

General Underwriting Guidelines

Fidelity & Guaranty Life is the marketing name of Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York.



For more information, please visit www.fglife.com or call 800-445-6758:

New Business and Underwriting: Option 2, then option 1

Policyholder Services: Option 2, then option 3

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GENERAL GUIDELINES

Authorized Paramedical Companies

The companies listed below are authorized to perform paramedical and medical exams on behalf of Fidelity & Guaranty Life:

- American Para Professional Systems, Inc (APPS)
Phone: 1.800.727.2101
<https://appslive.com>
- ExamOne Phone:
1. 800.768.2071
Email: CSG.4@ExamOne.com
<https://portal.examone.com>
- Examination Management Services, Inc (EMSI)
Phone: 1.800.530.0560
<https://www.emsinet.com/>

Authorized Attending Physician Statement (APS) Retrieval Company

Attending physician statements will only be ordered by the Fidelity & Guaranty Life Underwriting department. You may check status of an ordered APS on SalesLink or contact the New Business Team.

Authorized Inspection Companies

The companies listed below are authorized to perform inspections and telephone interviews on behalf of Fidelity & Guaranty Life:

- CRL Plus
Phone: 877.844.5041

Explanation of Underwriting Tools

Blood Tests

Testing is performed by ExamOne Laboratory. Appointed paramedical services can obtain the venous blood draw. Fasting is recommended.

Home Office Urine Specimen (HOS)

An HOS is required with all medical and paramedical examinations.

Resting Electrocardiogram (EKG)

Appointed paramedical services can obtain EKGs. In calculating the coverage amounts requiring this test, be sure to include any inforce coverage with Fidelity & Guaranty Life issued within the last two years and any applications currently in pending status.

Motor Vehicle Reports (MVR)

A MVR may be required and is ordered online by the Underwriting Department.

MIB, Inc. (MIB)

A MIB report may be required and is ordered online by the Underwriting Department. The MIB is a not-for-profit corporation whose membership consists of life and health insurance companies in the US and Canada. Its mission is to keep insurance premiums affordable for all consumers by helping the industry root out fraud and prevent anti-selection

Pharmacy Data Base Check (RX Check)

A RX Check may be required and is ordered online by the Underwriting Department.

Consumer Credit Report (CR Info)

A consumer-based credit behavior score provided through TransUnion which tracks specific credit behavior attributes shown to correlate with mortality risk.

Lab Test Histories (Lab Hx)

A report of previous lab test results ordered by the proposed insured's physician.

Examinations

Medical examinations arranged through an authorized paramedical company, are permitted. However, any MD exam not arranged by a paramedical company, such as an applicant's personal physician, will not be accepted without prior approval from Fidelity & Guaranty Life. For underwriting guidelines on examinations by age and face amounts, please see the charts on page 15 or 16.

APS Ordering Guidelines

APSs are obtained when the underwriter needs more detailed and technical information regarding an applicant's medical history to accurately assess the mortality risk. For underwriting guidelines on APSs by age and face amounts, please see the charts on page 15 or 16.

Fidelity & Guaranty Life will order the applicant's medical records from the personal physician listed on the application. Agents are not permitted to order an APS.

Inspection Reports

Inspection reports are required for amounts: Phone Interviews: \$500,001 to \$10,000,000. Face to Face Interviews: \$10,000,001 and over. Underwriting may order a phone interview on any application when information is needed to clarify or verify information obtained from other sources.

Ownership and Beneficiary

The owner of a life policy must have an interest in the continued life of the insured and suffer a financial loss resulting from the untimely death of the insured. It is acceptable to name the spouse, parent, child, sibling or grandparent as beneficiary. When someone else is named beneficiary or any time the owner is other than a Proposed Insured age 18 and older, the agent should submit an explanation with the application.

Business Insurance

When a business is listed as the owner and the beneficiary on the application, information regarding the purpose of the coverage, business configuration, financial structure, business valuation and overall make-up of the business seeking coverage should be provided. Also, form ADMIN2822 is required for all business cases.

