

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*

	<u>AG</u>	<u>ANICO</u>	<u>AXA</u> <u>Equitable</u>	<u>ING</u> <u>Life</u>	<u>Lincoln</u> <u>Financial</u>	<u>John</u> <u>Hancock</u>
Ratings						
A.M. Best Rating	A++	A+	A+	A+	A+	A++
S&P Rating	AA+	AA	AA	AA-	AA	AAA
Moody's Rating	Aa1	Not Rated	Aa3	A1	Aa3	Aa1
Fitch Rating	AA+	BBq	AA	A+	AA	AA+
Primary Markets	UL, Term	UL	UL, Term	UL, Term	UL, Term	UL, Term
Age Nearest/Last	Nearest	Nearest	Nearest	Nearest	Nearest	Nearest
Age, Max, Pref NT						
10 year term	80	N/A	75	75	75	80
15 year term	75	N/A	70	70	65	75
20 year term	65	N/A	65	65	60	65
30 year term	50	N/A	55 NT / 50 T	50 NT / 45 T	50 NT / 45 T	N/A
Universal Life	90	85	85	85	85	90
Aviation, Private						
No Inst Flight Rating	Std w/ flat extra	Pref possible, super only for commercial pilots	Individual consideration	Must use exclusion	Std at best	Pref possible, super only w/ exclusion
With Inst Flight Rating	Std w/ flat extra	N/A	N/A	N/A	Std at best	N/A
Blood Pressure						
Pref limit	145/88 (age 61+)	140/85 (to age 60)	150/90 (age 65+)	145/90 (to age 60)	140/90	140/85 (to age 50) 145/90 (age 51-70)
Pref with meds?	Yes, must be 140/85	Yes, must be well controlled	Yes	Yes, must be well controlled	Yes, subject to same limit	140/85
Build, Preferred						
Limits for 6' 0"	M-221/F-216	M-208/F-187	229 for both	M-223/F-217	M-228/F-205	231 for both
Limits for 5' 6"	M-188/F-183	M-180/F-158	192 for both	M-189/F-184	M-195/F-176	197 for both
Cholesterol						
Pref max total	235 total	250 total	270 total	240 total	265 total	300 total
Pref max ratio	6.0 ratio	5.0 ratio	6.0 ratio	5.5 ratio	5.5 ratio	4.0 Total
Pref with meds?	Yes	Yes	Yes	Yes	Yes	Yes
Face Amounts						
Term minimum	\$50,000	N/A	\$500,000	\$100,000	\$100,000	\$750,000
UL minimum	\$50,000	\$100,000	\$50,000	\$50,000	\$25,000	\$100,000
Family History for Preferred	No cardio or cancer in parents prior to @ 60	No death from parent/sib from CAD, CVA, cancer prior to @ 65	No deaths from CAD or Ca for M&F < 60 (for Elderly - No Criteria)	No cardio deaths in parents prior to @ 60	No death in parent/sib prior to 60 of coronary or diabetes	Max 1 death parent/sib from CAD or cancer prior to @ 60
Return Of Premium	Yes	No	Yes	Yes (rider)	Yes (rider)	No
Tobacco						
Super Preferred NT	No tob x 5yrs	No tob x 5 yrs	No tob x 5 yrs	No tob x 3yrs	No tob x 5yrs	No tob x 5yrs
Preferred NT	No tob x 3yrs	No tob x 3 yrs	No tob x 3 yrs	No tob x 3 yrs	No tob x 2 yrs	No tob x 2 yrs
Standard NT	No tob x 2yrs	No tob x 1 yr	No tob x 1 yr	No tob x 2 yr	No tob x 1 yrs	No tob x 1 yrs
>>> Exceptions	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	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
Cash accum policy?	Yes	Yes	Yes	Yes	Yes	Yes
Niches	Strong overall, foreign nat'l's \$ large financial situations	Family history for > age 60, for abnormalities & minor EKG	Elderly preferred, apnea, CAD, lab abnormalities & minor EKG changes	Family history for > age 60, for abnormalities & minor EKG	Large cases and table save program	CAD, diabetes, build, older ages, multiple impairments