



ENSURESTATE Agent Guide

SPWL Calculator:

www.cfglife.com

Mail applications to:

P.O. Box 1056
Syracuse, NY 13201-1056

or

Express Mail to:

5788 Widewaters Parkway
Syracuse, NY 13214

or

Fax applications to:

877-413-7568

Be sure to include completed
Application Fax Cover Sheet
Checklist, Form No. 6035-CL.

For questions, please call:

Product Support

800-347-0960, ext. 7585

Underwriting Department

800-423-9765, ext. 5904

New Business Department

800-347-0960, ext. 7526

Claims

800-347-0960, ext. 7511

Commission Administration

800-423-9765, ext. 5908

Agent Licensing

800-423-9765, ext. 6332
or 6349

Forms

800-423-9765, ext. 7197
or download forms from
www.cfglife.com

Form No. 6022CL-KITS (Rev. 3/10)
Not for consumer use.

Premium

Premium should be submitted with the application unless the premium is being paid by bank draft, 1035 exchange, or a transfer of funds from a financial institution. For 1035 exchange or transfer of funds, submit a completed 5143CFG Transfer/1035 Exchange Form.

Effective Date / Backdating

If premium is submitted with the application, the Effective Date will be the date of application unless a different date is requested. An Effective Date up to 90 days prior to the application date may be requested in order to save age unless the Proposed Insured is age 86, in which case backdating is limited to 30 days.

If premium is paid by bank draft, the Effective Date will be the date of the draft. If the policy is funded by a transfer or 1035 exchange, the Effective Date will be the date the premium is received unless a change in age has occurred, in which case the policy may be backdated.

The Effective Date cannot be the 29th, 30th or 31st of any month. In this case, the Effective Date will be the 1st of the following month. If this would cause a change in age, the 28th of the month will be used.

Policy Loans

Policy loans are available for full surrender value less loan interest in advance to the next policy anniversary. Loan interest is fixed at 8%.

Partial Surrenders

One partial surrender is allowed per policy year, after the first policy year. Each partial surrender is subject to a \$25 administrative service charge. Minimum partial surrender is \$500. Maximum partial surrender is equal to the lesser of:

- The cash value minus \$1,000; or
- The cash value times:

Year 2	Year 3	Year 4	Year 5	Year 6 +
10%	20%	30%	60%	100%

Chargebacks

There will be a 100% commission chargeback for a policy not taken or for full surrender or cancellation occurring within the first six months.

Dividends

Dividends are payable at the discretion of the Company.

Product specifications and availability may vary by state.
Refer to Policy Form No. 1F150-CL or state variation.



Underwriting Guidelines

We will determine the insurability of the proposed insured with as few underwriting requirements as possible. We depend on you to provide good field underwriting. Please refer to the following guidelines and call our Underwriting Department at 800-423-9765, extension 5904, with any questions.

Please ask all application questions as written and carefully record all answers. Be sure to provide:

- Names, full addresses and dates for all doctors, medical facilities and hospitals
- Date the proposed insured was last seen
- List of all medications the proposed insured is currently taking

Height / Weight Guidelines

Weight is only one factor in the underwriting assessment. A build that is within the parameters shown does not guarantee acceptance into a specific underwriting classification. Medical conditions may disqualify the proposed insured from the classification indicated by weight alone. Weight exceeding substandard will be declined.

Height	STANDARD Through	SUBSTANDARD Through	Height	STANDARD Through	SUBSTANDARD Through
5' 0"	228 lbs.	248 lbs.	5' 10"	310 lbs.	338 lbs.
5' 1"	236 lbs.	256 lbs.	5' 11"	319 lbs.	347 lbs.
5' 2"	244 lbs.	265 lbs.	6' 0"	329 lbs.	357 lbs.
5' 3"	252 lbs.	274 lbs.	6' 1"	338 lbs.	367 lbs.
5' 4"	259 lbs.	282 lbs.	6' 2"	347 lbs.	377 lbs.
5' 5"	268 lbs.	291 lbs.	6' 3"	357 lbs.	388 lbs.
5' 6"	276 lbs.	300 lbs.	6' 4"	365 lbs.	398 lbs.
5' 7"	284 lbs.	310 lbs.	6' 5"	376 lbs.	409 lbs.
5' 8"	293 lbs.	319 lbs.	6' 6"	386 lbs.	420 lbs.
5' 9"	302 lbs.	328 lbs.	Weight does not guarantee qualification.		

Medical History Guidelines

MEDICAL IMPAIRMENTS USUALLY INSURABLE AT STANDARD RATES

While most of the following medical histories will qualify for standard premium rates, adverse findings may cause some cases to be declined or issued with substandard rates.

Alcohol Abuse - after four years with single treatment, normal liver function tests and no current use

Aneurysm - after one year if surgically corrected

Asthma - mild to moderate with no hospitalization in the past year and no oxygen

Bipolar Disorder - mild to moderate with no recent hospitalization or repeated hospitalizations

Bronchitis - mild to moderate in a non-smoker

Cancer - most cancers (other than lymphoma) after five years if confined to the tissue of origin without recurrence or lymph node involvement

Depression - mild to moderate, with good response to treatment

Diabetes - adult onset (after age 35) and under control with no complications or additional risk factors

Discoid Lupus

Drug Abuse - after four years with no history of relapse, no intravenous drug usage, no sale of illegal drugs, no psychotic history and no current use

Emphysema - mild

Epilepsy

High Blood Pressure - controlled

PVD (Peripheral Vascular Disease) - after one year and no surgery, mild and stable; or after one year with surgery, no current symptoms, non-smoker without multiple medical impairments

Stroke - one episode after four years with minimal neurological impairment

Medical History Guidelines - continued

MEDICAL IMPAIRMENTS THAT WILL BE GIVEN INDIVIDUAL CONSIDERATION

These medical histories may be insurable at standard or substandard rates if there are no other medical impairments.

