

SCHEDULE D

Effective September 21, 2023

UNDERWRITING REQUIREMENTS

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION UNDERWRITING RULES

Age/Ins. Amt \$	0-15	16-30	31-35	36-45	46-50	51-60	61-70	71 +
1,000 To 25,000	N	N	N	N	N	N	N	N
25,001 To 50,000	N	N	N	N	N	P	P	APS P
50,001 to 99,999	N	N	N	N	P	APS* EKG* P	APS EKG* P	APS EKG P
100,000 To 150,000	N	S	S	S	BLDPF P	APS* BLDPF EKG* P	APS BLDPF EKG* P	APS BLDPF EKG P
150,001 to 250,000	APS	S	S	BLDPF P	BLDPF EKG P	APS* BLDPF EKG P	APS BLDPF EKG P	APS BLDPF EKG P
250,001 to 500,000	APS	BLDPF P	BLDPF P	BLDPF P	BLDPF EKG P	APS BLDPF EKG P	APS BLDPF EKG P	APS BLDPF EKG P
500,001 to 1,000,000	BLDPF EKG P	BLDPF EKG P	BLDPF EKG MD	BLDPF EKG MD	BLDPF EKG MD	APS BLDPF EKG MD	APS BLDPF EKG MD	APS BLDPF EKG P

APS-Attending Physician's Statement
 BLDPF-Full Blood Profile
 EKG-Electrocardiogram
 S-Saliva or HOS (urine)

MD-Physician's Exam & HOS
 (arranged by paramedic facility)
 N-Non-medical
 P-Paramedical & HOS

*At option of underwriting department, additional requirements, if any, will be determined after reviewing APS.

Over 1,000,000 - Call Underwriting

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For the SPWL, the requirements are based on the NET Amount at Risk (face amount less single premium amount = Net Amount at Risk).