

3 Mark Financial, Inc.

Life Product Specifications & Underwriting Guidelines

For overview purposes only. Refer to company publications for complete details.

Contact us at (888)533-6275 or view more complete details for all carriers at www.3mark.com

| | West Coast | Protective Life | AXA Equitable | ING Life | Lincoln National | AG | John Hancock |
|-------------------------------------|---|--|--|--|---|---|---|
| Ratings | | | | | | | |
| A.M. Best Rating | A+ | A+ | A+ | A | A+ | A | A+ |
| S& P Rating | AA- | AA- | AA | AA- | AA- | A+ | AA+ |
| Moody's Rating | A2 | A2 | Aa3 | A1 | A2 | A1 | Aa3 |
| Fitch Rating | A+ | A+ | AA- | AA- | A+ | A- | AA |
| Primary Markets | UL, Term & TeleLife process | UL, Term & TeleLife process | UL, Term | UL | UL, Term | UL, Term | UL, Term |
| Age Nearest/Last | Nearest | Nearest | Nearest | Nearest | Nearest | Nearest | Nearest |
| Age, Max, Pref NT | | | | | | | |
| 10 year term | 85 | 85 | 75 | 75 | 75 | 80 | 80 |
| 15 year term | 77 | 77 | 70 | 70 | 65 | 75 | 75 |
| 20 year term | 68 | 68 | 65 | 65 | 60 | 65 | 65 |
| 30 year term | M-55/F-56 | 60 | 55 NT / 50 T | 50 NT / 45 T | 50 | 50 | N/A |
| Universal Life | 85 | 85 | 85 | 85 | 85 | 90 | 90 |
| Aviation, Private | | | | | | | |
| No Inst Flight Rating | Std at best | Std at best | Individual consideration | Must use exclusion | Std at best | Std w/ flat extra | Pref possible, super only w/ exclusion |
| With Inst Flight Rating | Std at best | Std at best | N/A | N/A | Std at best | Std w/ flat extra | N/A |
| Blood Pressure | | | | | | | |
| Pref limit | 140/90 (to age 60) 150-90 (age 60+) | 140/90 (to age 60) 150-90 (age 60+) | 150/90 (age 65+) | 145/90 (to age 60) | 145/90 | 145/88 (age 61+) | 140/85 (to age 50) 145/90 (age 51-70) |
| Pref with meds? | Yes, must see doctor twice/yr | Yes, must be cont for 2 yrs | Yes | Yes, must be well controlled | Yes, subject to same limit | Yes, must be 140/85 | 140/85 |
| Build, Preferred | | | | | | | |
| Limits for 6' 0" | 217 for both | 217 for both | 229 for both | M-223/F-217 | M-228/F-205 | M-221/F-216 | 231 for both |
| Limits for 5' 6" | 185 for both | 185 for both | 192 for both | M-189/F-184 | M-195/F-176 | M-188/F-183 | 197 for both |
| Cholesterol | | | | | | | |
| Pref max total | 250 total | 250 total | 270 total | 240 total | 265 total | 235 total | 300 total |
| Pref max ratio | 6.0 ratio | 6.0 ratio | 6.0 ratio | 5.5 ratio | 5.5 ratio | 6.0 ratio | 4.0 Total |
| Pref with meds? | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Face Amounts | | | | | | | |
| Term minimum | \$100,000 | \$100,000 | \$500,000 | \$100,000 | \$100,000 | \$50,000 | \$750,000 |
| UL minimum | \$25,000 | \$10,000 | \$50,000 | \$50,000 | \$25,000 | \$50,000 | \$100,000 |
| Family History for Preferred | No death in parent/sib prior to @ 60 of heart or cancer. | No death in parent/sib prior to @ 60 of heart or cancer. | No more than 1 death from parent for CAD prior to @ 60 | No cardio deaths in parents prior to @ 60 | No death in parent/sib prior to @ 60 of coronary or diabetes. | No cardio or cancer in parents prior to @ 60 | Max 1 death parent/sib from CAD or cancer prior to @ 60 |
| Return Of Premium | No | No | Yes | Yes (rider) | Yes (rider) | Yes | No |
| Tobacco | | | | | | | |
| Super Preferred NT | No tob x 5 yrs | No tob x 5yrs | No tob x 5 yrs | No tob x 3yrs | No tob x 3yrs | No tob x 5yrs | No tob x 5yrs |
| Preferred NT | No tob x 1 yr | No tob x 1 yr | No tob x 3 yrs | No tob x 3 yrs | No tob x 2 yrs | No tob x 3yrs | No tob x 2 yrs |
| Standard NT | No tob x 1 yr | No tob x 1 yr | No tob x 1 yr | No tob x 2 yr | No tob x 1 yr | No tob x 2yrs | No tob x 1 yr |
| >>> Exceptions | PNS avail for <= 4 cigars/yr w/ neg spec | PNS avail for <= 12 cigars/yr w/ neg spec | PNS avail for <= 12 cigars/yr w/ neg spec | PNS avail for <= 1 cigar/week w/ neg spec | PNS avail for <= 1 cigar/week w/ neg spec | PNS avail for <= 1 cigar/week w/ neg spec | PNS avail for <= 12 cigars/yr w/ neg spec |
| Universal Life | | | | | | | |
| Lifetime guar policy? | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Cash accum policy? | No | Yes | Yes | Yes | Yes | Yes | Yes |
| Niches | TeleLife app process, fax or online. Sup Pref avail for treated chol. | Low cost guaranteed UL with rolling targets | Elderly preferred, apnea, CAD, lab abnormalities & minor EKG changes | Family history for > age 60, for abnormalities & minor EKG | Large cases and table shave program | Strong overall, foreign nat'l's \$ large financial situations | CAD, diabetes, build, older ages, multiple impairments |