



888.290.1085

Visit our website at [www.slaico.com](http://www.slaico.com)



# *Classic Elite*

~

**Single Premium  
Whole Life Rate Book  
and Underwriting Guide**

ST-1643

SPWLRB

# *What Will Your Clients Do With Their “Excess” Assets?*

Do you ask your clients about their plans for “excess” assets – those liquid funds in their portfolios not likely to be spent? What will happen to them if they are not used up during your clients’ lifetimes?

Ask the right questions and you might be able to improve your clients’ return, while saving them thousands of dollars in potential taxes.

Today, there are better, more tax and probate-efficient ways to position your clients’ liquid funds than just another CD or annuity. New products can help improve the earning power of these funds while avoiding the “double tax trap” on unused annuity income, which can be subject to both estate tax and income tax.



## The Product – Classic Elite

**Classic Elite** is designed for your client age 50 to 80 who has significant liquid assets.

Now you have an insurance policy where money can safely accumulate without current income tax. The policy death benefit will pass to your client's chosen beneficiary with no ordinary income tax and usually outside of probate. In most cases, the net amount passing to the heirs will be more than would have been available from a bank account or annuity policy.

## The Living Benefit

The **Classic Elite** policy provides benefits to your client while alive, by prepaying a portion of the death benefit when the client incurs expenses for convalescent care or is diagnosed as terminally ill.\*

### Classic Elite Single Premium Whole Life Product Specifications

<i>POLICY FORM:</i> 3400	Single Premium Whole Life with Accelerated Death Benefit*
<i>ISSUE AGES:</i>	50-80 (Age Last Birthday)
<i>PREMIUM MODE:</i>	Single Premium
<i>MINIMUM PREMIUM:</i>	\$5,000
<i>MAXIMUM PREMIUM:</i>	\$1,000,000
<i>RISK CLASSES:</i>	Nicotine User/Non-Nicotine User
<i>MATURITY DATE:</i>	The insured's age 121

\*In states where Accelerated Death Benefit Rider is approved.

## Underwriting Guidelines

The Underwriting Department will order a phone interview (inspection) on all proposed insureds. The following non-medical limits apply and the underwriting amount is the net amount at risk. Net amount at risk (NAR) is the face amount minus the single premium.

### Single Premium Whole Life Requirement Chart

Net Amount at Risk for requirement purposes is determined by face amount minus initial premium

Net Amount at Risk	Issue Ages		
	50	51-60	61-80
0-\$ 75,000	A	A	A
\$ 75,001-\$ 100,000	B	B	B
\$ 100,001-\$ 500,000	E	E	E
\$ 500,001-\$1,000,000	E	G	I
\$1,000,001-\$1,500,000	H	H	J
\$1,500,001-\$5,000,000	J	J	J
\$5,000,001 and up	K	K	K

- A Phone Interview
- B Phone Interview and APS
- E Paramed, Full Blood and HOS
- G Paramed, Full Blood, HOS and Resting EKG
- H Paramed, Full Blood, HOS, Resting EKG and Inspection
- I MD Exam, Full Blood, HOS and Resting EKG
- J MD Exam, Full Blood, HOS, Resting EKG and Inspection
- K MD Exam, Full Blood, HOS, Exercise EKG and Inspection

The Underwriting Department reserves the right to request medical examinations, special tests, inspection reports and attending physician's statements (APS) regardless of age or amount. Attending physician's statements will be ordered by the Underwriting Department.

Medical examinations (when required) must be arranged by the agent using one of the following examiners:

<b>American Paramedical (APPS)</b>	<b>800-635-1677</b>
<b>EMSI/PMSI</b>	<b>800-USA-EMSI</b>
<b>Exam One</b>	<b>800-333-9947</b>
<b>Mobile Examiners</b>	<b>800-423-0178</b>
<b>Porta Medic (Hooper Holmes)</b>	<b>800-782-7373</b>

The **Classic Elite** single premium whole life will be issued in the following categories:

Standard non-nicotine user                      Standard nicotine user

## Impairment Guide

This guide is designed to provide the agent with the most likely underwriting decision that would be made on some of the more common impairments revealed in the course of field underwriting. The final decision may vary due to multiple impairments, but this guide is designed to give the producer an idea whether the client will qualify for the highest band on the **Classic Elite** or if they should expect the premium to be limited to band 1 or 2. The attached height and weight chart is used in conjunction with these impairments. If the client wishes to submit \$100,001 or greater as the single premium, their weight must be within normal range. If they exceed the maximum weight, they will not qualify for the single premium product.

