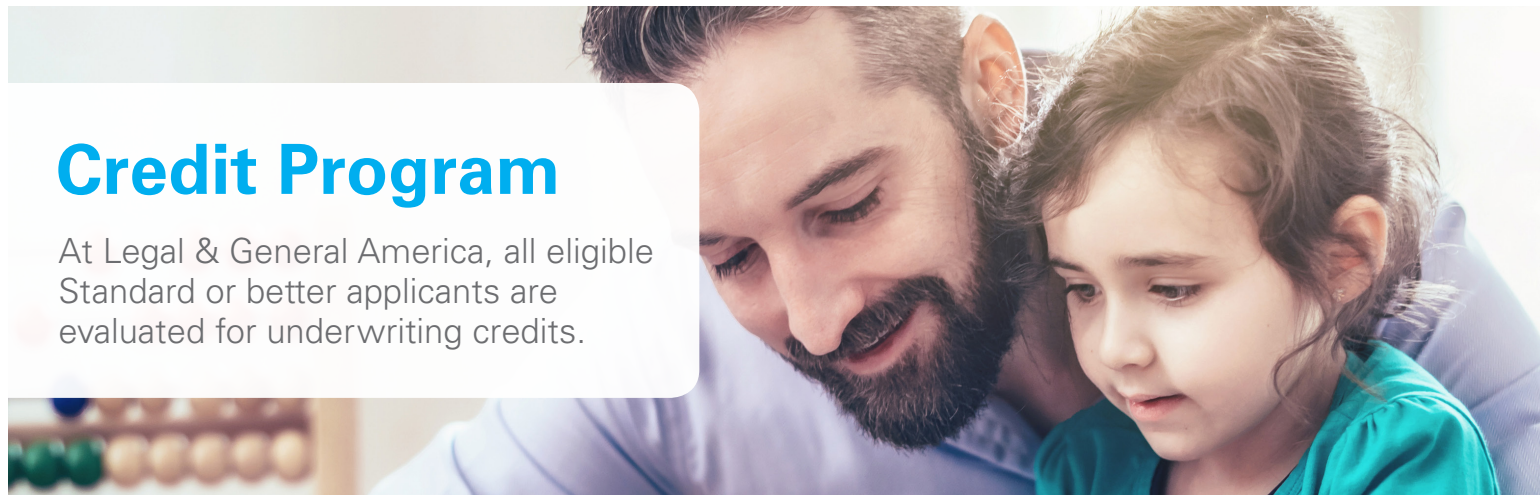


Credit Program

At Legal & General America, all eligible Standard or better applicants are evaluated for underwriting credits.



CASE STUDY 1

Male, Age 35, \$2 Million, OPTerm 15

Scenario:

- No tobacco use
- Build from exam 5'8", 208 lbs
- Blood pressure 130/85
- Cholesterol 273 and cholesterol/HDL ratio 5.5
- Father diagnosed with prostate cancer at age 56, still living at age 67
- APS review last seen 2 months ago with routine annual physical - results normal

Underwriting Rating:

Using our traditional underwriting criteria, this proposed insured would qualify for Standard Plus.

Credit Criteria:

Underwriter utilized Credit Criteria by adding 1 inch to the proposed insured's height, making him 5'9" 208 lbs. He is now within our Preferred criteria for build.

Final Decision:

Case was moved to one class higher and issued **Preferred!**

CASE STUDY 2

Female, Age 55, \$1 Million, OPTerm 20

Scenario:

- No tobacco use
- The mother of proposed insured had onset of coronary artery disease at age 45, still living today at age 85

Underwriting Rating:

By our traditional underwriting criteria, the best class this proposed insured could qualify for is Preferred NT due to mother's early onset of coronary artery disease under age 60.

Credit Criteria:

Underwriter utilized 3 of 7 available Credit Criteria:

- Favorable GGT test of 10 from our blood profile
- Excellent cholesterol/HDL ratio of 2.6 from our blood profile
- No tobacco use in the past 10 years

Final Decision:

Case was moved one class higher and issued **Preferred Plus!**

Note: The tobacco credit criteria can move an eligible Standard Tobacco case to Preferred Tobacco. Not eligible for table ratings or flat extras, base class improvements only. Please refer to our underwriting guidelines for more details.

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