

FIDELITY & GUARANTY LIFE INSURANCE COMPANY

SecureMasterSM Underwriting Guide

Simplified Underwriting (Accept / Reject)

- Application Questions.
- MIB.
- Phone Interview (Point of Sale).
- Pharmacy Database Check.

Tobacco rates apply to applicants who have used tobacco products within the past 24 months. Pipe or cigar smokers and applicants who chew tobacco are considered tobacco users for this policy.

Any “Yes” answers on the application or phone interview will cause the application to be declined. MIB and pharmacy checks are used to verify the application and phone interview answers.

If all application questions and phone interview questions are answered “No” and MIB and Pharmacy Database checks verify the “No” answers, the policy is issued.

Applicants with medical impairments through Table D are accepted on standard basis. If higher than Table D, the application will be declined.

**MALES AND FEMALES, ALL AGES
TABLE D (200%)**

BUILD CHART		
HEIGHT	MINIMUM WEIGHT	MAXIMUM WEIGHT
4.8	74	187
4.9	76	194
4.10	79	201
4.11	82	208
5.0	84	215
5.1	87	222
5.2	90	230
5.3	93	237
5.4	96	245
5.5	99	252
5.6	102	260
5.7	105	268
5.8	109	276
5.9	112	284
5.10	115	293
5.11	118	301
6.0	122	310
6.1	125	318
6.2	129	327
6.3	132	336
6.4	136	345
6.5	139	354
6.6	143	363
6.7	145	373

IMPAIRMENTS

IMPAIRMENT	CRITERIA	LIFE
Addison's Disease	Acute Single Episode	Standard
	Others	Decline
AIDS		Decline
Alcoholism	Within 4 years	Decline
	After 4 years	Standard
Alzheimer's		Decline
Amputation	Caused by Injury	Standard
	Caused by Disease	Decline
Anemia	Iron Deficiency	Standard
Aneurysm		Decline
Angina	See Heart Disease	
Angioplasty	See Heart Disease	
Ankylosis		Standard
Aortic Insufficiency		Decline
Aortic Stenosis		Decline
Arteriosclerosis		Decline
Arthritis	Osteoarthritis	Standard
	Rheumatoid- Mild	Standard
	Rheumatoid- Moderate, Severe	Decline
Asthma	Mild	Standard
	Moderate	Standard
	Severe- Hospitalization	Decline
Aviation	Recreation- Private Pilot License	Standard
Blood Pressure	See Hypertension	
Bronchitis	Acute	Standard
	Chronic	Decline
Buerger's Disease		Decline
By-Pass Surgery	See Heart Disease	
Cancer	Basal Cell Carcinoma (skin)	Standard
	Internal, Within 10 years	Decline
	Internal, After 10 years	Standard
	Malignant Melanoma, Within 7 years	Decline
	Malignant Melanoma, After 7 years	Standard
Cerebral Palsy		Decline
Chronic Obstructive Lung Disease		Decline
Cirrhosis of Liver		Decline
Colitis- Ulcerative	Within 7 years of last attack	Decline
	After 7 years of last attack	Standard
Congestive Heart Failure		Decline
Crohn's Disease	> 2 years since last symptoms	Standard
CVA- Stroke		Decline
Cystic Fibrosis		Decline

