

A BANNER LIFE GENERAL AGENCY COMMUNICATION

**MORE LIBERAL UNDERWRITING
GUIDELINES TAKE EFFECT OCTOBER 1**

TO: ALL BANNER LIFE GENERAL AGENTS
 FROM: TOM SIMA, SVP AND CHIEF UNDERWRITER
 DATE: SEPTEMBER 29, 2006

In our continuing effort to update our underwriting guidelines to reflect industry developments, we will be making the following changes to those guidelines:

Routine APS Requirements:

Amounts \$100,000 - \$499,999		Amounts \$500,000 - \$999,999		Amounts \$1,000,000 – up		All Amounts	
Age:	Order APS if MD consulted within:	Age:	Order APS if MD consulted within:	Age:	Order APS if MD consulted within:	Age:	Order APS if MD consulted within:
20 – 39 40 – 59	1 Month 3 Months	20 – 39 40 – 49 50 – 59	1 Month 3 Months 1 Year	All Ages	1 Year	Age 60 – up	APS always required
All Ages - APS may be requested at the discretion of the underwriter. Refer to page 11 (page 5 on website version) of our Underwriting Guidelines and Requirements Brochure for conditions that always require an APS.							

Financial Guidelines for Personal Insurance:

Age:	Factor X Income:	Age:	Factor X Income:
< 40	25	56 – 65	10
41 - 50	20	66 – 70	5
51 – 55	15	> 71	Individual Consideration

Dependent spouses:

Up to \$1,000,000	Acceptable provided working spouse has at least the same amount of coverage
Over \$1,000,000	Individual Consideration

Third Party Financial Verification: Personal & Business:

Now required only for	Amounts exceeding \$5,000,000
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Treadmill Electrocardiograms:

Now required only for	Amounts exceeding \$5,000,000 (all ages) or for cause at underwriter's discretion
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These changes will apply to all applications received on or after October 1, 2006 and also to pending applications on an individual consideration basis at the underwriter's discretion. The new guidelines in PDF format (LAA 1393) have been posted to the forms page of www.LGAmerica.com, as has an email ad in JPEG format (LAA 1394), suitable for email to your brokers. A printed booklet version of the guidelines (LAA 1392) will be available approximately October 16.

If you require additional information please contact your marketing coordinator at 1-800-638-8428, then to reach Amy, Charlie, Katie, Kevin or Sabine press 2 followed by 1.