

Underwriting Guidelines

P PREFERRED Height/Weight			S1 STANDARD I Height/Weight						S2 STANDARD II Height/Weight		
Height	Female	Male	Height	Female	Male	Height	Female	Male			
4' 6"	74 - 111		4' 6"	64 - 73	or 112 - 131				4' 6"	132 - 152	
4' 7"	77 - 115		4' 7"	67 - 76	or 116 - 136				4' 7"	137 - 158	
4' 8"	80 - 119		4' 8"	69 - 79	or 120 - 141				4' 8"	142 - 164	
4' 9"	83 - 124		4' 9"	71 - 82	or 125 - 147				4' 9"	148 - 170	
4' 10"	86 - 128	91 - 133	4' 10"	74 - 85	or 129 - 152	81 - 90	or 134 - 157		4' 10"	153 - 176	158 - 180
4' 11"	89 - 132	94 - 137	4' 11"	77 - 88	or 133 - 157	84 - 93	or 138 - 162		4' 11"	158 - 182	163 - 187
5' 0"	92 - 137	97 - 142	5' 0"	79 - 91	or 138 - 163	87 - 96	or 143 - 168		5' 0"	164 - 188	169 - 193
5' 1"	95 - 142	100 - 147	5' 1"	82 - 94	or 143 - 168	90 - 99	or 148 - 173		5' 1"	169 - 194	174 - 200
5' 2"	98 - 146	104 - 152	5' 2"	85 - 97	or 147 - 174	93 - 103	or 153 - 179		5' 2"	175 - 201	180 - 206
5' 3"	101 - 151	107 - 157	5' 3"	87 - 100	or 152 - 179	96 - 106	or 158 - 185		5' 3"	180 - 207	186 - 213
5' 4"	105 - 156	110 - 162	5' 4"	90 - 104	or 157 - 185	99 - 109	or 163 - 191		5' 4"	186 - 214	192 - 220
5' 5"	108 - 161	114 - 167	5' 5"	93 - 107	or 162 - 191	102 - 113	or 168 - 197		5' 5"	192 - 221	198 - 227
5' 6"	111 - 166	117 - 172	5' 6"	96 - 110	or 167 - 197	105 - 116	or 173 - 203		5' 6"	198 - 228	204 - 234
5' 7"	115 - 171	121 - 177	5' 7"	99 - 114	or 172 - 203	108 - 120	or 178 - 209		5' 7"	204 - 235	210 - 241
5' 8"	118 - 176	125 - 183	5' 8"	102 - 117	or 177 - 209	112 - 124	or 184 - 216		5' 8"	210 - 242	217 - 248
5' 9"	122 - 181	128 - 188	5' 9"	105 - 121	or 182 - 215	115 - 127	or 189 - 222		5' 9"	216 - 249	223 - 256
5' 10"	125 - 187	132 - 194	5' 10"	108 - 124	or 188 - 222	118 - 131	or 195 - 229		5' 10"	223 - 256	230 - 263
5' 11"	129 - 192	136 - 199	5' 11"	111 - 128	or 193 - 228	122 - 135	or 200 - 235		5' 11"	229 - 264	236 - 271
6' 0"	132 - 198	140 - 205	6' 0"	114 - 131	or 199 - 234	125 - 139	or 206 - 242		6' 0"	235 - 271	243 - 279
6' 1"	136 - 203	144 - 211	6' 1"	117 - 135	or 204 - 241	129 - 143	or 212 - 249		6' 1"	242 - 279	250 - 286
6' 2"	140 - 209	148 - 217	6' 2"	120 - 139	or 210 - 248	132 - 147	or 218 - 255		6' 2"	249 - 287	256 - 294
6' 3"	144 - 215	152 - 223	6' 3"	124 - 143	or 216 - 254	136 - 151	or 224 - 262		6' 3"	255 - 294	263 - 302
6' 4"	148 - 220	156 - 229	6' 4"	127 - 147	or 221 - 261	139 - 155	or 230 - 270		6' 4"	262 - 302	271 - 311
6' 5"	151 - 226	160 - 235	6' 5"	130 - 150	or 227 - 268	143 - 159	or 236 - 277		6' 5"	269 - 310	278 - 319
6' 6"	155 - 232	164 - 241	6' 6"	134 - 154	or 233 - 275	147 - 163	or 242 - 284		6' 6"	276 - 319	285 - 327
6' 7"	159 - 238	168 - 247	6' 7"	137 - 158	or 239 - 282	151 - 167	or 248 - 291		6' 7"	283 - 327	292 - 336
6' 8"	164 - 244	173 - 253	6' 8"	141 - 163	or 245 - 290	154 - 172	or 254 - 299		6' 8"	291 - 335	300 - 344
6' 9"	168 - 250	177 - 260	6' 9"	144 - 167	or 251 - 297	158 - 176	or 261 - 306		6' 9"	298 - 344	307 - 353
6' 10"	172 - 257	181 - 266	6' 10"	148 - 171	or 258 - 304	162 - 180	or 267 - 314		6' 10"	305 - 352	315 - 362
6' 11"	176 - 263	186 - 273	6' 11"	152 - 175	or 264 - 312	166 - 185	or 274 - 322		6' 11"	313 - 361	323 - 371
7' 0"	180 - 269	190 - 279	7' 0"	155 - 179	or 270 - 319	170 - 189	or 280 - 329		7' 0"	320 - 370	330 - 380