Stranger-Owned Life Insurance (STOLI)

This is a transaction in which a life insurance policy is purchased for the primary purpose of transferring the policy's death benefits to investors who have no insurable interest in the life of the insured. STOLI contracts will not be issued.

Cash with Application

Fidelity & Guaranty Life allows money to be collected with all applications; however, the Company's liability is limited to \$500,000 subject to the terms of the Conditional Receipt.

Underwriting Guide

All life insurance applications will be reviewed and assessed by an underwriter to determine appropriate insurability and rating. A signed HIPAA Form must be submitted with all applications. Fidelity & Guaranty Life offers "non-medical" underwriting and "accelerated" underwriting for specific applications, see the below information for parameters of these programs.

Non-Medical Underwriting

- FG Life-Elite only AND
- Issue Age: 0-45 only AND
- Issue Face Amount: \$50,000 - \$149,999

For "non-medical" applications, the following will be ordered by FGL:

Ages 0-14: MIB, Inc. check

Ages 15-45: MIB, Inc. check, Pharmacy Database (Rx) check, and Motor Vehicle Report (MVR) (MVRs ordered beginning at age 16)

Paramedical exams, blood tests and fluid collections are not initially required for applications that fall within the "non-medical" limits. However, the underwriter may order these, or other requirements, based on health history or additional factors developed during underwriting.

Additional Non-Medical Considerations:

- The \$150,000 limit applies to total amount in force and applied for within FGL.
- The Preferred Rate Classification is not allowed under the Non-Medical limits.
- Applicants who do fall within the "non-medical" limits do not have the option to complete the full underwriting requirements in order to have access to Preferred rates
- Rated offers through Table 8 will be made based on results of RX check and other underwriting information.
- Tobacco rates apply to applicants who have used tobacco products in any form, including nicotine substitutes and e-cigarettes, within the past 12 months.

Refer to page 11 for Fully Underwritten and Preferred Criteria.

Requirements by age and amount can be found on pages 15 and 16 of this guide.

Accelerated Underwriting

- Available on both FG Life-Choice and FG Life-Elite
- Issue age 18-50
- Face amount \$150,000 through \$1,000,000 (includes pending and currently in force with FGL)
- Completed life application (Part 1 and Part 2)

For any life insurance application within these parameters, the application will be considered for the FGL Accelerated Underwriting program, FG Life Convenience+ Advantage.

Do not order a paramedical exam, blood profile and home office specimen at the time of application.

Once the completed life application is received, FGL will order and review:

- MIB report
- Prescription Drug History
- Motor Vehicle Report (MVR)
- Credit Based Insurance Score
- Medical Test Results Database Score

Based on these results, as well as the details provided on the application, many applications will be approved by an underwriter without the need for additional underwriting requirements.

Should more information be needed in order to underwrite the application, the writing agent will receive a communication from the FGL case manager or underwriter following the initial assessment to advise of additional requirements.

The same criteria used for fully medically underwritten cases will apply to cases eligible for FG Life Convenience+ Advantage, including financial underwriting guidelines, non-working spouse limits, preferred criteria, etc. found within these General Underwriting Guidelines.

Field Underwriting is Important

Field Underwriting is a vital part of the risk selection process. This is especially true and important in the non-medical amounts where paramedical exam personnel are not seeing the applicant. For all life applications, please ask the applicant all the health questions as worded on our application. Accurately and completely record the answers provided by the applicant on the application. Please provide the name, address and phone of the applicant's personal physician. Any "yes" answer requires details in the detail section. Record the exact impairment, diagnosis date and last seen date, plus the name and address of the physician. For medications, please provide a complete and accurate list of medications the applicant is taking. Please indicate the reason the applicant is taking the medication as some medications can be prescribed for different conditions. Also, provide the dosage and date of last fill.

Time Limit for Completing Underwriting Requirements

Fidelity & Guaranty Life will only accept Paramedical or MD Exams from other insurance companies on the following basis:

- The exams must have been performed within 365 days of the Fidelity & Guaranty Life application date and the exam type must be equivalent or greater than the Paramedical and MD Exams as

required by Fidelity & Guaranty Life guidelines. For more information on the required exam types, please see the Examinations section on the previous page.