Depression / Anxiety	Mild- Moderate	Standard
	Severe	Decline
Diabetes	Oral Meds or diet control age 31 or older	Standard
	Oral Meds or diet control under age 31	Decline
	Insulin Dependent	Decline
Diverticulitis/ Diverticulosis		Standard
Down's Syndrome		Decline
Driving Record	DWI within 3 years or 2 or more accidents within 3 years or 3 or more moving violations within 3 years	Decline
	License currently suspended	Decline
	Others	Standard
Drug Use	Current or within 4 years	Decline
	After 4 years	Standard
Duodenitis		Standard
Edema	Rate for cause	
Emphysema		Decline
Epilepsy	Petit Mal	Standard
	Grand Mal	Decline
Fibrillation		Decline
Fibromyalgia		Standard
Gallbladder Disorders		Standard
Gastric Bypass	With 12 months	Decline
	After 12 months, weight stabilized	Standard
Gastritis		Standard
Glomerulosclerosis	Acute- after one year	Standard
Gout		Standard
Heart Disease	Includes Heart Attack, Myocardial Infarction, Coronary Artery Disease and Angina Pectoris	Decline
Heart Murmur	Innocent, no symptoms	Standard
	Others	Decline
Hemophilia		Decline
Hepatitis	A or Non A/B recovered	Standard
	B or C	Decline
Hepatomegaly		Decline
Hodgkin's Disease		Decline
Hypertension	Controlled	Standard
Hysterectomy	No cancer	Standard
Kidney Disease	Failure	Decline
	Stones	Standard
	Polycystic Kidney Disease	Decline
	Nephrectomy	Decline
	Nephritis	Decline
	Dialysis	Decline
	Infection	Standard
	Transplant	Decline
Leukemia		Decline
Liver Impairments		Decline

Lupus Erythematosus	Discoid	Standard
	Systemic	Decline
Marfan's Syndrome		Decline
Meniere's Disease		Standard
Mitral Insufficiency		Decline
Mitral Stenosis		Decline
Multiple Sclerosis		Decline
Muscular Dystrophy		Decline
Narcolepsy		Decline
Nervous Disorder	Anxiety- one medication- situational	Standard
	Anxiety- more than one medication, not situational	Standard
	Major Depression, Schizophrenia	Decline
Pacemaker		Decline
Pancreatic	Single Attack	Standard
Paralysis	Paraplegia and Quadraplegia	Decline
Parkinson's Disease	Mild- Moderate, if over age 60	Standard
	Mild- Moderate, if under age 60	Decline
	Severe	Decline
Peripheral Vascular Disease		Decline
Prostate Disorder	Infection	Standard
	Cancer	Decline
Retardation	Mild to Moderate	Standard
	Severe	Decline
Rheumatic Fever	One attack- recovered	Standard
Sarcoidosis	Localized, non-pulmonary	Standard
	Pulmonary	Decline
Sleep Apnea		Standard
Spina Bifida		Decline
Spina Bifida Occulta		Standard
Splenectomy		Standard
Stroke		Decline
Suicide Attempt		Decline
Thyroid Disorder		Standard
Transient Ischemic Attack (TIA)	One episode, after one year, no residuals	Standard
	If more than one episode	Decline
Tuberculosis	Within 2 years	Decline
	After 2 years	Standard
Ulcer	Peptic, Duodenal, Gastric, Within 3 years	Standard
	Peptic, Duodenal, Gastric, After 3 years	Standard
	Others	Decline
Urinary Disorder		Standard
Vascular Impairments		Decline
Weight	See Weight Chart	

MEDICATIONS

MEDICATION	INDICATION	BENEFIT ELIGIBILITY
Abraxane	Cancer	Decline
Acetyl L-Carnitine	Alzheimer's / Dementia	Decline
Actiq	Cancer Pain Severe Pain	Decline
Activase	Stroke / TIA / Heart Attack	Decline
Adriamycin	Cancer	Decline
Adrucil	Cancer	Decline
Afinitor	Cancer	Decline
Agenerase	AIDS	Decline
Aggrastat	Heart Attack	Decline
Aggrenox	Stroke / TIA	Decline
Agrylin	Cancer	Decline
Alimta	Cancer	Decline
Alkeran	Cancer	Decline
Aloxi	Cancer	Decline
Amantadine HCL	Parkinson's	Decline
Ambisome	AIDS	Decline
Amifostine	Cancer	Decline
Anagrelide HCL	Cancer	Decline
Angiomax	Circulatory Surgery	Decline
Antabuse	Alcoholism	Decline
Anzemet	Cancer	Decline
Aptivus	AIDS	Decline
Apokyn	Parkinson's	Decline
Aranesp	Kidney Disease / Failure	Decline
Aredia	Cancer	Decline
Argatroban	Circulatory Surgery	Decline
Aricept	Alzheimer's / Dementia	Decline
Arimidex	Cancer	Decline
Aromasin	Cancer	Decline
Arranon	Cancer	Decline
Arsenic Trioxide	Cancer	Decline
Arzerra	Cancer	Decline
Atamet	Parkinson's	Decline
Atgam	Organ / Tissue Transplant	Decline
Atripla	AIDS	Decline
Avastin	Cancer	Decline
Azilect	Parkinson's	Decline
Azasan	Organ / Tissue Transplant	Decline
Azathioprine	Organ / Tissue Transplant	Decline
Azmacort	Asthma COPD / Emphysema	Decline
Baraclude	Liver Disorder	Decline
Benzotropine Mesylate	Parkinson's Other Use	Decline
Bexxar	Cancer	Decline
Bicnu	Cancer	Decline

