history			
Aviation	Available if qualifies as a standard aviation risk or flat extra			
Avocation	Available if qualifies as a standard avocation risk or flat extra rating			
Driving	No more than 2 moving violations in the past 3 years; no DUIs or reckless driving in the past 5 years			

Fast Lane Underwriting

Fast Lane is a dynamic approach to underwriting. Rather than completing a full traditional medical exam with labs, Fast Lane streamlines the process using: the application you already know, skipping sections H and I; authorization for our underwriting team to use a variety of personal consumer information sources to complete the underwriting process; and Tele-med medical interview by phone.

Q. What do you mean by a “dynamic underwriting approach?”

A. Fast Lane gets your client’s application underwritten quickly, without the inconvenience and intrusion of collecting a full paramed exam with labs. Fast Lane is adaptive. With Fast Lane, it is assumed that all policies meeting the eligibility requirements will flow through the accelerated underwriting process. However, if an applicant is found to be ineligible for Fast Lane, our team will quickly notify you of any necessary traditional underwriting requirements.

**Q. What will Fast Lane underwriting do for me, as a producer?
Why would I want to do this?**

A. Fast Lane underwriting makes it possible to move cases from application to issued in a few days. When cases go from application to issue/paid in days, you get paid faster and you can move on to your next opportunity. Fast Lane is a simplified experience for your clients, as well - it may be easier to schedule a Tele-med phone interview than a full paramed exam.

Q. Fast Lane Eligibility and Exclusions that would move an application to traditional underwriting.

A. Excluded conditions include (but are not limited to) the following:

- | | |
|-----------------------------|---------------------------------|
| Alcohol or Drug Abuse | Bipolar |
| Cancer | COPD or Emphysema |
| Crohn’s Disease | Diabetes |
| Heart Attack | Heart Disease or Heart |
| Surgery | Melanoma |
| Multiple Sclerosis | Peripheral Artery Disease |
| Peripheral Vascular Disease | Rheumatoid Arthritis |
| Stroke | Transient Ischemic Attack (TIA) |
| Ulcerative Colitis | |

Ages	Face Amount	Products:
18-50	through \$1 million	<ul style="list-style-type: none"> Lifetime Builder Elite, Lifetime Builder, Lifetime Foundation and Lifetime Provider IUL Policies Lifetime Assure UL Term policies
51-55	through \$500,000	
56-60	through \$250,000	

Rate Classes include:
 Premier Non Tobacco, Preferred Non Tobacco, Standard Plus Non Tobacco (term only), Standard Non Tobacco, Preferred Tobacco and Standard Tobacco

Riders available, subject to plan and age guidelines:
 Accelerated Access, Accelerated Benefit, Accidental Death, Primary Insured, Wellness for Life®, Waiver of Monthly Deductions, Waiver of Premium, Waiver of Premium Plus, Waiver of Specified Premium, and Waiver of Surrender Charge Due to Confinement

Fast Lane Underwriting (cont.)

Q. How do you determine if my client's application qualifies for Fast Lane?

A. In addition to reviewing the application, we consider MIB Inc., prescription database results and motor vehicle report. Also, we have partnered with a risk management vendor that uses a statistical model to assist us in determining which clients are the very best candidates for life insurance coverage issued without the benefit of medical requirements. Information disclosed in the Tele-med interview may indicate a need for additional medical requirements.

Q. Do applicants have a chance to review and refute information used in the underwriting decision process?

A. Yes. The databases are Fair Credit Reporting Act (FCRA) compliant and all information received from them is disclosable to the proposed insured. Applicants may work directly with database companies to resolve any questions they may have about those records. Your underwriter can provide contact information on a case-by-case basis.

Q. Is Fast Lane optional or do I have to send all my apps through that way?

A. All eligible applications will begin with Fast Lane. The only time when opting out of Fast Lane will be allowed is when you know your proposed insured has a medical condition or non-medical situation that would exclude their application from Fast Lane. In that case it is ok to proceed with scheduling a full paramed exam for those clients. There are lists of medical and non-medical exclusions in previous sections of this document.