- HOS/Blood will be accepted within 365 days of the Fidelity & Guaranty Life date of application.
- Resting and Exercise EKGs will be accepted up to 365 days from date of the Fidelity & Guaranty Life application date.
- Inspection Reports will be accepted up to 365 days from the Fidelity & Guaranty Life application date.

Fidelity & Guaranty Life will accept exams results, lab EKGs (resting and stress) and inspection reports from another insurance company as long as they meet Fidelity & Guaranty Life's company standards. Any exams that have been reviewed and accepted from other insurance companies will be deemed as an amendment to the Fidelity & Guaranty Life application. A new exam or inspection report may be requested by Underwriting based on information developed during the underwriting process.

Non-working Spouse

The maximum amount of coverage available for a non-working spouse is \$1,000,000 not to exceed wage earner's inforce coverage amount. If coverage amount sought for non-working spouse is greater than \$1,000,000, Underwriting should be consulted for individual consideration.

Juvenile (age 15 days through 17 years)

Juvenile insurance is frequently sold as part of a combined financial plan of savings and insurance. Insurance is purchased on the lives of dependent children in anticipation of future insurance needs, which could include savings, education and/or protection of future insurability. Juvenile Insurance should be a part of an overall family insurance program which includes life insurance on the parents and siblings.

Underwriting Guidelines:

- Juveniles can have up to 50% of the amount of coverage their parent has up to a maximum of \$500,000. Individual consideration is the basis for amounts over the maximum and subject to reinsurance approval.
- To avoid delays in the processing of the application, include details about the parents coverage: life insurance coverage amount and name of carrier. Group insurance through work should not be included.
- All children should be covered for similar amounts.
- An Insurable Interest must exist between the juvenile and the owner/beneficiary.
- Parents and grandparents have an apparent insurable interest. Any other arrangement must be explained in a cover letter.
- The application must be signed by the owner and the custodial parent if different than the owner.

Cover Letters

Though optional, cover letters written by agents are encouraged to accompany the application. They are especially helpful when the amount applied for or ownership and the beneficiary are outside FGL's typical parameters. A strong cover letter can provide the agent with the opportunity to offer any additional information on behalf of the applicant, which could be vital to the underwriter's decision to issue coverage.

What should be included?

A cover letter for personal and business insurance should provide a full explanation of the reason for the sale, purpose of the coverage and how the coverage amount was determined along with information about premium and funding sources.

Financial Underwriting

Large Case Applications

A large case is defined as:

- FGL life application for \$2,000,000 or higher in issue face amount and/or
- FGL life application with \$20,000 or greater in planned annual premium

These important applications necessitate some special handling throughout the case management and underwriting process. The Large Case Transmittal Form, ADMIN 5481, is a key component of this process. This form will provide the FGL team critical information about the application. It needs to be completed and signed by the writing agent, and is required for FGL to complete the review process. In addition, a Fidelity & Guaranty Life illustration demonstrating the intended case design is required as part of the review process for large life case applications. If a Statement in Lieu of an illustration is accepted in the state of sale and is used for the application, the full illustration (does not need applicant signature in these instances) will also need to be submitted with the Large Case Transmittal Form in order to complete the review process.

Personal Insurance

The following table can be used as a guide to suggested allowable limits (total line in-force and pending) for income replacement.

<u>Age</u>	<u>Factor</u>
20 – 40	25
41 – 50	22
51 – 60	16
61 – 65	13
66 & Up	8 / Individual Consideration

Underwriting Reinsurance and Issue Limits

Fidelity & Guaranty Life Retention Limit			
	Issue Age	Rating: Std to 200%	Rating: 225% to 500%
Applies to all fully underwritten products	0-60	\$1,000,000	\$1,000,000
	61+	\$1,000,000	\$1,000,000

Fidelity & Guaranty Life Automatic Reinsurance Binding Limit			
	Issue Age	Rating: Std to 200%	Rating: 225% to 500%
Applies to all fully underwritten products	0-60	\$20,000,000	\$12,000,000
	61+	\$16,000,000	\$10,000,000

Fidelity & Guaranty Life Jumbo Limit		
	Issue Age	All Ratings
Applies to all fully underwritten products	All Ages	\$30,000,000