- 3) **Conditions** that disqualify an individual for the Preferred class include:
- Over or under Preferred class *height* and *weight* chart guidelines.
 - History of high blood pressure.
 - Medical exclusionary rider — whether temporary or permanent (does not include riders for minor conditions, previous C-section, avocation riders, or one-year duration riders). See page 29.
- 4) Review Unacceptable Conditions that may indicate a client is uninsurable (pages 26-28).

Golden Rule reserves the right to adjust an individual's rating class based upon underwriting discovery.

C CHILDREN Height/Weight					
Height	Age	Min - Max	Height	Age	Min - Max
2'6"	2	22 - 36	4'5"	6-12	54 - 102
2'7"	2	23 - 37	4'6"	6-13	56 - 105
2'8"	2-3	23 - 39	4'7"	6-13	58 - 110
2'9"	2-3	24 - 42	4'8"	6-17	61 - 116
2'10"	2-3	24 - 44	4'9"	7-17	63 - 120
2'11"	2-3	25 - 46	4'10"	7-17	66 - 126
3'0"	2-4	26 - 48	4'11"	7-17	73 - 132
3'1"	2-4	26 - 50	5'0"	7-17	77 - 140
3'2"	2-5	27 - 53	5'1"	7-17	81 - 146
3'3"	2-5	28 - 54	5'2"	7-17	85 - 153
3'4"	2-6	29 - 56	5'3"	8-17	89 - 162
3'5"	3-6	30 - 59	5'4"	8-17	94 - 171
3'6"	3-7	31 - 60	5'5"	8-17	97 - 183
3'7"	3-7	33 - 63	5'6"	9-17	100 - 188
3'8"	3-8	34 - 66	5'7"	9-17	102 - 194
3'9"	4-8	36 - 69	5'8"	9-17	105 - 198
3'10"	4-9	38 - 72	5'9"	10-17	108 - 204
3'11"	4-9	39 - 76	5'10"	10-17	111 - 218
4'0"	4-10	41 - 79	5'11"	11-17	114 - 233
4'1"	5-10	43 - 83	6'0"	11-17	118 - 246
4'2"	5-11	45 - 87	6'1"	12-17	121 - 253
4'3"	5-11	48 - 92	6'2"	12-17	124 - 261
4'4"	5-12	51 - 96	6'3"	13-17	127 - 268

Riders

Review Common Riders and Types

If a client has a condition that increases risk, Golden Rule may rider this condition rather than decline coverage. Riders are common in the following situations:

Asthma/Allergies — This rider may exclude any outpatient diagnosis or treatment of allergies and asthma. This includes, but is not limited to, evaluation, testing, treatment, therapy, and medication therefore, and complications therefrom.

Back Disorders — Two separate riders may apply. One excludes coverage for any injury to, disease of, or disorder of the spinal column, including the vertebrae, intervertebral discs, spinal cord, nerves, surrounding ligaments and muscles, treatment or operation therefore and complications therefrom.

The other rider excludes loss as a result of outpatient diagnosis or treatment of any injury to, disease of, or disorder of the spinal column, including the vertebrae, intervertebral discs, surrounding ligaments and muscles. This includes, but is not limited to, office visits or outpatient consultations with a doctor, chiropractor, or other medical practitioner or medical professional, spinal adjustments, physical therapy, X-rays, and other diagnostic tests.

Caesarean Sections — This rider may exclude any expenses for childbirth by Caesarean section delivery or any complication therefrom.

