

simplified UNDERWRITING

For all simplified-issue whole life products, a Personal History Interview (PHI) is required.

KNOW BEFORE YOU GO® APPLICATION PROCESS:

- Let your client know what to expect:
 - Purpose: to review information on application.*
 - Typically takes about 15 minutes, depending on product.*
 - Discussion includes medical history, name of physician, and other pertinent information from app.*
 - Remind client to be forthcoming and honest in answering interviewer questions.*
- You, as the Agent, initiate a Personal History Interview (PHI) from your client's home by calling 866-333-6557.
- Tell the operator the interview is for UHL/UFFL and for the appropriate simplified issue whole life product (Express Issue Whole Life, Express Issue Deluxe, Express Issue Premier, or Provider).
- Hand the phone to your client, who must complete the interview without coaching or help from others.
- During the call, the interviewer conducts MIB and IntelliScript prescription drug history searches.
- When the client is finished with the interview, he/she will be asked to hand the phone back to you.
- Based on the client's answers to the questions, and the MIB and prescription drug database searches, the interviewer will tell you whether or not the application should be submitted to the Home Office.

PHI HOURS:

- Monday - Thursday** 8:30 a.m. - 11:30 p.m. (EST)
- Friday** 8:30 a.m. - 10:00 p.m. (EST)
- Saturday** 11:00 a.m. - 7:00 p.m. (EST)
- Sunday** By appointment only.
- If Agent did not meet with the applicant in person when the application was taken, a PHI is **REQUIRED**.
- If the PHI is not done at the time the application is taken, the Home Office will order it.

MIB, INC.:

- Maintains and safeguards a record on almost everyone who has applied for life, health, critical illness disability, or long-term care insurance within the past seven (7) years.
 - Records contain information of underwriting significance (medical and avocation information) about consumers who have applied for life and health insurance with MIB member companies.*
 - Consumers may request a free copy of their MIB file by calling 866-692-6901.*
- UHL/UFFL does not rely solely on MIB reports to determine life insurance eligibility.

MILLIMAN INTELLISCRIP™:

- Results include drug name, dosage, fill date, pharmacy, and physician information.
- UHL/UFFL applicants may request a free copy of their Milliman IntelliScript prescription history report by calling 877-211-4816.

MALE/FEMALE BUILD CHART FOR SIMPLIFIED ISSUE WHOLE LIFE:

Weight Cannot Exceed The Following:				
Height	Provider	EI Premier	EI Deluxe	EIWL
5'0"	190 lbs	210 lbs	240 lbs	For applicants outside these ranges, use EIWL graded benefit plan.
5'4"	215 lbs	240 lbs	270 lbs	
5'8"	245 lbs	270 lbs	305 lbs	
6'0"	275 lbs	305 lbs	340 lbs	
6'4"	305 lbs	340 lbs	385 lbs	

**SUPPLEMENTAL HEALTH QUESTIONS
FOR AGES 66-80
(ONLY FOR PROVIDER WHOLE LIFE):**

All preferred underwriting criteria must be met along with a total of five (5) points from answers to the following questions. Each “yes” answer is 1 point. Questions will be asked by interviewer during PHI.

- Does the Proposed Insured exercise a minimum of two days per week, for a total of one hour per week?
- Does Proposed Insured have a valid driver’s license, and still drive?
- Is the Proposed Insured currently employed for a minimum of 10 hours per week?
- Does the Proposed Insured currently volunteer for a minimum of two hours per week?
- Does the Proposed Insured live with a spouse or roommate, or have pet ownership?
- Does the Proposed Insured participate in recreational travel, hobbies, or sports?
- Does the Proposed Insured handle all financial transactions independently without requiring outside assistance to pay bills and perform normal banking transactions?

**PREFERRED
MALE/FEMALE
BUILD CHART
FOR PROVIDER
WHOLE LIFE:**

Height	Weight
4’10”	149 lbs
4’11”	154 lbs
5’0”	161 lbs
5’1”	165 lbs
5’2”	171 lbs
5’3”	177 lbs
5’4”	181 lbs
5’5”	186 lbs
5’6”	192 lbs
5’7”	197 lbs
5’8”	203 lbs
5’9”	209 lbs
5’10”	214 lbs
5’11”	220 lbs
6’0”	226 lbs
6’1”	233 lbs
6’2”	239 lbs
6’3”	246 lbs
6’4”	252 lbs
6’5”	258 lbs
6’6”	265 lbs
6’7”	273 lbs
6’8”	279 lbs
6’9”	286 lbs