MEDICAL UNDERWRITING GUIDELINES

Preferred Underwriting Criteria

- No ratable conditions
 - Preferred may be available for certain aviation and avocation activities at the appropriate flat-extra rating
 - No more than one cardiovascular or cancer death (this may vary depending upon type) before the age of 60 in the applicant's family history including the applicant's natural birth parents or siblings
 - No more than two moving motor vehicle violations in the last three years, and no Driving While Intoxicated (DWI) or Driving Under the Influence (DUI) offenses within the last five years
 - No tobacco use, including nicotine substitutes, within the last 24 months to receive the preferred non-tobacco rates
 - No personal history of cancer (except for certain skin cancers), diabetes or heart disease
 - No history of alcohol or substance abuse
 - Certain impairments may not qualify for preferred status (examples include: psychiatric disorders, diabetes, rheumatoid arthritis and certain respiratory disorders etc.). Other impairments may require additional information before a judgment on status can be made. Please consult with your underwriter if you have any questions.
 - Certain characteristics such as citizenship, residency, foreign travel, military duties, aviation and avocation can affect availability of preferred classes
 - The following preferred classes are available: Preferred Nontobacco and Preferred Tobacco
-

Blood Pressure Limits

Blood Pressure Untreated*		
	Preferred	Standard
Max. for Ages 18-50	150/90	155/95
Max. for Ages 51-65	160/95	160/95
Max. for Ages 66+	160/95	165/95

* Treatment being received for high blood pressure conditions may be allowed as long as the current and historical blood pressure averaged over the last two years meets the stated parameters.

Family Medical History Guidelines

Family History	Preferred	Standard
Applicant's Natural birth parents (Father & Mother) and siblings	One Coronary Artery Disease or Cancer* death prior to age 60	Not Applicable

* Cancers that do not affect the proposed insured's sex will be excluded. For example, if a female applicant's father dies as a result of prostate cancer or a male applicant's mother died as a result of breast cancer, these individuals could qualify for the preferred classification.

Cholesterol Limits

Cholesterol Level	Preferred	Standard
Ages 18-50	260	300 or less
Ages 51-65	280	300 or less
Ages 66+	300	300 or less
Cholesterol Treatment	Yes*	Yes*
Cholesterol/HDL Ratio	7	8

* Accepted as long as the current and historical cholesterol levels averaged over the last two years meet the parameter.

Tobacco Guidelines

Tobacco Usage	Preferred	Standard
Abstinence Period (yrs)*	2 years*	1 year*

* No use of any tobacco or nicotine-based products and the applicant must not test positive for nicotine in urine or saliva. Nicotine-based products include Nicorette gum, the nicotine patch, etc.

Additional Warning: Tobacco users have demonstrated significantly higher mortality rates based on insurance company statistics. Consequently, Fidelity & Guaranty Life will treat misrepresentation of the tobacco use question in the same manner as we would any significant misrepresentation. If misrepresentation is discovered during the contestable period, Fidelity & Guaranty Life will seek to rescind the policy and deny the entire death benefit.

Build Chart

Build Chart (Age 16 - 50)				
Height	Preferred		Standard	
	Male Weight	Female Weight	Male Weight	Female Weight
4'8"	166	152	183	167
4'9"	170	155	187	171
4'10"	174	157	191	173
4'11"	178	160	196	176
5'0"	182	163	200	179
5'1"	186	166	205	183
5'2"	190	169	209	186
5'3"	196	174	216	191
5'4"	202	179	222	197
5'5"	207	183	228	201
5'6"	213	189	234	208
5'7"	217	193	239	212
5'8"	223	198	245	218
5'9"	228	202	251	222
5'10"	235	208	259	229
5'11"	241	214	265	235
6'0"	248	221	273	243
6'1"	253	225	278	248
6'2"	260	232	286	255
6'3"	267	237	294	261
6'4"	276	246	304	271
6'5"	284	253	312	278
6'6"	293	261	322	287
6'7"	301	268	331	295

** (For ages 51 - 65, add 5 pounds. For ages 66 and up, add 10 pounds)

Juvenile Build. Assessing the mortality risk for juvenile's height and weight is based on percentiles within the WHO (infant through 24 months) and CDC (24 months through age 16) growth charts. Generally, children within the 104 percentile are eligible for standard consideration. Juveniles greater than 114% are likely to be declined.

