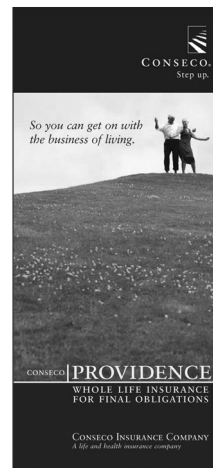
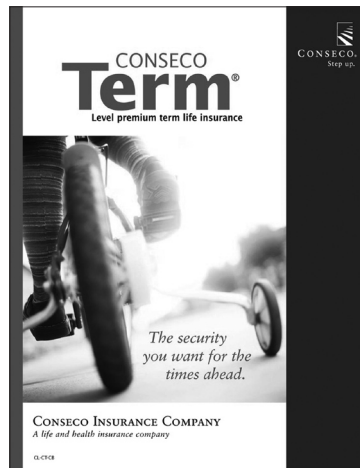
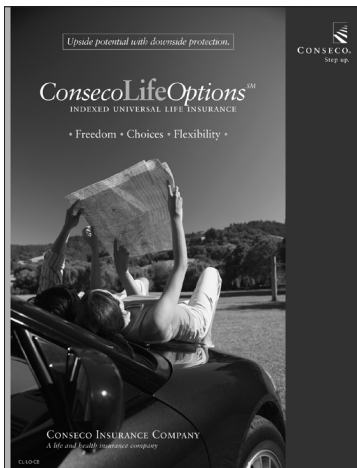




CONSECO®
Step up.

CONSECO INSURANCE COMPANY

A life and health insurance company



LIFE UNDERWRITING GUIDELINES

REVISED OCTOBER 2009

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UNDERWRITING GUIDELINES

The underwriting process

In order to ensure your applications are underwritten as quickly as possible, please review the following guidelines:

- Make sure all questions on the application are answered with complete details on medical history, including diagnosis, dates, names of medications, types of treatment and complete names and addresses of physicians seen. Please print clearly.
- Be sure to complete the agent's report section of the application, including complete contact information for the proposed insured.
- Include a signed and dated HIPAA authorization and state-specific notice and consent for HIV testing with every application submitted.
- Applicants must be permanent residents of the United States for at least 12 months and have a valid permanent resident card or green card.
- Coverage for juveniles cannot exceed \$100,000. All siblings must be insured for a like amount and will not be approved for coverage amounts in excess of the parents' coverage.
- Please order necessary requirements with an approved vendor immediately after the application is written. The agent is responsible for ordering the age and face amount requirements (as indicated in this guide).
 - Requirements are based on the total amount in force and applied for with all Conseco companies and apply to all proposed insureds and riders. Exams by personal physicians will not be accepted.
 - Situations where the proposed insured was not seen at the time the application was written may require additional underwriting requirements.
 - Reducing the face amount or changing the plan of insurance after an application has been submitted will not eliminate the need for medical requirements.
 - We reserve the right to require any other type of evidence of insurability deemed necessary to evaluate an application. Examples include, but are not limited to, attending physician statements (APS), prescription database checks, inspection reports and motor vehicle records.
 - A Medical Information Bureau report is ordered for all life applications.
 - If a paramed exam or any other requirements are received without a matching application within 30 days, the writing agent will be charged the costs.

If you have risk-evaluation questions, please contact the underwriting department and speak with an underwriter by calling (800) 525-7662 or e-mailing LifeUWRiskEval@conseco.com.

Paramedical information

We accept paramedical exams and requirements from these approved companies:

- Examination Management Services, Inc. (EMSI)—(800) 872-3674
- American Para Professional Systems, Inc. (APPS)—(800) 635-1677
- ExamOne—(800) 333-9947
- Portamedic Services (Hooper Holmes)—(800) 765-1010

When writing a Consecro Insurance Company product, request a Consecro Insurance Company exam. Paramedical examination forms must be the correct state version. This is the state where the application was signed.