Cholesterol/Lipids — This rider may exclude outpatient treatment for elevated cholesterol, hyperlipidemia, or hypertriglyceridemia, including testing, dietary counseling, office visits, and medication.

Digestive Disorders — This rider may exclude any disease or disorder of the digestive system, treatment or operation therefore and complications therefrom. The digestive system includes, but is not limited to, the esophagus, the intestines, the stomach, the liver, the pancreas, the gallbladder, the biliary ducts, and the rectum.

Female Disorders — This rider may exclude any disease or disorder of the genital tract or any complications therefrom or operation therefore. The major organs of the genital tract include the cervix, the uterus, the uterine tubes, and the ovaries.

High Blood Pressure — If well-controlled and the height and weight chart result is Preferred or Standard I, an increased deductible may be applied. If the height and weight chart result is Standard II and the applicant is under treatment for high blood pressure, the applicant is unacceptable for coverage.

Immunotherapy — This rider may exclude allergy testing or immunotherapy and the administration thereof.

Psychological/Psychiatric Disorders — Two separate riders may apply, depending on the condition and severity. One rider excludes any outpatient diagnosis or treatment of psychiatric and/or psychological disorders. This includes, but is not limited to, evaluation and/or testing, treatment, counseling, therapy, and/or medication therefore and complications therefrom. The other rider excludes any treatment for any type of psychological or psychiatric disorder. This includes any treatment for substance abuse, treatment therefore and complications therefrom.

Exclusion of the Prescription Card — Medical history and/or prescription drug use prohibit the issuing of the prescription drug card.

Underwriting Guidelines

The riders on the previous page may be applied in one of the following ways:

Increased Deductible — In this case, the individual's deductible is increased for all conditions. Increased deductibles are often used for individuals with well-controlled high blood pressure.

An applicant with a history of hypertension, for example, may receive a rider that increases the deductible, for that individual only, by \$400. The premium remains the same. Although the individual has a higher deductible to meet, expenses for cardiovascular conditions, including expenses for hypertension, can be considered for reimbursement and would count toward the deductible.

Temporary — A temporary rider is placed for a specific period of time, usually one to two years (length may vary by state).

Indefinite — An indefinite rider excludes coverage for an indefinite period of time. This rider has no termination date.

Note: Riders may be reviewed for removal after the policy/certificate has been in force for 12 consecutive months.

Note: State variations may prevent underwriting from placing medical riders.

Underwriting Guidelines

Review Unacceptable Conditions

Everyone has the right to apply for coverage, regardless of vocation or health condition. Below is a list of conditions that may indicate that a client is uninsurable by Golden Rule. In any event, clients may apply if they choose.

Some medical conditions present an increased risk that Golden Rule is generally unwilling to assume. Applicants usually are not accepted if they:

- Are contemplating surgery or hospitalization.
- Have symptoms indicating a potentially serious condition or undiagnosed ailments.

The following list of conditions (not all inclusive) will likely result in the application being declined (conditions may vary by state).

HEART CIRCULATORY

Aneurysms — (Anywhere in the body)
Angina
Angioplasty
Aortic Stenosis
Aplastic Anemia
Arterial Blockage — (Anywhere in the body)
Arteriosclerosis
Atrial Fibrillation — (2-year clearance)
AV Malformations
Bicuspid Aortic Valve
Bradycardia — (Heart rate under 45)
Bruit — Present (Sounds of turbulent blood flow)
Buerger's Disease¹
Cardiac Defibrillator Implanted
Cardiac Hypertrophy
Cardiomyopathy
Cerebral Hemorrhage
Congenital Defects²
Congestive Heart Failure (CHF)
Corarctation of Aorta
Coronary Artery Disease (CAD)
Coronary Bypass
Coronary Insufficiency
Coronary Occlusion
Coronary Spasms
Coronary Thrombosis
Cytomegalovirus — (CMV) — (If present)
Deep Vein Thrombosis — (Still on blood thinners)
Diastolic Murmurs or Systolic Murmurs Grade 3-6
Ejection Fraction of less than 50%
Endarterectomy
Endocarditis — (Within 5 years)
Heart Attack — (Myocardial Infarction)
Heart Bypass Surgery
Hemochromatosis
Hemorrhagic Diathesis — (Hemophilia)
High Blood Pressure — (If present and Standard II build)
Intermittent Claudication — (Narrowing of leg arteries Ischemia)
ITP — (Idiopathic Thrombocytopenia)
Kawasaki Disease — (Present or within 6 months of recovery)
Left Bundle Branch Blockage (LBBB)
Lown-Ganong-Levine Syndrome — (If symptomatic)
Mitral Insufficiency
Mitral Regurgitation — (Trace or Trivial Regurgitation is considered with MVP)
Mitral Stenosis
Myocarditis — (Within 6 months)
Obstructive or Stenotic Murmurs
Pacemaker
Pericarditis — (If Viral, 2-year clearance. If due to Heart/Lung problems or multiple attacks, would be declined)
Peripheral Vascular Disease
Pulmonary Hypertension
Pulmonary Stenosis
Raynaud's Disease
Rheumatic Heart Disease
Sick Sinus Syndrome
Sickle Cell Anemia
Stroke
Tachybrady Syndrome
Tetralogy of Fallot³
Thalassemia Major
Transient Ischemia Attacks (TIA)
Transposition of the Great Arteries
Valve Replacements
Ventricular Contractions
Ventricular Fibrillation
Ventricular Paroxysmal Tachycardia
Von Willebrand's Disease — (If present)
Wolfe-Parkinson-White Syndrome — (If symptomatic)