BiDil	CHF	Decline
Blenoxane	Cancer	Decline
Bleomycin Sulphate	Cancer	Decline
Brovana	COPD	Decline
Buprenex	Opioid Dependence	Decline
Busulflex	Cancer	Decline
Calcijex	Kidney Dialysis	Decline
Calcitriol	Kidney Dialysis	Decline
Campath	Cancer	Decline
Campral	Alcohol / Drugs	Decline
Camptosar	Cancer	Decline
Carbidopa	Parkinson's	Decline
Carboplatin	Cancer	Decline
Cardioplegic	Circulatory Surgery	Decline
Carnitor	Kidney Dialysis	Decline
Casodex	Cancer	Decline
CeeNu	Cancer	Decline
Cellcept	Organ / Tissue Transplant	Decline
Cerubidine	Cancer	Decline
Cesamet	Cancer	Decline
Chlorambucil	Cancer	Decline
Cisplatin	Cancer	Decline
Cladribine	Cancer	Decline
Clolar	Cancer	Decline
Clopidogrel	Stroke / TIA / Heart Attack	Decline
Cognex	Alzheimer's / Dementia	Decline
Combivent	COPD	Decline
Combivir	AIDS	Decline
Comtan	Parkinson's	Decline
Copegus	Liver Disorder	Decline
Cosmegen	Cancer	Decline
Coumadin	Cardiac Valve Replacement	Decline
Crixivan	AIDS	Decline
Cyclophosphamide	Cancer	Decline
Cyclosporine	Organ / Tissue Transplant	Decline
Cyclosporine Decline	Organ / Tissue Transplant	Decline
Cystagon	Kidney Failure	Decline
Cytarabine	Cancer	Decline
Cytogam	Organ / Tissue Transplant	Decline
Cytosar-U	Cancer	Decline
Cytovene	Organ / Tissue Transplant	Decline
Cytosan	Cancer	Decline
Dacarbazine	Cancer	Decline
Dacogen	Cancer	Decline
Daunorubicin HCL	Cancer	Decline
Daunoxome	Cancer	Decline
Depade	Alcohol / Drugs	Decline

Depocyt	Cancer	Decline
Dexrazoxane	Cancer	Decline
Diazoxide	Cancer	Decline
Didanosine	AIDS	Decline
Dolophine	Opioid Dependence	Decline
Doxil	Cancer	Decline
Doxorubicin HCL	Cancer	Decline
Dronabinol	Cancer	Decline
DTIC-Dome	Cancer	Decline
Duoneb	COPD	Decline
Eldepryl	Parkinson's	Decline
Eligard	Cancer	Decline
Elitek	Cancer	Decline
Ellence	Cancer	Decline
Eloxatin	Cancer	Decline
Elspar	Cancer	Decline
Emcyt	Cancer	Decline
Emend	Cancer	Decline
Emtriva	AIDS	Decline
Epivir	AIDS	Decline
Epizicom	AIDS	Decline
Eplerenone	CHF	Decline
Erbitux	Cancer	Decline
Ergolid Mesylates	Alzheimer's / Dementia	Decline
Estinyl	Cancer	Decline
Ethyol	Cancer	Decline
Etopophos	Cancer	Decline
Etoposide	Cancer	Decline
Eulexin	Cancer	Decline
Evista	Cancer	Decline
Exelon	Alzheimer's / Dementia	Decline
Fareston	Cancer	Decline
Faslodex	Cancer	Decline
Femara	Cancer	Decline
Fentanyl Citrate	Cancer Pain	Decline
Fentora	Cancer Pain	Decline
Floxuridine	Cancer	Decline
Fludara	Cancer	Decline
Fludarabine Phosphate	Cancer	Decline
Fluoxymesterone	Cancer	Decline
Flutamide	Cancer	Decline
Folotyn	Cancer	Decline
Fortovase	AIDS	Decline
Foscarnet Sodium	AIDS	Decline
Foscavir	AIDS	Decline
FUDR	Cancer	Decline
Fusilev	Cancer	Decline