Saliva testing¹

Underwriting for some of Consecro Insurance Company's products will require agent-administered saliva testing. Mandatory registration, training and certification are available by visiting ExamOne's Web site at www.myexamone.com. These steps must be completed prior to ordering saliva-testing kits.

Order saliva-testing kits from ExamOne's customer service department:

- Phone: (913) 577-1777
- E-mail: kits@examone.com

When requesting kits, you must provide your name, the name of the insurance company (Consecro Insurance Company) and your mailing address and phone number. Kits are distributed in quantities of 25.

¹*Agent-administered saliva is not allowed on applications on the agent's own life, the life of a family member, or other agents or agency members. Please contact one of the approved paramedical vendors listed above.*

UNDERWRITING GUIDELINES

Point-of-sale personal history interview (PHI)

For Conseco Providence

The PHI can be done at the point of sale by following these guidelines:

1. **Help your client prepare for the PHI by collecting the following information:**
 - Primary physician and specialist names, addresses and phone numbers
 - Dates and reasons for past visits
 - Names and dosages of all prescribed medications
2. With your client, **call (877) 896-9746.**
3. **Provide: your name; the carrier name** (Conseco Insurance Company); **product name** (Conseco Providence) and **applicant name**
4. The interviewer will conduct the PHI with your client in a process that takes about 15 minutes. The interviewer will follow the application questions with additional detailed questions as necessary to develop a complete medical history.
5. No one other than the proposed insured (or a parent, if a minor) will be allowed to complete the interview questions.

If your call rings into voice mail, leave a message with the phone number, client's name and product name. Your message will instantly generate an e-mail to an interviewer, who will return your call.

On the application, be sure to note whether you have completed this process with your client by noting "PHI ordered." Failure to make this note on the application will result in an additional interview being ordered, causing confusion for your client.

Height and weight charts*

Adult height and weight chart for Conseco ProvidenceSM

Height	Minimum Weight	Maximum Weight		Height	Minimum Weight	Maximum Weight
4'10"	79	199		5'10"	113	289
4'11"	81	205		5'11"	116	298
5' 0"	84	212		6' 0"	120	306
5' 1"	86	220		6' 1"	124	315
5' 2"	90	227		6' 2"	127	323
5' 3"	93	234		6' 3"	131	332
5' 4"	96	242		6' 4"	134	341
5' 5"	98	249		6' 5"	137	350
5' 6"	101	257		6' 6"	141	359
5' 7"	104	265		6' 7"	145	368
5' 8"	107	273		6' 8"	148	378
5' 9"	110	281		6' 9"	152	387

Minimum weight—Below this weight will be declined. Maximum weight—Above this weight will be declined.

Preferred Plus and Preferred height and weight chart maximums for Conseco Term[®] and Conseco Life OptionsSM

Preferred Plus Nontobacco			
Height	Weight	Height	Weight
4' 8"	130	5'10"	197
4' 9"	133	5'11"	202
4'10"	136	6' 0"	209
4'11"	142	6' 1"	217
5' 0"	152	6' 2"	221
5' 1"	154	6' 3"	226
5' 2"	157	6' 4"	232
5' 3"	162	6' 5"	238
5' 4"	167	6' 6"	244
5' 5"	172	6' 7"	249
5' 6"	176	6' 8"	254
5' 7"	181	6' 9"	259
5' 8"	186	6'10"	264
5' 9"	191	6'11"	269

Preferred Nontobacco and Preferred Tobacco			
Height	Weight	Height	Weight
4' 8"	148	5'10"	208
4' 9"	151	5'11"	214
4'10"	153	6' 0"	220
4'11"	156	6' 1"	225
5' 0"	160	6' 2"	231
5' 1"	164	6' 3"	238
5' 2"	167	6' 4"	245
5' 3"	173	6' 5"	253
5' 4"	178	6' 6"	261
5' 5"	183	6' 7"	268
5' 6"	188	6' 8"	275
5' 7"	192	6' 9"	281
5' 8"	197	6'10"	287
5' 9"	202	6'11"	293

* All build charts are unisex.