Tobacco Guidelines

For purposes of tobacco/non-tobacco classification, the following definitions and restrictions apply:

1. Any use of tobacco or nicotine in any form in the past 12 months disqualifies non-tobacco, except as noted.
2. Limited use of cigars may be acceptable subject to underwriting judgement. "Limited" cigar use is defined as not more than four cigars per month.
3. The applicant must admit to the occasional cigar use on the application, including the number and frequency of use.
4. There must not be any conflicting nicotine or tobacco use information found in the APS, examination, MIB, or inspection.
5. The applicant's urine must test negative for the presence of nicotine (cotinine).
6. No use of other tobacco or nicotine products is permissible within the past year. This includes cigarettes, pipes, chewing tobacco, snuff, or any nicotine substitutes.

Our intent is to allow those whose limited use of cigars does not contribute to any additional mortality risk to qualify for the best class possible.

Nicotine Supplements

If an applicant is free of tobacco use for 12 months, we will consider non-tobacco rates. However, anyone still dependent, or having used within the last 12 months, a nicotine patch, nicotine gum, nicotine nasal spray or other nicotine substitute will not qualify for non-tobacco rates.

Life Credits

Life Credits is an innovative rate reduction program. The program is available on most of our life insurance products, including our Indexed Survivor Universal Life. The Life Credits program is not available on term policies.

Program Guidelines

Client Eligibility

- Available through Table 8
- Available through age 80
- No face amount limits

Product Eligibility

- All permanent products
- Does not include term

ISUL Guidelines

- Available on both lives

Life Credits Q&A

Q. What is the Life Credits program and how can it benefit me and my clients?

A. Life Credits is a robust rate personalization program. Specific credits are assigned to criteria consisting of 17 favorable health factors. Accrued credits can reduce the mortality assessment up to three (3) tables provided your client meets the eligibility requirements of the program.

Q. What does robust mean?

A. Life Credits is available through age 80, for all face amounts and ratings through Table 8. In contrast to existing Table Reduction Programs, Life Credits is available for improvement in rate classes across the board from Preferred to moderately substandard.

Q. Will the underwriter automatically apply the Life Credits to my cases?

A. Yes.

Q. If I backdate a case to save age and the saved age is 80, does the program apply?

A. Yes.

Q. Which cases are eligible for Life Credits?

A. Criteria are assessed for every individual qualifying within the program parameters, at every stage of the process including Quick Quotes, Trials and Formal Application.

Q. Is the Life Credits program allowed on term policies?

A. No.

Q. Does the program apply to flat extras?

A. No.

Q. Are there impairments excluded from the program?

A. Yes, there are a limited number of impairments where the program restricts the number of credits available or may be excluded from the program entirely.

Automatic Declines*

Applications should not be written on persons with:

- Abdominal Aortic Aneurysm surgically corrected in the last 6 months
- Alcohol treatment in the last 3 years
- Angioplasty/Bypass in the last 3 months
- MI/heart attack in the last 6 months
- Alzheimer's disease or Dementia
- Cancer treatment (current)
- Cirrhosis of Liver
- Congestive heart failure
- COPD/Emphysema, severe (on oxygen or disabling)
- CVA (stroke) within 6 months
- Diabetes if complications present (i.e. amputation, end stage kidney or vascular disease, etc.)
- Drug use (other than marijuana) in the last 3 years
- DUIs, two or more in last 5 years
- Gastric/Intestinal Bypass within 6 months
- HIV Positive
- IOLI (Investor Owned Life Insurance)
- Kidney Dialysis
- Mental Disorder requiring hospitalization or disability in last year
- Medical testing advised but not yet completed
- Organ Transplant (awaiting)
- Parole or probation (currently on)
- Performance enhancing drugs, current or recent use (steroids)
- Pregnant (current) with Gestational Diabetes, toxemia, eclampsia, pre-eclampsia
- Suicide attempt in the last year
- Suicide attempts (more than one) if the last one was within the last 2 years
- Surgery (major) advised but not yet completed
- Valve replacement within 6 months

* This list is not intended to be all-inclusive. If your applicant has a serious condition not listed here, please contact an underwriter.