¹ Obstruction of small and medium arteries and veins by inflammation triggered by smoking.

² Patent ductus arteriosus (present), dextrocardia, atrial septal defect, atrioventricular canal defect, Ebstein's Anomaly, Eisenmenger's complex, hypoplastic left heart syndrome, pulmonary atresia and stenosis, and truncus arteriosus.

³ Combination of heart defects consisting of large ventricle septal defect/displacement of aorta/narrowing of outflow from right side of heart/thickening of right ventricle wall.

⁴ If cured by hysterectomy more than 2 years ago, may consider w/o rider.

Underwriting Guidelines

CANCER/TUMORS

- Bladder Cancer — (5-year clearance)
 - Brain Cysts — (Present or within 2 years or with after-effects)
 - Brain Tumor — (Benign within 2 years or with after-effects. Will not consider malignant brain tumor)
 - Breast Cancer — (2-year clearance if cancer-free and not in lymph nodes. 5-year clearance if local or regional metastasis. Declined if distant metastasis)
 - Cancer — Present
 - Cervical Cancer — (Present. If cured will consider)*
 - Colon Cancer — (5-year clearance)
 - Giant Cell Carcinoma
 - Hodgkin's Disease
 - Kidney Cancer — (5-year clearance)
 - Leukemia
 - Leukoplakia
 - Lymphoblastoma
 - Lymphocytic Interstitial Pneumocystitis
 - Lymphoma
 - Lymphosarcoma
 - Lung Cancer — (10-year clearance)
 - Malignant Melanoma
 - Multiple Myeloma
 - Ovarian Cancer — (7-year clearance)
 - Polyposis
 - Prostate Cancer — (2-year clearance)
 - Reticulum Cell Sarcoma
 - Skin Cancer — Squamous Cell — (Present)
 - Stomach Cancer — (5-year clearance)
 - Testicular Cancer — (5-year clearance)
 - Tongue Cancer — (5-year clearance)
 - Uterine Cancer — (10 years without hysterectomy*)
- *Total hysterectomy and no metastasis, can consider

GENITOURINARY SYSTEM

- Hydronephrosis — (Present)
 - Kidney Dialysis
 - Kidney Infections can be considered unless chronic*
 - Kidney Stones — Bilateral — (Present in both kidneys)
 - Kidney Transplant
 - Nephrosclerosis
 - Nephrosis
 - Nephrotic Syndrome
 - Neurogenic Bladder
 - Polycystic Kidney Disease
 - Renal Artery Stenosis
- *Other kidney problems we can consider: duplication of kidney, born w/o kidney

ENDOCRINE

- Addison's Disease
- Adrenal Hyperplasma
- Diabetes Mellitus — (May be able to consider Gestational Diabetes)

- Discoid Lupus (chronic) — (Within 2 years)
- Hyperinsulinemia
- Systemic Lupus

EAR/EYE

- Meniere's Disease — (Declined if condition is progressing or having problems with equilibrium)
- Optic Neuritis — (Declined if present or diagnosed within 1 year with no etiology)
- Retinal Hemorrhage
- Sjogren's Syndrome

SEXUALLY TRANSMITTED DISEASES

- AIDS
- HIV Positive

FEMALE DISORDERS

- Unless pending surgery, can consider most female disorders with riders. Check Cancer Listing.