UNDERWRITING GUIDELINES

Preferred underwriting criteria (currently available for Conseco Life Options and Conseco Term products)

	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
No tobacco of any kind in last (includes all nicotine products)	3 years	2 years	12 months	Tobacco use accepted	Tobacco use accepted
Family history	No occurrence of coronary artery disease, cancer, diabetes or cerebro- vascular disease prior to age 60 in parents and siblings	No deaths due to coronary artery disease, cancer, diabetes, or cerebro- vascular disease prior to age 60 in parents and siblings		No deaths due to coronary artery disease, cancer, diabetes, or cerebro- vascular disease prior to age 60 in parents and siblings	
Cholesterol must not exceed	225 No treatment	260 Treatment OK		260 Treatment OK	
Cholesterol/HDL ratio less than	5.0 No treatment	7.0 Treatment OK		7.0 Treatment OK	
Other blood and HOS results	All within normal limits	All within normal limits		All within normal limits	
Blood pressure must not exceed	18-44: 135/85 45 and up: 140/90 No treatment	145/90 Treatment OK		145/90 Treatment OK	
No DWI/DUI in past	5 years	5 years		5 years	
No more than 2 moving violations	Past 3 years	Past 3 years		Past 3 years	
No ratable impairment of any kind	All ages	All ages		All ages	
Within height and weight guidelines	Refer to chart on page 4			Refer to chart on page 4	

Avocations will be considered on an individual basis. For pilots: Private pilots will be considered with an additional premium. Commercial pilots will be considered if flying passengers on a regularly scheduled airline and not engaging in any other type of flying.

Conseco Life OptionsSM

Underwritten by Conseco Insurance Company

Routine medical requirements

		\$25,000— 99,999	\$100,000— 249,999	\$250,000— 499,999	\$500,000— 749,999	\$750,000— 999,999	\$1,000,000— 2,999,999	\$3,000,000— 4,999,999	\$5,000,000+
15–17	Saliva	HOS Paramed	HOS Paramed Blood profile	HOS Paramed Blood profile	HOS Paramed Blood profile	HOS Paramed Blood profile Resting EKG	HOS Paramed Blood profile Resting EKG	HOS MD exam Blood profile Stress EKG	
18–40	Saliva	HOS Paramed Blood profile	HOS Paramed Blood profile	HOS Paramed Blood profile	HOS Paramed Blood profile	HOS Paramed Blood profile Resting EKG	HOS Paramed Blood profile Resting EKG	HOS MD exam Blood profile Stress EKG	
41–50	Saliva	HOS Paramed Blood profile	HOS Paramed Blood profile	HOS Paramed Blood profile	HOS Paramed Blood profile	HOS Paramed Blood profile Resting EKG	HOS Paramed Blood profile Resting EKG	HOS MD exam Blood profile Stress EKG	
51–60	HOS Paramed	HOS Paramed Blood profile	HOS Paramed Blood profile	HOS Paramed Blood profile Resting EKG	HOS Paramed Blood profile Resting EKG	HOS MD exam Blood profile Resting EKG	HOS MD exam Blood profile Stress EKG	HOS MD exam Blood profile Stress EKG	
61–66	HOS Paramed	HOS Paramed Blood profile	HOS Paramed Blood profile Resting EKG	HOS Paramed Blood profile Resting EKG	HOS MD exam Blood profile Resting EKG	HOS MD exam Blood profile Stress EKG	HOS MD exam Blood profile Stress EKG	HOS MD exam Blood profile Stress EKG	
67 and older	HOS Paramed Blood profile Resting EKG	HOS Paramed Blood profile Resting EKG	HOS Paramed Blood profile Resting EKG	HOS MD exam Blood profile Resting EKG	HOS MD exam Blood profile Resting EKG	HOS MD exam Blood profile Stress EKG	HOS MD exam Blood profile Stress EKG	HOS MD exam Blood profile Stress EKG	

There are five underwriting classifications for this product:

(See pages 4 and 5 for preferred criteria.)