Non-Medical Underwriting

Motor Vehicle

Motor vehicle accidents are the single most common cause of non-violent death among all individuals and the leading cause among those ages 16-24. Therefore, driving history is a very important part of the underwriting process.

Certain characteristics are taken into consideration and recognized as possible indicators of increased mortality risk due to driving accidents. Among those are:

- Number of violations
- Types of violations: Individuals having only speeding violations are not generally in the same high-risk level as those having other types of violations.
- Age: Young Individuals ages 16-30 are especially at high risk. Among this age group, alcohol is the leading cause of fatal one-car accidents.
- Elderly drivers: There could be an increased risk due to medical impairments, medication taken and reduced mental and physical condition.
- Medical histories: Conditions such as epilepsy, heart disease, and depression
- Alcohol and substance abuse histories
- Participation in hazardous avocations

Any criticism of alcohol use, previous drug use, participation in hazardous avocations, or other risky behaviors are underwritten more carefully when evidence of an adverse driving history exists.

When ratings are necessary, flat extras are generally assessed. Usually the rating can be reviewed for possible reconsideration within two years of issue. At times it is necessary to decline due to driving history. Those declinations are typically due to driving under the influence, driving during suspensions, reckless driving or a pattern of violations displaying lack of maturity and regard for the law.

Non-Medical Underwriting (cont.)

Aviation—Civilian

Preferred classes may be considered with or without a flat extra rating for the aviation activity.

Criminal History

We will not consider any individual for life insurance who is currently on probation, parole, or currently serving time in prison or jail.

SCUBA Diving

We will consider the best available underwriting class with no flat extra rating if certified (PADI) and all dives are recreational to a depth of 100 feet or less.

Bankruptcy

Personal Bankruptcy. Individual consideration will be given to only modest amounts of coverage for family protection prior to the discharge and satisfaction of the bankruptcy. Following discharge, recent bankruptcies will not preclude coverage but will be individually considered.

Business Bankruptcy. No coverage will be allowed until the bankruptcy is fully discharged and satisfied. Following discharge, recent bankruptcies will not preclude coverage but will be individually considered. Documentation will be required for all considered cases but should be supplemented with details of all bankruptcies, history of employment or business stability, documentation of discharge and current financial statements.

Non-Medical Underwriting

STOLI/Rebating/Settlement

We have frequently communicated our consistently strong stance against a number of unacceptable sales practices. For example, we will not tolerate any sales practice that is designed to avoid or violate state insurable interest laws such as “STOLI” (Stranger Originated Life Insurance). In addition, we will not accommodate any transaction which involves the producer engaging in any form of “Rebating,” including, but not limited to, the return or sharing of any part of an agent’s commission with the applicant-policy owner. We prohibit both of these sales practices and carefully scrutinize applications and related documents for characteristics that are suggestive of such practices.

STOLI

STOLI typically involves an agreement, established before or at the time a policy is issued, for the planned sale or transfer of a life insurance policy’s benefit to someone with no insurable interest in the insured. Many involve non-recourse premium financing where an insured borrows money to pay premiums but has already agreed to transfer the policy benefits to repay the loan at no risk to them. We must review and approve all premium financing transactions and will not approve any form of non-recourse, hybrid or charitable giving premium financing programs.

Non-Medical Underwriting (cont.)

