

# Initial Underwriting Chart for Freedom Global IUL II<sup>SM</sup> & Freedom Index Universal Life II<sup>SM</sup> Products

		Issue Age							
		0–17	18–40	41–50	51–60	61–70	71–75	76–80	81+
<b>Face Amount</b>	<b>\$25,000 – 50,000<sup>1</sup></b>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	<b>\$50,001 – 75,000<sup>1</sup></b>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	<b>\$75,001 – 100,000</b>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	<b>\$100,001 – 250,000</b>	Non-med <sup>2</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
	<b>\$250,001 – 500,000</b>	Non-med <sup>2</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS ECG MVR <sup>3</sup>	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
	<b>\$500,001 – 1,000,000</b>	†	Paramed BCP HOS MVR	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS ECG MVR <sup>3</sup>	Paramed BCP HOS ECG MVR <sup>3</sup>	Paramed BCP HOS ECG CS PFS MVR	Paramed BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR
	<b>\$1,000,001 – 2,000,000</b>	†	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS CS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	<b>\$2,000,001 – 3,500,000</b>	†	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	<b>\$3,500,001 – 5,000,000<sup>4</sup></b>	†	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	<b>\$5,000,001 – 10,000,000<sup>4</sup></b>	†	Paramed BCP HOS MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	<b>\$10,000,001 and higher<sup>5</sup></b>	†	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS

Paramed = Paramed Exam

Medical = Medical Exam by a physician, must be arranged through an approved Paramedical Company

BCP = Blood Chemistry Profile

HOS = Home Office Specimen (urine)

ECG = Resting Electrocardiogram—interpretation to be done by HO (Home Office)

TRD = Treadmill Electrocardiogram—interpretation to be done by HO

MVR = Motor Vehicle Report (ordered by HO)

IR = Inspection Report (ordered by HO)

CS = Cognitive Screen (ordered by HO)

PFS = Personal Financial Statement

# Initial Underwriting Chart for TransNavigator<sup>SM</sup> IUL

		Issue Age							
		0-17	18-40	41-50	51-60	61-70	71-75	76-80	81+
<b>Face Amount</b>	<b>\$25,000 – 99,999<sup>1</sup></b>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	<b>\$100,000 – 249,999</b>	Non-med <sup>2</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
	<b>\$250,000 – 499,999</b>	Non-med <sup>2</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS ECG MVR <sup>3</sup>	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
	<b>\$500,000 – 1,000,000</b>	†	Paramed BCP HOS MVR	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS ECG MVR <sup>3</sup>	Paramed BCP HOS ECG MVR <sup>3</sup>	Paramed BCP HOS ECG CS PFS MVR	Paramed BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR
	<b>\$1,000,001 – 2,000,000</b>	†	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS CS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	<b>\$2,000,001 – 3,500,000</b>	†	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	<b>\$3,500,001 – 5,000,000<sup>4</sup></b>	†	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	<b>\$5,000,001 – 10,000,000<sup>4</sup></b>	†	Paramed BCP HOS MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	<b>\$10,000,001 and higher<sup>5</sup></b>	†	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS

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