- Preferred Plus nontobacco for face amounts \$100,000 and above only; no tobacco use within the last 36 months
- Preferred nontobacco for face amounts \$100,000 and above only; no tobacco use within the last 24 months
- Standard nontobacco; no tobacco use within the last 12 months
- Preferred tobacco for face amounts \$100,000 and above
- Standard tobacco

Note: Nontobacco means no use of any type of tobacco or nicotine substitutes (patches, gum, etc.) within the specified number of months. We will not retest any proposed insured whose original specimen was positive for nicotine or any other drugs.

Conseco ProvidenceSM

Underwritten by Conseco Insurance Company

Underwriting requirements¹

- Personal history interview (all applicants)

¹In Guam, paramed and dried blood spot test (DBS) are required in lieu of a personal history interview.

The application

- Section six of the application:
If the answer to any of the questions 1 through 6 in section six of the application is “yes,” the proposed insured is not eligible for coverage. Do not submit the application.
- Section seven of the application:
 - If the answer to any of the questions 1 through 4 in section seven of the application is “yes,” the proposed insured may be eligible for the Level Death Benefit. A review of the application by our underwriting department will determine the proposed insured’s benefit level.
 - Be sure the medication information is completed for question 4.
 - Question 5 in section seven of the application must be completed on all applications. If no physician is available, please state “none” on the application.
- Section ten: conditional amendment
 - Applicants applying for level (preferred), but only qualifying for graded, will be declined if this question is not answered “yes.”

A list of declinable medications is provided on page 10. This list is not all-inclusive, but will help determine whether to submit the application.

The height and weight chart is included on page 4.

There are two underwriting classifications for this product:

- Nontobacco; no tobacco use within the past 12 months
- Tobacco

Conseco ProvidenceSM

Underwritten by Conseco Insurance Company

Declinable medication guide *(This list is not all-inclusive.)*

Abilify	(Anti-psychotic)	Leukeran	(Cancer)
Advair	(Chronic lung condition)	Lupron	(Cancer)
Aerobid	(Chronic lung condition)	Maxair	(Chronic lung condition)
Albuterol	(Chronic lung condition)	Mellaril	(Anti-psychotic)
Antabuse	(Drug or alcohol)	Methadone	(Drug or alcohol)
Aricept	(Alzheimers/dementia)	Namenda	(Alzheimers/dementia)
Asparaginase	(Cancer)	Nitroglycerine	(Angina)
Azmacort	(Chronic lung condition)	Novane	(Anti-psychotic)
AZT	(AIDS)	Perphenazine	(Anti-psychotic)
BiCNU	(Cancer)	Phenothiazine	(Anti-psychotic)
Campral	(Drug or alcohol)	Prednisone	(Chronic lung condition)
Casodex	(Cancer)	Pulmicort	(Chronic lung condition)
Cerubidine	(Cancer)	Razadyne	(Alzheimers/dementia)
Clozaril	(Anti-psychotic)	Reminyl	(Alzheimers/dementia)
Combivent	(Chronic lung condition)	Risperdal	(Anti-psychotic)
Compazine	(Anti-psychotic)	Serentil	(Anti-psychotic)
Cytosan	(Cancer)	Serevent	(Chronic lung condition)
DDI	(AIDS)	Seroquel	(Anti-psychotic)
Exelon	(Alzheimers/dementia)	Spiriva	(Chronic lung condition)
Flovent	(Chronic lung condition)	Theophylline	(Chronic lung condition)
Foscavir	(AIDS)	Thioridazine	(Anti-psychotic)
Geodon	(Anti-psychotic)	Thorazine	(Anti-psychotic)
Haldon	(Anti-psychotic)	Triflon	(Anti-psychotic)
Imdur	(Angina)	Ventolin	(Chronic lung condition)
Inderal	(Angina)	Videx	(AIDS)
Interferon	(Cancer)	Vivitrol	(Drug or alcohol)
Isordil	(Angina)	Zyprexa	(Anti-psychotic)
Isosorbide	(Angina)		

Diabetes checklist:

When was diabetes diagnosed?

What medications and doses are taken?

Does the applicant have other conditions related to diabetes?