**Fidelity & Guaranty Life Build Chart
6/21/2011**

Height	Minimum – lbs.	Maximum – lbs. Table H 300%
4'8"	74	207
4'9"	77	214
4'10"	79	222
4'11"	82	230
5'0"	85	238
5'1"	88	246
5'2"	91	254
5'3"	94	262
5'4"	97	270
5'5"	100	279
5'6"	103	288
5'7"	106	296
5'8"	109	305
5'9"	112	314
5'10"	115	324
5'11"	119	333
6'0"	122	342
6'1"	126	352
6'2"	129	362
6'3"	133	372
6'4"	136	382
6'5"	140	392
6'6"	143	402
6'7"	147	412
6'8"	151	423
6'9"	154	433

Medical Underwriting Requirements by Age and Face Amount FG Life-Elite

Amounts 50,000 to 149,999	Ages 0-14	Ages 15-45	Ages 46-70	Ages 71-75
	Non-Med	MIB, RX Check, MVR	Paramed, HOS, Blood	Paramed, HOS, Blood, EKG

Amounts 150,000 to \$1,000,000	Ages 0-14	Ages 15-17	Ages 18-50	Ages 51-60	Ages 61-75
	Consult Underwriting	Paramed, HOS, Blood	AU review, RX Check, MVR, Lab Hx, CR Info	Paramed, HOS, Blood	Paramed, HOS, Blood, EKG

Amounts 1,000,001 to 2,000,000	Ages 0-14	Ages 15-50	Ages 51-75
	Consult Underwriting	Paramed, HOS, Blood	Paramed, HOS, Blood, EKG

Amounts 2,000,001 and over	Ages 0-14	Ages 15-40	Ages 41-75
	Consult Underwriting	Paramed, HOS, Blood	Paramed, HOS, Blood, EKG

MIB is ordered on all proposed insureds. MVR = motor vehicle report: required beginning age 16.

HOS = Home Office Specimen; EKG – Electrocardiogram; RX Check = prescription drug report

AU review = Accelerated Underwriting Review for FG Life Convenience+ Advantage: agent will receive a communication from the FGL case manager if additional underwriting requirements are needed

Lab Hx = medical test results database report; CR Info = credit information database report

Telephone Interview required \$500,001 and up age 18 and up for applications not accelerated

Attending Physician Statement (APS): required under age 50 over \$2M; age 51-69 over \$1M; age 70 and up all amounts

Home Office orders the APS in all situations

Underwriting reserves the right to request additional requirements necessary to properly appraise the risk

Medical Underwriting Requirements by Age and Face Amount FG Life-Choice

Amounts	Ages 0-45	Ages 46-70	Ages 71-75
100,000 to 149,999	Not Available	Paramed, HOS, Blood	Paramed, HOS, Blood, EKG

Amounts	Ages 0-14	Ages 15-17	Ages 18-50	Ages 51-60	Ages 61-75
150,000 to \$1,000,000	Non-Med thru \$250,000; then consult UW	Paramed, HOS, Blood	AU review, RX Check, MVR, Lab Hx, CR Info	Paramed, HOS, Blood	Paramed, HOS, Blood, EKG

Amounts	Ages 0-14	Ages 15-50	Ages 51-75
1,000,001 to 2,000,000	Consult Underwriting	Paramed, HOS, Blood	Paramed, HOS, Blood, EKG

Amounts	Ages 0-14	Ages 15-40	Ages 41-75
2,000,001 and over	Consult Underwriting	Paramed, HOS, Blood	Paramed, HOS, Blood, EKG

MIB is ordered on all proposed insureds. MVR = motor vehicle report: required beginning age 16.