Heart Attack, Stable Angina or Heart Surgery - after age 40

Insulin-Dependent Diabetes - under control with no complications or multiple impairments

Multiple Sclerosis - mild to moderate, diagnosed over one year ago

Stroke / TIA - after twelve months

Valve Surgery - if the proposed insured is currently over age 15

MEDICAL IMPAIRMENTS THAT ARE USUALLY NOT INSURABLE

AIDS/ARC or HIV Positive

Alcohol or Drug Abuse with treatment within the past four years

Alzheimer's Disease / Dementia

Amputation due to circulation disease or diabetes

Arterial Fibrillation with Coronary Artery Disease

Brain Tumor

Cancer (Internal or Invasive), Leukemia or Hodgkin's within the past five years

Cardiomyopathy

Cirrhosis of the Liver or Chronic Hepatitis

Congestive Heart Failure

COPD / Emphysema - moderate to severe or mild and a smoker or using oxygen equipment to assist in breathing

Cystic Fibrosis

Diabetes with Amputation

Down's Syndrome

Kidney Dialysis, Disease or Failure diagnosed or treated within the past twelve months

Lou Gehrig's Disease (ALS)

Mental Retardation - child or adult, moderate or severe

Muscular Dystrophy

Non-Operated Aneurysm or Heart Defect

Organ Transplant

Pacemaker / Defibrillator / Implant within past year

Parkinson's Disease if moderate to severe or progressive

Polycystic Kidney Disease

Psychosis / Schizophrenia

Quadriplegia or Wheelchair Confinement due to illness or disease

Scleroderma

Sickle Cell Anemia

Systemic Lupus

Underwriting Requirements

Ages	Initial Exposure (Net Amount at Risk)	Underwriting Requirements
0 - 80	Up to \$50,000	MIB, Telephone Interview and Prescription Check. APS requested only if it cannot be determined that the applicant is within Table F.
0 - 80	\$50,001 to \$100,000	MIB, Telephone Interview and Prescription Check. APS only when necessary for certain medical histories.
0 - 80	\$100,001 and above	MIB, Telephone Interview, Prescription Check and APS.
81 - 85	Up to \$20,000	MIB, Telephone Interview and Prescription Check. APS requested only if it cannot be determined that the applicant is within Table F.
81 - 85	\$20,001 to \$100,000	MIB, Telephone Interview, Prescription Check and APS.

Drugs That Will Be Given Individual Consideration

The following are common cardiac medications that may disqualify a proposed insured from a standard or substandard ENSURESTATE insurance plan.

Amiodarone	Isuprel
Digoxin (Lanoxin)	Mexiletine
Disopyromide (Norpace)	Nirto-Dur / Nitroquick (nitroglycerin)
Dobutamine	Procainamide
Dofetilide	Propafenone
Dopamine (Intropin)	Quinidine
Flecainide	Satolol
Ibutilide	Tocainide

Disqualifying Drugs

Although we cannot list all medications that may affect eligibility, the use of the following medications will disqualify a proposed insured from the ENSURESTATE insurance plan.

ALZHEIMER'S / DEMENTIA MEDICATIONS

Aricept (donepezil)	Namenda (memantine)
Exelon (rivastigmine)	Razadyne / Reminyl (galantamine)

CANCER MEDICATIONS

Adria mycin (Adria)	Emcyt (Estramustine)
Alkeran (melphalan)	Ergamisol (Levamisole)
Altretamine (hexalen & Platinol)	Etoposide (Vepesid, Etopophos)
BICNU (Carmustine)	Eulexin (Flutamide)
Blenoxane (Bleomycin Sulfate)	Hydrea (hydroxyurea)
Busulfan (Myleran)	Matulane (Procarbazine)
Cee NU (lomustine)	Mercafopurine
Chlorambucil (Leukeran)	Mercaptopurine (Purinethol)
Cisplatin (Platinol)	Oncorin (Vincristine Sulfate)
Cyclophosphamide (Cytosan)	Thioguanine
Cytarabine (Cytosar, DepoCyt)	Velban (Vinblastine Sulfate)
Dacarbazine (Dtic-Dome)	Vincasar (Vincristine Sulfate)
Doxorubicin Hydrochloride (Adria, Doxil)	

HIV / AIDS MEDICATIONS

Atripia	Invirase (Saquinvar Mesylate)
AZT	Norvir (Ritanovir)
Crixivan (Indinavir Sulfate)	Retrovir (Zidovudine)
Cytorene (Gan ciclovir, Vitrasert)	Reyataz
Didanosine, DDI (Videx)	Stavudine (Zerit)
Doxorubicin Hydrochloride (Adria, Doxil)	Sustiva
Epzicom	Trizivir
Epivir	Videx
Hivid	

OTHER MEDICATIONS

Antabuse (Disulfiram)	Prograf (Tacrolimus)
Cyclosporine (Sandimmune, Neural, Restasis)	Revex (Nalmefene)
Orlaam (Levomethadyl Acetate)	Revia (Naltrexone)
Pentamidine (Nebupent)	Rilutek (Riluzole)

The policy may be a "Modified Endowment Contract" as defined in IRS section 7702. Distributions and policy loans from a modified endowment may be treated as taxable income and subject to federal income tax penalty on early withdrawals. **The death benefit, however, is income tax free.** No legal or tax advice is intended to be given.