If diabetes is diagnosed before age 40, DO NOT submit the application.

If diabetes is diagnosed before age 60 with insulin and tobacco use, DO NOT submit the application.

If the applicant is within 20 pounds of the maximum weight and is diabetic, call the underwriting risk evaluation line for verification.

Conseco Term[®] and Conseco Term[®] with Return of Premium

Underwritten by Conseco Insurance Company

Routine medical requirements¹

	\$100,000— 249,999	\$250,000— 499,999	\$500,000— 749,999	\$750,000— 999,999	\$1,000,000— 2,999,999	\$3,000,000— 4,999,999	\$5,000,000+
20–40	HOS Paramed Blood profile	HOS Paramed Blood profile	HOS Paramed Blood profile	HOS Paramed Blood profile	HOS Paramed Blood profile EKG	HOS Paramed Blood profile EKG	HOS Paramed Blood profile EKG
41–50	HOS Paramed Blood profile	HOS Paramed Blood profile	HOS Paramed Blood profile	HOS Paramed Blood profile	HOS Paramed Blood profile EKG	HOS Paramed Blood profile EKG	HOS MD exam Blood profile Stress EKG
51–60	HOS Paramed Blood profile	HOS Paramed Blood profile	HOS Paramed Blood profile EKG	HOS Paramed Blood profile EKG	HOS MD exam Blood profile EKG	HOS MD exam Blood profile Stress EKG	HOS MD exam Blood profile Stress EKG
61–66	HOS Paramed Blood profile	HOS Paramed Blood profile EKG	HOS Paramed Blood profile EKG	HOS MD exam Blood profile EKG	HOS MD exam Blood profile Stress EKG	HOS MD exam Blood profile Stress EKG	HOS MD exam Blood profile Stress EKG
67 and older	HOS Paramed Blood profile EKG	HOS Paramed Blood profile EKG	HOS MD exam Blood profile EKG	HOS MD exam Blood profile EKG	HOS MD exam Blood profile Stress EKG	HOS MD exam Blood profile Stress EKG	HOS MD exam Blood profile Stress EKG

There are five underwriting classifications for this product:

(See pages 4 and 5 for preferred criteria.)

- Preferred Plus nontobacco; no tobacco use within the last 36 months
- Preferred nontobacco; no tobacco use within the last 24 months
- Standard nontobacco; no tobacco use within the last 12 months
- Preferred tobacco
- Standard tobacco

Note: Nontobacco means no use of any type of tobacco or nicotine substitutes (patches, gum, etc.) within the specified number of months. We will not retest any proposed insured whose original specimen was positive for nicotine or any other drugs.

¹ When an application for Disability Income rider is submitted, an attending physician statement (APS) from the insured's personal physician will be requested by Conseco Insurance Company. Refer to the Disability Income rider guide (CL-DI-UR-AG) for specific information regarding acceptable occupations and benefits.

New Business processing

Faxing applications

Faxing the application can speed up processing time for your business. Our new business and underwriting departments want to serve you as efficiently as possible. You can help us get your policies issued quicker by following these tips when faxing applications, paramed information and other required forms.

1. We accept and process faxed applications. You should keep original applications for your files. Please note that faxing **and** sending the original may result in our setting up duplicate files.
2. When completing paperwork, use a black ballpoint pen. Felt pens cause ink to bleed. Blue ink lightens when faxed. As a result, we must contact you for verification, which delays processing.
3. Be aware: We will fax a policy number to you within 24 hours of receiving your faxed application.
4. After faxing an application, allow 48 hours for the information to be matched with your files and made available on the computer system. (The information will be available on *consecobizlink.com* the day after it is available on our computer system.) This will prevent items from being mistaken as lost or not received. It will also ensure that our call center representatives have access to the information they will need to assist you.
5. Do not refax items unless requested by one of our representatives. This will help us avoid setting up duplicate files, which take significant time to identify and correct. If you are asked to refax, please note "REFAX" on the cover sheet.
6. Refer to the policy number when sending a check or follow-up information for an application. This will help us avoid setting up duplicate files and ensure accurate processing.
7. Mail checks in a Life New Business envelope (No. CL-E9NB966) to prevent mail delays. You may also use electronic funds transfer (EFT). Please see EFT and bank draft section (page 12) for details.
8. Do not fax paramed or other information *before* faxing us the application. This will ensure that the information is matched with the pending application. Requirements that are faxed before the application may result in delayed processing.