Fuzeon	AIDS	Decline
Gallium Nitrate	Cancer	Decline
Ganciclovir	AIDS	Decline
Ganite	Cancer	Decline
Gemzar	Cancer	Decline
Gengraf	Organ / Tissue Transplant	Decline
Gleevec	Cancer	Decline
Gliadel Wafer	Cancer	Decline
Granisetron HCL	Cancer	Decline
Granisol	Cancer	Decline
Halotestin	Cancer	Decline
Hectoral	Kidney Dialysis	Decline
Herceptin	Cancer	Decline
Hexalen	Cancer	Decline
Hivid	AIDS	Decline
Hycamtin	Cancer	Decline
Hydralazine HCL	Hypertension CHF	Decline
Hydrea	Cancer	Decline
Hydroxyurea	Cancer	Decline
Hydergine	Alzheimer's / Dementia	Decline
Hyperstat IV	Cancer	Decline
Idamycin PFS	Cancer	Decline
Idarubicin	Cancer	Decline
Ifex	Cancer	Decline
Ifex/Mesnex Combo Pack	Cancer	Decline
Ifosfamide	Cancer	Decline
Imuran	Organ / Tissue Transplant	Decline
Inamrinone	CHF	Decline
Inspra	CHF	Decline
Insulin	Diabetes	Decline
Intron-A	Cancer	Decline
Invirase	AIDS	Decline
Iressa	Cancer	Decline
Irinotecan	Cancer	Decline
Isodax	Cancer	Decline
Ixempra	Cancer	Decline
Kaletra	AIDS	Decline
Kepivance	Cancer	Decline
Kytril	Cancer	Decline
Larodopa	Parkinson's	Decline
Leucovorin Calcium	Cancer	Decline
Leukeran	Cancer	Decline
Leukine	Cancer	Decline
Leuprolide	Cancer	Decline
Leustatin	Cancer	Decline
Levodopa	Parkinson's	Decline
Levamisole HCL	Cancer	Decline

Levocarnitine	Kidney Dialysis	Decline
Lexiva	AIDS	Decline
Lodosyn	Parkinson's	Decline
Lupron	Cancer	Decline
Lysodren	Cancer	Decline
Marinol	Cancer	Decline
Matulane	Cancer	Decline
Melphalan Hydrochloride	Cancer	Decline
Mepron	AIDS	Decline
Mercaptopurine	Cancer	Decline
Mesna	Cancer	Decline
Mesnex	Cancer	Decline
Methadone	Opioid Dependence	Decline
Methadose	Opioid Dependence	Decline
Methotrexate	Cancer	Decline
Milrinone	CHF	Decline
Minitran	Angina CHF	Decline
Mirapex	Parkinson's Other Use	Decline
Mithracin	Cancer	Decline
Mitomycin	Cancer	Decline
Mitoxantrone HCL	Cancer	Decline
Monoket	Angina CHF	Decline
Mustargen	Cancer	Decline
Mutamycin	Cancer	Decline
Mycobutin	AIDS	Decline
Myfortic	Organ / Tissue Transplant	Decline
Myleran	Cancer	Decline
Mylocel	Cancer	Decline
Mylotarg	Cancer	Decline
Namenda	Alzheimer's / Dementia	Decline
Narcan	Alcohol / Drugs	Decline
Naloxone	Alcohol / Drugs	Decline
Naltrexone	Alcohol / Drugs	Decline
Navelbine	Cancer	Decline
Nebupent	AIDS	Decline
Neosar	Cancer	Decline
Neulasta	Cancer	Decline
Neumega	Cancer	Decline
Neupro	Parkinson's	Decline
Neutrexin	AIDS	Decline
Nexavar	Cancer	Decline
Nilandron	Cancer	Decline
Nimodipine	Stroke / TIA / Aneurysm	Decline
Nimotop	Stroke / TIA / Aneurysm	Decline
Nipent	Cancer	Decline
Nolvadex	Cancer	Decline
Normodyne	Hypertension CHF	Decline