Rebating

Rebating is when a producer, **directly or indirectly**, offers to pay any portion of a premium payment for a client through financing of premiums or the producer's funds, rebating back to the client any portion of the producer's commission from an insurance sale or otherwise providing something of value as an inducement to purchase insurance. **Rebating is prohibited by our agent contract in all situations and in all states.**

Life Settlements

The prior sale of a life insurance policy by the applicant-owner or the proposed insured (if different from the applicant-owner) should be disclosed on the application. Although the prior sale of an in-force policy does not preclude coverage, it will be counted toward the maximum face amount parameters discussed on the following page. If there has been a prior sale of a policy into the secondary market, please provide background on the sale which includes details on when the policy was issued and when it was sold.

Financial Guidelines

At Global Atlantic we recognize that each sale is unique. Our Financial Guidelines are designed to assist you with your client discussions when determining the right amount of coverage to meet their needs. A cover letter detailing need and purpose for the coverage is encouraged when additional circumstances need to be taken into account.

Premium Limits

All policies must meet premium limitations that may currently apply to certain products, riders or single premiums.

Personal Insurance

To help ensure affordability, annual planned premiums should be 20% or less of household annual income or planned premiums in the first 10 years should be 50% or less of current net worth.

Important: Note that the percentage tests represent maximum limits on planned premiums we will consider for a given case. The determination of an appropriate planned premium for a given policy and the applicant-policy owner involves a variety of factors: the stated needs and objectives of the applicant, the applicant's current income and net worth, the source of funds used to pay premiums, current expenditures for other life insurance policies already in force, etc. See the Life Insurance Suitability & Best Practices Guide for more details.

Financial Guidelines (cont.)

Maximum Face Amount Calculations																
Income Replacement	<table border="1"> <thead> <tr> <th>Age</th> <th>Income Factor</th> </tr> </thead> <tbody> <tr> <td>Under 25</td> <td>25</td> </tr> <tr> <td>26-39</td> <td>30</td> </tr> <tr> <td>40-49</td> <td>25</td> </tr> <tr> <td>50-59</td> <td>15</td> </tr> <tr> <td>60-65</td> <td>10</td> </tr> <tr> <td>66-Up</td> <td>7</td> </tr> </tbody> </table>	Age	Income Factor	Under 25	25	26-39	30	40-49	25	50-59	15	60-65	10	66-Up	7	<ul style="list-style-type: none"> Up to 50% of unearned income can be considered, in addition to earned income, if investment portfolio management is dependent upon the proposed insured
Age	Income Factor															
Under 25	25															
26-39	30															
40-49	25															
50-59	15															
60-65	10															
66-Up	7															
Estate Liquidity	<p>55% of projected net worth based on chart below</p> <table border="1"> <thead> <tr> <th>Age</th> <th>Projection</th> </tr> </thead> <tbody> <tr> <td>to 54</td> <td>6% for 15 Years</td> </tr> <tr> <td>55-66</td> <td>6% for 10 Years</td> </tr> <tr> <td>67-70</td> <td>6% for 5 Years</td> </tr> <tr> <td>71-Up</td> <td>6% for 2 Years</td> </tr> </tbody> </table>	Age	Projection	to 54	6% for 15 Years	55-66	6% for 10 Years	67-70	6% for 5 Years	71-Up	6% for 2 Years	<ul style="list-style-type: none"> All projections should be lesser of remaining life expectancy or years from the chart Estate growth projections may not be justified in all situations 				
Age	Projection															
to 54	6% for 15 Years															
55-66	6% for 10 Years															
67-70	6% for 5 Years															
71-Up	6% for 2 Years															
Personal Creditor/ Debt Protection	Up to 75% of outstanding loan balance	<ul style="list-style-type: none"> Subject to review of amount, purpose and duration of loan Must be 5+ year contractual agreement 														
Juvenile Coverage	Coverage consideration will be up to 50% of the largest amount of coverage on either parent or guardian's life up to a maximum of \$500,000	<ul style="list-style-type: none"> Amounts over \$500,000 will be given individual consideration and would include evaluating the financial circumstances for the family such as life insurance coverage on the parents and siblings and family income and net worth 														
Charitable Giving	Average of most recent 3 years of gifts to the charity X lesser of 10 years or remaining life expectancy	<ul style="list-style-type: none"> Asset replacement sales and charitable trust scenarios may be evaluated on a case by case basis 														

Business Coverage

Financial Questionnaire will be required on all business-related cases greater than \$1 million in coverage.