### Common medical conditions usually acceptable

Anemia (mild, documented present and stable several years with cause well known)  
Anxiety disorders or mild reactive depression  
Arthritis (not severe and not requiring steroids)  
Asthma (not requiring steroids)  
Diabetes (non-smoker, non insulin dependent, present age 60 or older, diagnosis less than 5 years prior)  
Gallbladder problems (cholecystitis and cholecystectomy)  
Heart murmur (described as functional)  
Hepatitis A (cured)  
Hepatitis B (enzymes normal and no detectable viral load)  
Hypertension or high blood pressure (well controlled with medication at least 6 months)  
Hypothyroidism  
Hysterectomy (benign causes)  
Irritable Bowel Syndrome  
Kidney stone (unless multiple recurrences)  
Migraine headaches  
Peptic ulcer (no gastrointestinal bleed)  
Skin cancer (except malignant melanoma)

### Common medical conditions usually acceptable premium bands 1 and 2 only (Single premium cannot exceed \$100,001)

Angioplasty/Stent single artery, 6 mos after surgery, non smoker, no heart attack, no diabetes, normal ECG  
Diabetes (non-insulin dependent, less than 10 years duration, non-smoker)  
Excessive weight (not morbidly obese) and gastric bypass surgery (more than 6 months prior)

Epilepsy (well controlled at least 3 years)  
Mitral Valve Prolapse requiring medication  
Multiple Sclerosis in remission  
Parkinson's disease (mild or in remission)  
Peripheral vascular disease, non smoker, 6 months after corrective surgery, no heart disease or diabetes  
Ulcerative Colitis (mild)

### Common medical conditions normally a basis for decline

Alzheimer's disease, senile dementia or organic brain disease  
Anemia more severe than previously described  
Aneurysm  
Asthma (requiring chronic steroid treatment or frequent hospitalizations)  
Cancer (except basal cell skin cancer)  
Cerebral palsy (other than mild)  
Chronic Obstructive Pulmonary Disease (COPD)  
Congestive Heart Failure  
Coronary Artery Disease (includes angina, angioplasty, coronary stent, bypass surgery, heart attack)  
Cystic Fibrosis  
Diabetes (inadequate control or evidence of end organ complications such as blindness, amputation)  
Emphysema  
Epilepsy (diagnosis less than three years prior or inadequate control of seizures)  
Heart murmur (described as organic)  
Heart valve disorder or heart valve replacement  
Hepatitis (other than cured Hepatitis A)  
Hypertension (uncontrolled or malignant)  
Irregular heart beat  
Leukemia  
Liver disorders (except fatty liver)  
Lupus (systemic)  
Obesity (morbid)  
Pacemaker  
Peripheral Vascular Disease more severe than described above  
Stroke, Cerebrovascular Accident (CVA), Transient Ischemic Attack (TIA)  
AIDS, HIV positive, Kidney Dialysis, Organ Transplant, Renal Failure, Currently in medical facility

## Instructions for completing application

- Number 1 Complete all information pertaining to the proposed insured.
- Number 2 Complete if the owner is not the proposed insured.
- Number 3 The beneficiary section of the application should be completed carefully, as the application serves as the designation of beneficiary in the contract. The beneficiary must have an insurable interest in the life of the proposed insured. A funeral home is NOT an acceptable beneficiary in the states of Georgia, Montana, South Dakota and Texas. A funeral director is not an acceptable beneficiary in any state.
- Number 4 State amount of life insurance or annuities in force with all companies. If no insurance in force, indicate "none".
- Number 5 Indicate nicotine use. This includes smoking, chewing, dipping, nicotine replacement gum and nicotine patch.
- Numbers 6-9 Furnish details to Yes answers to questions 6 through 9.
- Number 10 This question addresses the proposed insured's ability to perform the activities of daily living. Persons unable to perform these functions have increased mortality.
- Number 11 Furnish full name and address of the personal physician and date and reason last seen.
- Number 13 Indicate whether the proposed insured has received medical advice or treatment within the past 5 years not addressed in questions 6-9. Use the space provided to give complete details.

**Application Date:** The application must be dated and witnessed on the actual date written. Predating or post dating an application is not acceptable.

---

The following pages contain acceptable  
Male and Female  
Height and Weight Charts  
and Rates for Male and Female  
Non-Nicotine and  
Nicotine Users.