Norvir	AIDS	Decline
Novanitrone	Cancer	Decline
Noxafil	Cancer	Decline
Octreotide Acetate	Cancer	Decline
Oforta	Cancer	Decline
Oncaspar	Cancer	Decline
Ondansetron	Cancer	Decline
Onsolis	Cancer Pain Severe Pain	Decline
Ontak	Cancer	Decline
Onxol	Cancer	Decline
Orthoclone OKT3	Organ / Tissue Transplant	Decline
Paclitaxel	Cancer	Decline
Pamidronate Disodium	Cancer	Decline
Panretin	AIDS	Decline
Paraplatin	Cancer	Decline
Parcopa	Parkinson's	Decline
Parlodel	Parkinson's Other Use	Decline
Pentam 300	AIDS	Decline
Pentamidine Isethionate	AIDS	Decline
Pentostatin	Cancer	Decline
Pegasys	Liver Disorder	Decline
Peg-Intron	Liver Disorder	Decline
Pergolide Mesylate	Parkinson's	Decline
Perindopril Erbumine	Hypertension CHF	Decline
Permax	Parkinson's	Decline
Photofrin	Cancer	Decline
Platinol AQ	Cancer	Decline
Plegisol	Circulatory Surgery	Decline
Plenaxis	Cancer	Decline
Prezista	AIDS	Decline
Primacor	CHF	Decline
Prinzide	Hypertension CHF	Decline
Prograf	Organ / Tissue Transplant	Decline
Proleukin	Cancer	Decline
Purinethol	Cancer	Decline
Quadramet	Cancer	Decline
Rapamune	Organ / Tissue Transplant	Decline
Razadyne	Alzheimer's	Decline
Rebetol	Liver Disorder	Decline
Rebetron	Liver Disorder	Decline
Requip	Parkinson's Other Use	Decline
Reminyl	Alzheimer's	Decline
Rescriptor	AIDS	Decline
Retrovir	AIDS	Decline
Revex	Alcohol / Drugs	Decline
Revia	Alcohol / Drugs	Decline
Revlimid	Cancer	Decline

Reyataz	AIDS	Decline
Ribapak	Liver Disorder	Decline
Ribasphere	Liver Disorder	Decline
Ribatab	Liver Disorder	Decline
Ribavirin	Liver Disorder	Decline
Rilutek	ALS	Decline
Rituxan	Cancer Rheumatoid Arthritis	Decline
Rocaltrol	Kidney Dialysis	Decline
Roferon	Cancer Hepatitis C	Decline
Ropinirole	Parkinson's Other Use	Decline
Rubex	Cancer	Decline
Sancuso	Cancer	Decline
Sandimmune	Organ / Tissue Transplant	Decline
Sandostatin	Cancer	Decline
Sectral	Hypertension CHF	Decline
Selegiline HCL	Parkinson's	Decline
Sensipar	Kidney Dialysis	Decline
Serevent	Asthma COPD / Emphysema	Decline
Simulect	Organ / Tissue Transplant	Decline
Sinemet / Sinemet CR	Parkinson's	Decline
Sodium Edecrin	Hypertension CHF	Decline
Soltalol Hydrochloride	Hypertension CHF	Decline
Soltamox	Cancer	Decline
Sorine	Hypertension CHF	Decline
Sotalol HCL	Hypertension CHF	Decline
Spiriva	COPD	Decline
Spironolactone	Hypertension CHF	Decline
Sprycel	Cancer	Decline
Stalevo	Parkinson's	Decline
Stilphostrol	Cancer	Decline
Sublimaze	Cancer Pain Severe Pain	Decline
Suboxone	Alcohol / Drugs	Decline
Subutex	Alcohol / Drugs	Decline
Sustiva	AIDS	Decline
Sutent	Cancer	Decline
Symbicort	Asthma COPD / Emphysema	Decline
Symmetrel	Parkinson's	Decline
Tabloid	Cancer	Decline
Tamoxifen	Cancer	Decline
Tarceva	Cancer	Decline
Targretin	Cancer	Decline
Tarka	Hypertension CHF	Decline
Tasigna	Cancer	Decline
Tasmar	Parkinson's	Decline
Taxol	Cancer	Decline
Taxotere	Cancer	Decline
Teslac	Cancer	Decline