BACK DISORDERS

- Disabled
- Pending Surgery

THYROID/GOUT DISORDERS

- Graves' Disease — (Present and under TX less than 6 months can consider on a case-by-case basis. TX over 6 months can consider/rider)
- Hyperthyroid — (Case by case less than 6 months' decline — more than 6 months, we can consider with rider)
- Thyroid with goiter or pending surgery

NERVOUS SYSTEM

- Alcohol/Substance Abuse Treatment — (5-year clearance from date of last TX {not including AA} if only one offense)
- Alzheimer's Disease
- Autism
- Bipolar — (Manic Depression)
- Epilepsy — (1-year clearance since last seizure)
- Eating Disorders — (Anorexia/Bulimia with present or ongoing TX; after TX, weight must be stable for 2 years)
- Huntington's Chorea
- Hydrocephalus
- Mongolism — (Down's Syndrome)
- Multiple Sclerosis
- Neuropathy
- Retardation — (Severe)
- Schizophrenia
- Seizure or Convulsive Disorder — (Unknown etiology unless last seizure was a long time ago and current EEGs are normal — Usually 2 years)
- Suicide Attempt — (Within 5 years, 2 or more attempts need 10-year clearance — Thoughts of suicide 1- to 2-year clearance/ ideations of suicide 2- to 5-year clearance)
- Turner's Syndrome

Underwriting Guidelines

RESPIRATORY SYSTEM

Asbestosis
Bronchitis — Chronic
C.O.L.D. (Chronic Obstructive Lung Disease)
C.O.P.D. (Chronic Obstructive Pulmonary Disease)
Emphysema
Lung Cyst or Abscess — (Present)
Pulmonary Embolisms
Pneumonia — (Present)
Tuberculosis — (Present)

DIGESTIVE SYSTEM

Alcoholic Pancreatitis — (Chronic or recurrent)
Crohn's Disease — (Present will not consider)
 1 attack and unoperated but recovered — 2-year clearance
 2 or more attacks/unoperated but recovered — 4-year clearance
 2 or more attacks/operated/recovered — 2-year clearance
Cirrhosis or Fatty Liver
Colon Polyps — (Present)
Colostomy or Ileostomy
Cystic Fibrosis
Diverticulitis — (Present)
Enlarged Liver
Esophageal Varices
Hepatitis — (Chronic or recurrent)
 Hepatitis C — Always declined
 Hepatitis A — Can consider with a 6-month clearance, no meds, and normal Liver Functions Test
 Hepatitis B — Can consider with a 12-month clearance, no meds, and normal Liver Functions Test
Gastric Bypass — (Declined unless 5-year clearance and stable weight for at least 12 months)
Gluten Intolerance
Ulcerative Colitis — (If surgically corrected, we can consider)

MUSCULAR/SKELETAL

Ankylosing Rheumatoid Spondylitis — (Inflammation of spine and large joints)
Cerebral Palsy
Muscular Dystrophy
Myasthenia Gravis
Osteomyelitis — (Present)
Paget's Disease
Paraplegic
Parkinson's Disease
Pathological Fractures
Polymyalgia Rheumatica
Psoriatic Arthritis
Quadriplegic
Rheumatoid Arthritis — (5-year clearance with no TX)
Spina Bifida
Tourette's Syndrome — (We can consider if under the age of 20 well adjusted, and no Obsessive Compulsive Disorder — must attend regular school)

GENERAL IMPAIRMENTS

Abnormal Lab Values with no etiology
Assistive Devices — (Canes/walkers/etc.)
Chronic Fatigue — (If present)
Disabled
DWI/DUI — First Offense — 2-year clearance. 2 or more — decline
Epstein Barr Syndrome — (Present decline — 1-year clearance from recovery can consider)
Lyme Disease — (1-year clearance — If given antibiotics before testing, will still require clearance)
Nursing Home Confined
Organ Transplant — Recipient
Parotid Gland Removal within 3 years
Pregnancy — (Current)
Polyarteritis
Protein C Deficiency
Sarcoidosis — (Present or within 5 years)
Sleep Apnea — (Decline unless surgically corrected and 1-year clearance)
Spinal Meningitis — (6-month clearance from recovery)
Worker's Comp Benefits — (If released from care can consider — cannot consider if legal case is still pending)