---

## Height and Weight Chart for Classic Elite Single Premium Whole Life

MALE		
HEIGHT	NORMAL WEIGHT	MAXIMUM WEIGHT
5'0"	92 - 182	183 - 215
5'1"	95 - 186	187 - 228
5'2"	97 - 190	191 - 233
5'3"	99 - 195	196 - 234
5'4"	102 - 201	202 - 237
5'5"	105 - 206	207 - 243
5'6"	108 - 212	213 - 250
5'7"	111 - 217	218 - 256
5'8"	113 - 222	223 - 263
5'9"	116 - 228	229 - 269
5'10"	119 - 235	236 - 277
5'11"	123 - 240	241 - 283
6'0"	126 - 247	248 - 291
6'1"	129 - 252	253 - 298
6'2"	132 - 259	260 - 306
6'3"	137 - 266	267 - 314
6'4"	140 - 274	275 - 336
6'5"	144 - 283	284 - 342
6'6"	148 - 293	294 - 352

This chart is ONLY for use with Classic Elite (SPWL).

**If weight exceeds the "Normal Range" the single premium cannot exceed \$100,000.**

**If weight exceeds the "Maximum Range" the single premium product is not available to the client.**

Keep in mind that other health risk factors may cause the client to be ineligible for this product even if weight falls within the above limits. Call the Underwriting Department for heights not listed on this chart.

## Height and Weight Chart for Classic Elite Single Premium Whole Life

FEMALE		
HEIGHT	NORMAL WEIGHT	MAXIMUM WEIGHT
4'8"	84 - 163	164 - 205
4'9"	86 - 166	167 - 213
4'10"	88 - 169	170 - 219
4'11"	90 - 172	173 - 227
5'0"	92 - 176	177 - 232
5'1"	95 - 181	182 - 242
5'2"	97 - 185	186 - 249
5'3"	99 - 190	191 - 257
5'4"	102 - 194	195 - 263
5'5"	105 - 198	199 - 268
5'6"	108 - 203	204 - 274
5'7"	111 - 209	210 - 278
5'8"	113 - 215	216 - 284
5'9"	116 - 220	221 - 294
5'10"	119 - 226	227 - 305
5'11"	123 - 234	235 - 322
6'0"	126 - 241	242 - 334

This chart is ONLY for use with Classic Elite (SPWL).

**If weight exceeds the "Normal Range" the single premium cannot exceed \$100,000.**

**If weight exceeds the "Maximum Range" the single premium product is not available to the client.**

Keep in mind that other health risk factors may cause the client to be ineligible for this product even if weight falls within the above limits. Call the Underwriting Department for heights not listed on this chart.

**Face Amounts for Selected Single Premiums  
Male Non-Nicotine User**

Age	\$ 5,000	\$10,000	\$25,001	\$ 50,000	\$ 75,000	\$100,001
50	\$11,655	\$23,310	\$59,483	\$118,962	\$178,443	\$251,063
51	\$11,257	\$22,514	\$57,492	\$114,979	\$172,469	\$242,379
52	\$10,881	\$21,763	\$55,594	\$111,185	\$166,777	\$234,265
53	\$10,524	\$21,049	\$53,785	\$107,566	\$161,349	\$226,677
54	\$10,190	\$20,380	\$52,069	\$104,134	\$156,201	\$219,560
55	\$ 9,882	\$19,764	\$50,435	\$100,867	\$151,301	\$212,872
56	\$ 9,591	\$19,183	\$48,935	\$ 97,866	\$146,799	\$206,596
57	\$ 9,317	\$18,635	\$47,537	\$ 95,071	\$142,607	\$200,692
58	\$ 9,058	\$18,117	\$46,225	\$ 92,447	\$138,670	\$195,142
59	\$ 8,814	\$17,628	\$44,983	\$ 89,963	\$134,945	\$189,859
60	\$ 8,582	\$17,164	\$43,796	\$ 87,590	\$131,385	\$184,848
61	\$ 8,361	\$16,722	\$42,668	\$ 85,334	\$128,001	\$180,087
62	\$ 8,149	\$16,299	\$41,590	\$ 83,178	\$124,767	\$175,538
63	\$ 7,941	\$15,882	\$40,534	\$ 81,066	\$121,599	\$171,082
64	\$ 7,734	\$15,468	\$39,478	\$ 78,954	\$118,431	\$166,623
65	\$ 7,525	\$15,050	\$38,406	\$ 76,810	\$115,216	\$162,099
66	\$ 7,314	\$14,629	\$37,322	\$ 74,641	\$111,962	\$157,511
67	\$ 7,103	\$14,206	\$36,228	\$ 72,453	\$108,679	\$152,976
68	\$ 6,896	\$13,793	\$35,169	\$ 70,336	\$105,504	\$148,561
69	\$ 6,700	\$13,401	\$34,180	\$ 68,359	\$102,538	\$144,355
70	\$ 6,519	\$13,039	\$33,274	\$ 66,546	\$ 99,820	\$140,439
71	\$ 6,355	\$12,711	\$32,477	\$ 64,951	\$ 97,427	\$136,970
72	\$ 6,211	\$12,423	\$31,774	\$ 63,546	\$ 95,319	\$134,002
73	\$ 6,082	\$12,165	\$31,098	\$ 62,195	\$ 93,292	\$131,166
74	\$ 5,959	\$11,918	\$30,446	\$ 60,890	\$ 91,335	\$128,438
75	\$ 5,840	\$11,681	\$29,809	\$ 59,616	\$ 89,425	\$125,814
76	\$ 5,724	\$11,449	\$29,191	\$ 58,380	\$ 87,570	\$123,147
77	\$ 5,612	\$11,225	\$28,596	\$ 57,190	\$ 85,785	\$120,510
78	\$ 5,506	\$11,012	\$28,042	\$ 56,083	\$ 84,125	\$117,960
79	\$ 5,404	\$10,809	\$27,550	\$ 55,099	\$ 82,649	\$115,530
80	\$ 5,308	\$10,617	\$27,094	\$ 54,185	\$ 81,278	\$113,253