Teveten	Hypertension CHF	Decline
Thalomid	Cancer	Decline
Theodur	Asthma COPD / Emphysema	Decline
Theophylline	Asthma COPD / Emphysema	Decline
Theracys	Cancer	Decline
Thioplex	Cancer	Decline
Thiotepa	Cancer	Decline
Thymoglobulin	Organ / Tissue Transplant	Decline
Tice BCG	Cancer	Decline
Ticlid	Stroke / TIA / Heart Attack	Decline
Tilade	Asthma COPD / Emphysema	Decline
Timolide	Hypertension CHF	Decline
Timolol Maleate	Hypertension CHF	Decline
Tomoxafin	Cancer	Decline
Toposar	Cancer	Decline
Totect	Cancer	Decline
Torisel	Cancer	Decline
Torsemide	Hypertension CHF	Decline
Toprol XL	Hypertension CHF	Decline
Trandate	Hypertension CHF	Decline
Treanda	Cancer	Decline
Trandolapril	Hypertension CHF	Decline
Trelstar	Cancer	Decline
Tretinoin	Cancer	Decline
Triamterene	Hypertension CHF	Decline
Triamterene / HCTZ	Hypertension CHF	Decline
Trisenox	Cancer	Decline
Trihexyphenidyl HCL	Parkinson's Other Use	Decline
Trizivir	AIDS	Decline
Truvada	AIDS	Decline
	CHF	Decline
Tykerb	Cancer	Decline
Uniretic	Hypertension CHF	Decline
Univasc	Hypertension CHF	Decline
Uvadex	Cancer	Decline
Valcyte	AIDS	Decline
Valstar	Cancer	Decline
Valturna	Hypertension CHF	Decline
Vaseretic	Hypertension CHF	Decline
Vasotec	Hypertension CHF	Decline
Velcade	Cancer	Decline
Ventolin	Asthma COPD / Emphysema	Decline
Vepisid	Cancer	Decline
Vesanoid	Cancer	Decline
Viadur	Cancer	Decline
Viaspan	Organ / Tissue Transplant	Decline
Vidaza	Cancer	Decline

Videx	AIDS	Decline
Vinblastine Sulfate	Cancer	Decline
Vincasar PFS	Cancer	Decline
Vincristine Sulfate	Cancer	Decline
Vinorelbine Tartrate	Cancer	Decline
Viracept	AIDS	Decline
Viramune	AIDS	Decline
Viread	AIDS	Decline
Visken	Hypertension CHF	Decline
Vistide	AIDS	Decline
Vivitrol	Alcohol / Drug	Decline
Votrient	Cancer	Decline
Vumon	Cancer	Decline
Warfarin	Cardiac Valve Replacement	Decline
Xeloda	Cancer	Decline
Xopenex	Asthma COPD / Emphysema	Decline
Zanosar	Cancer	Decline
Zebeta	Hypertension CHF	Decline
Zelapar	Parkinson's	Decline
Zenapax	Organ / Tissue Transplant	Decline
Zemplar	Kidney Dialysis	Decline
Zerit	AIDS	Decline
	CHF	Decline
Zevalin Y-90	Cancer	Decline
Ziac	Hypertension CHF	Decline
Ziagen	AIDS	Decline
Zidovudine	AIDS	Decline
Zinecard	Cancer	Decline
Zofran	Cancer	Decline
Zoladex	Cancer	Decline
Zolinza	Cancer	Decline
Zometa	Cancer	Decline