Key Person	Up to 10X annual compensation	<ul style="list-style-type: none"> Non-recurring compensation may be excluded and/or an ongoing average compensation may be used
Buy/Sell & Stock Redemption	% of ownership X value of the company	<ul style="list-style-type: none"> Valuation of the company should generally be between 5 - 15X net earnings depending on the industry For Buy-Sell coverage, all partners must be insured for their share of ownership
Deferred Compensation	Reasonable formula tied to overall compensation plan and promised benefits	
Business Creditor/Debt Protection	Up to 75% of outstanding loan balance	<ul style="list-style-type: none"> Business should be the owner of the policy Subject to review of amount, purpose and duration of loan Line of credit or short term loans are generally not considered

- Premium Finance cases will be subject to standard financial underwriting review as well as review and approval by Advanced Markets based on separate Premium Financing Guidelines.
- No STOLI, Non-Recourse or Hybrid premium financing plans.

Trust Review

Copy of a Trust Agreement will be required on cases with face amounts greater than \$10 million for ages up to age 70 and for amounts greater than \$5 million for ages 71+.

Financials

We will attempt to verify income and net worth through the use of the insurance application financial questionnaire, inspection report and/or online sources. If unable to obtain verification, we may request third-party financials such as audited financial statements, two years of tax returns, compiled financial statements or summary net worth statement signed by CPA or estate planning attorney with knowledge of insured's finances, and supporting explanation of estate planning.

Retention and Reinsurance

Permanent Products

The maximum Retention Limit for all fully underwritten, permanent individual life insurance products is \$10 million for most issue ages. The maximum Automatic Binding Limit for most issue ages is \$50 million with a Jumbo Limit of up to \$65 million. Retention Limits, Automatic Binding and Jumbo Limits may be reduced for age, mortality assessment, aviation risks, avocation, occupation, and citizenship/residency status. Capacity may not be available for jumbo, certain foreign risks and professional athletes.

The Automatic Capacity and Retention Limits for all cash value life insurance products, including Indexed Survivor Universal Life, beginning May 1, 2014 is as follows for Standard through Table 4:

Issue Age	Retention Limits	Auto-bind Limits	Jumbo Limits
0-9*	\$3 million	\$15 million	N/A
10-75	\$10 million	\$50 million	\$65 million
76-80	\$6 million	\$40 million	\$40 million
81-85	\$4 million	\$20 million	\$25 million

Term Products

The Retention Limit for all fully underwritten, term life insurance products is \$2 million. Our maximum Automatic Binding Limit for Term is \$40 million with a Jumbo Limit of \$65 million.

ART, 10, 20 & 30 Year Term Life Insurance Products			
Age	Max Auto Binding Limit	Max Retention Limit	Jumbo Limit
18-75	\$40 million	\$2 million	\$65 million

*See page 23 for Juvenile coverage considerations.

Preferred Vendors

Exam Vendors

- APPS/Portamedic www.appslive.com (800) 727-2101
- EMSI www.emsinet.com see your local listing
- ExamOne www.examone.com (877) 933-9261

APS Vendors

- EMSI www.emsinet.com (800) 530-0560
- Parameds.com www.parameds.com

Global Atlantic Preferred Vendors offer convenient coverage throughout the United States. If there is a need to use a vendor other than one of the Preferred Vendors, the agent/agency will be responsible to pay the vendor directly and submit to Global Atlantic for reimbursement once a formal application is submitted. Reimbursement will be considered up to Global Atlantic contracted rates. See Medical Fee Submission Guide (18271) on www.globalatlanticlife.com.