1035 exchanges

Section 1035 exchanges allow your clients to exchange policies issued by other companies. They can transfer their cash values, generally without incurring current income tax. Section 1035 exchanges should be executed only when the transfer is shown to be in the best interest of the client.

A Section 1035 exchange can defer taxable gain and preserve a nondeductible loss on an original life insurance contract. The preservation of a nondeductible loss can offset future taxable gain on a new life insurance contract. Regular underwriting rules apply to this program.

It is a good idea to submit the original absolute assignment form and either the lost policy statement or original policy. Many companies will process from the faxed 1035 exchange documents. However, some companies require original paperwork, and if it is not received, the 1035 exchange process may be delayed.

Please include the replacement form also.

NEW BUSINESS GUIDELINES

New Business processing (cont.)

Electronic funds transfer (EFT) and bank draft

If you're submitting an application, you can save even more issuing time by enrolling your clients in electronic funds transfer and collecting the initial premium via EFT. The applicant does not need to write a check for the initial premium.

EFT or bank draft is a convenient way for your clients to pay their insurance premiums. Using EFT generally ensures better persistency, which means more renewal commissions for you.

It's easy to sign up your client for EFT at the time of the sale. The applications have an EFT authorization section for you to fill out. Here's how it works:

- Complete the bank authorization section of the application.
- Fax a copy of the applicant's voided check.
- In the special requests box, write "First premium by bank draft."
- Inform the applicant that the initial premium will be processed on his or her account within 48 hours after the application is received in the home office. (We suggest you inform the applicant to note the debit in his or her check register immediately.)
- Complete the conditional receipt for the initial premium. Insurance coverage is binding because we have been authorized to draft the initial premium when the application is received in the home office.

In some situations, you may not want the first premium to be drafted within 48 hours after the application reaches the home office. Coverage is not binding until the first draft is processed. To request the first premium to be processed anytime after the application has been received, make note of this requirement in the "comments" section of the application.

The minimum EFT amount is \$25. If you have two or more policies on the same draft, the total premium must equal at least \$25.

Policy delivery checklist

There are four keys to the policy delivery process:

- Deliver the policy in person or follow up issuance with a phone call.
- Review the policy with your clients once more to ensure it is fully understood.
- Make sure the client signs the policy delivery receipt and returns it.
- Fax or mail us the signed delivery receipt.

Please be aware that in CA, LA, PA, SD and WV, these delivery receipts need to be signed and returned within 45 days of policy issue.

Underwritten by Consec Insurance Company

Policy forms (may vary by state):

Consec Life Options: CIC-3017

Consec Term: CIC-3010

Consec Term with Return of Premium: CIC-3009R

Consec Providence: CIC-3013, CIC-3014, CIC-3015

Rider forms (may vary by state):

Accelerated Benefits for Terminal Illness: CIC-6040

Accelerated Benefits for Terminal Illness: CIC-6019

Accelerated Benefit rider: CIC-6032

Accidental Death Benefit: CIC-6001

Accidental Death Benefit: CIC-6026

Accidental Death Benefit rider: CIC-6033

Additional Insured Level Term: CIC-6044

Additional Insured Term Life: CIC-6031

Children's Level 1 Term Insurance: CIC-6045

Children's Term: CIC-6020

Disability Income: CIC-6025

Nursing Home Waiver of Surrender Charge: CIC-6037

Overloan Protection: CIC-6046

Primary Insured Term: CIC-6043

Total and Permanent Disability Benefits Waiver of Premium: CIC-6021

Unemployment Waiver of Premium: CIC-6027

Waiver of Stipulated Premium: CIC-6004

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