

ADDITIONAL UNDERWRITING CRITERIA TO HELP YOU PLACE CASES

TO: ALL BANNER AND WILLIAM PENN GENERAL AGENTS
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In our continuing effort to provide the underwriting flexibility you need to place cases, Banner and William Penn are formally announcing our Additional Underwriting Guidelines.

While these guidelines have been in use internally for some time, we feel that officially adding them to our published underwriting criteria will help you place cases where a single finding is keeping you from your desired underwriting class.

These Additional Underwriting Guidelines will assist on findings such as:

- Family history
- Build
- Blood pressure readings
- Lipids – both total cholesterol and ratio

We appreciate your partnership and look forward to continuing to provide you with the timely, quality underwriting you have come to expect.

The guidelines in PDF format are attached.

Is one underwriting criteria keeping you out of a better class?

We understand that the whole may be better than the sum of the parts and our additional underwriting criteria can help you get a better offer.

Banner Life Insurance Company and William Penn Life Insurance Company of New York are pleased to present additional underwriting criteria.

Examples:

John met all criteria for Preferred Plus except that his father, who is currently 65, had a heart attack at age 55. Using our additional underwriting criteria, John qualified for Preferred Plus.

Susan's mother died from cancer at age 50, which would have limited her to Standard Plus, but applying our additional underwriting criteria qualified her for Preferred.

ADDITIONAL UNDERWRITING CRITERIA GUIDELINES

How often has this happened? You submit a case and everything looks good except for one finding. That finding hurts the premium calculation by one rate class.

At Banner and William Penn, we can improve an underwriting decision by ONE class ... IF the adverse finding was for build, lipids (cholesterol or cholesterol/HDL ratio), blood pressure or family history ... AND the respective criteria below is satisfied.

All other criteria for the improved class must be met. The additional underwriting criteria can only be applied to cases Standard or better.

Build

Add one-inch to the proposed insured's measured height when referring to published build charts in the current underwriting brochure.

Lipids

| | |
|----------------|---|
| Preferred Plus | Cholesterol no greater than 250 if ratio = or < 4.0 |
| Preferred | Cholesterol no greater than 280 if ratio = or < 4.5 |
| Standard Plus | Cholesterol no greater than 300 if ratio = or < 5.0 |
| Standard | Cholesterol no greater than 325 if ratio = or < 5.5 |

If these build or lipid guidelines don't work for the applicant, the Super Criteria might.

Super Criteria

Super Criteria can improve a rate class for an adverse blood pressure or family history finding...or can be used if the build or lipid guidelines above cannot be met. All three Super Criteria must be met. However, a normal exercise test with normal findings within two years may be substituted for one of the Super Criteria.

- No tobacco use in the past 10 years
- LDL < 130
- HDL > 35

Notes on Tobacco Use

Standard Tobacco can be moved to Preferred Tobacco if all other Preferred criteria are met. This requires a normal exercise test with normal findings within the past two years. The LDL and HDL Super Criteria requirements must also be met. The "no tobacco use in the past ten years" criteria is met if the applicant occasionally smokes cigars (no more than 12 per year with a current urine specimen showing negative for nicotine).



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