HOS = Home Office Specimen; EKG – Electrocardiogram; RX Check = prescription drug report

AU review = Accelerated Underwriting Review for FG Life Convenience+ Advantage: agent will receive a communication from the FGL case manager if additional underwriting requirements are needed

Lab Hx = medical test results database report; CR Info = credit information database report

Telephone Interview required \$500,001 and up age 18 and up for applications not accelerated

Attending Physician Statement (APS): required under age 50 over \$2M; age 51-69 over \$1M; age 70 and up all amounts

Home Office orders the APS in all situations

Underwriting reserves the right to request additional requirements necessary to properly appraise the risk

Underwriting Categories for Foreign Nationals

Category	Tax ID	Proof of Identity	Requirements: Life
1 US Citizens & Permanent Residents	SSN	In accordance with Life and Annuity application	<ul style="list-style-type: none"> Must have resided in US a minimum of 6 consecutive months

Conditions for Underwriting Life:

- Normal underwriting requirements
- Category 1 has no issue limits due to residency status. Normal product limits apply.
- Preferred rates available based on Product Guidelines

2 FNs residing in the US under certain visas	SSN or ITIN	Unexpired Foreign Passport Required as proof of identity	<ul style="list-style-type: none"> Must have resided in US a minimum of 6 consecutive months ONLY Accepted Visa types accepted under Category 2 include: H1B, H1C, H2A, H3, K1, L1, V1, V2 Citizenship Questionnaire required Plan to stay in US permanently
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- Normal underwriting requirements
- Use RGA International Guidelines for Preferred Consideration
- Use RGA International Guidelines for issue limits:

A Country - \$2,000,000; B Country - \$1,500,000; C Country - \$1,000,000; D Country - \$500,000

Example: Mexico is currently rated a Class B country. Therefore, a Mexican National that is not a U.S. Citizen or Permanent Resident is subject to a \$1,500,000 face amount limit.

- Watch for foreign travel plans

Underwriting Categories for Foreign Nationals *(continued)*

Category	Tax ID	Proof of Identity	Requirements: Life
3 FNs that are frequent visitors to the US	SSN or ITIN or Reliable Standalone W-8BEN	Unexpired Foreign Passport Required as proof of identity	1. Must have investment/banking relationship in US AND 2. Must own property; or 3. A business interest; or • Be employed by a US-based company Occupations not accepted include: Journalist Foreign politicians Foreign government employees Public figures/celebrities/ professional athletes Missionaries Government leaders Judicial personnel Police Security personnel/bodyguards Military Trade Union Officials Aviation Arms dealers Diplomats Foreign aid/relief workers • Citizenship Questionnaire required

- Risk above table D 200% will be declined; no table H's
- Use RGA International Guidelines for issue limits:
A Country - \$2,000,000; B Country - \$1,500,000; C Country - \$1,000,000; D Country - \$500,000
Example: Mexico is currently rated a Class B country. Therefore, a Mexican National that is not a U.S. Citizen or Permanent Resident is subject to a \$1,500,000 face amount limit.
- Preferred class available to A countries only
- Adult proposed insureds must reside in the US for a minimum of 4 months during the year. Dependents must reside permanently in the US.
- Use RGA Int'l Guidelines for possible ratings.
- Critical Illness Rider or Accident Death Benefit (unless it is already built into product) are NOT AVAILABLE.
- Spouse Only Other Insured Rider, Children's Term Rider, Accelerated Benefit for Terminal Illness, Waiver of Monthly Deduction Rider, Primary Level Term Life Insurance Rider, Ultimate Income Rider and Over Loan Protection Rider ARE AVAILABLE.
- Adults must reside in the United States a minimum of 4 months during the last year. Dependents must reside permanently in the United States.

All Categories must also comply with the following 3 requirements:

1. Application must be taken and medical requirements must be completed in the U.S.
2. Funds must be from a U.S. financial institution and in U.S. dollars.
3. Proposed Insured and owner must have a physical US address and reside there on a cumulative basis for a minimum of 4 months annually. This time frame may vary, depending on home country and residence within that country.

Form Numbers: ICC12-LPI1060(07-12), LPI-1036(07-12), ICC12-LPI1061(07-12), LPI-1037(07-12), et al.

Issuance of the life insurance depends upon answers given to questions stated in the application and information gathered during the underwriting process.

