

Primerica Life Insurance Company (US) National Benefit Life (NY)

Underwriting Requirements for TermNow Applicants

3 Available Plans: Select, Non-Tobacco/Non-Nicotine and Tobacco/Nicotine

	0-40	41-45	46-50	51-60	61+	
0 - 50,000	B	B	B	B	C	B = *Rapid Data Check (Home Office is responsible for this requirement)
50,001 - 150,000	B	B	B	C	C	
150,001 - 250,000	B	B	B	N/A	N/A	C= TeleUnderwriting and *Rapid Data Check (Home Office is responsible for both requirements)
250,001 - 300,000	B	B	N/A	N/A	N/A	

***Rapid Data Check** includes one or more of the following: (MIB, Prescription History, Driving Records)

Important Information: Select only Available on TermNow Product- \$150,000 Minimum Face Amount

***Select cannot be submitted. Underwriting will upgrade if the applicant qualifies.**

Underwriting Requirements for Custom Advantage Applicants

4 Available Plans: *Preferred Plus, Preferred, Non-Tobacco/Non-Nicotine, Tobacco/Nicotine

	0-40	41-45	46-50	51-60	61+	
0 - 49,999	N/A	N/A	N/A	N/A	N/A	D = Prescription History, Blood, Urine and Vitals **TeleUnderwriting may be Required**
50,000 - 99,999	N/A	N/A	N/A	D	F	
100,000 - 149,999	N/A	N/A	D	D	F	
150,000 - 199,999	D	D	D	D	F	F = Prescription History, TeleUnderwriting, Blood, Urine and Vitals
200,000 - 499,999	D	D	D	F	G	
500,000	D	D	D	G	G	G = Prescription History, TeleUnderwriting, Resting EKG, Blood, Urine and Vitals
500,001 - 750,000	D	D	F	G	G	
750,001 - 1,000,000	D	F	G	G	G	
1,000,001- 1,500,000	F	F	G	G	G	H = Prescription History, TeleUnderwriting, Treadmill EKG, Blood, Urine and MD Exam
1,500,001 2,000,000	F	G	G	G	G	
2,000,001 - 4,999,999	G	G	G	G	G	
5,000,000 - Up	H	H	H	H	H	

Important Information: Preferred & Preferred Plus only available on Custom Advantage Product- \$150,000 Minimum Face Amount

***Preferred Plus cannot be submitted. Underwriting will upgrade if the applicant qualifies.**