**Face Amounts for Selected Single Premiums  
Male Nicotine User**

Age	\$5,000	\$10,000	\$25,001	\$50,000	\$ 75,000	\$100,001
50	\$9,605	\$19,210	\$49,024	\$98,044	\$147,067	\$206,908
51	\$9,312	\$18,625	\$47,522	\$95,040	\$142,561	\$200,712
52	\$9,035	\$18,070	\$46,106	\$92,208	\$138,312	\$194,755
53	\$8,772	\$17,544	\$44,767	\$89,531	\$134,297	\$189,037
54	\$8,523	\$17,047	\$43,500	\$86,997	\$130,496	\$183,643
55	\$8,287	\$16,575	\$42,298	\$84,593	\$126,890	\$178,522
56	\$8,066	\$16,133	\$41,178	\$82,354	\$123,532	\$173,884
57	\$7,862	\$15,724	\$40,155	\$80,308	\$120,462	\$169,593
58	\$7,675	\$15,351	\$39,197	\$78,392	\$117,588	\$165,523
59	\$7,492	\$14,984	\$38,260	\$76,518	\$114,777	\$161,562
60	\$7,317	\$14,634	\$37,344	\$74,685	\$112,028	\$157,615
61	\$7,133	\$14,267	\$36,423	\$72,844	\$109,267	\$153,668
62	\$6,953	\$13,906	\$35,501	\$71,000	\$106,500	\$149,778
63	\$6,776	\$13,553	\$34,586	\$69,169	\$103,754	\$145,954
64	\$6,605	\$13,211	\$33,711	\$67,419	\$101,129	\$142,279
65	\$6,441	\$12,883	\$32,877	\$65,753	\$ 98,629	\$138,765
66	\$6,285	\$12,570	\$32,082	\$64,162	\$ 96,243	\$135,388
67	\$6,136	\$12,273	\$31,322	\$62,641	\$ 93,962	\$132,169
68	\$5,997	\$11,995	\$30,600	\$61,199	\$ 91,799	\$129,121
69	\$5,864	\$11,729	\$29,918	\$59,834	\$ 89,751	\$126,257
70	\$5,737	\$11,474	\$29,281	\$58,561	\$ 87,841	\$123,586
71	\$5,622	\$11,244	\$28,692	\$57,382	\$ 86,074	\$121,122
72	\$5,517	\$11,034	\$28,154	\$56,306	\$ 84,460	\$118,869
73	\$5,422	\$10,844	\$27,666	\$55,331	\$ 82,997	\$116,820
74	\$5,336	\$10,673	\$27,230	\$54,459	\$ 81,688	\$114,968
75	\$5,260	\$10,520	\$26,847	\$53,693	\$ 80,540	\$113,315
76	\$5,197	\$10,394	\$26,535	\$53,068	\$ 79,602	\$111,871
77	\$5,149	\$10,299	\$26,322	\$52,642	\$ 78,963	\$110,631
78	\$5,122	\$10,244	\$26,188	\$52,375	\$ 78,563	\$109,694
79	\$5,106	\$10,213	\$26,099	\$52,197	\$ 78,296	\$109,183
80	\$5,102	\$10,205	\$26,042	\$52,082	\$ 78,123	\$108,856

**Face Amounts for Selected Single Premiums  
Female Non-Nicotine User**

Age	\$ 5,000	\$10,000	\$25,001	\$ 50,000	\$ 75,000	\$100,001
50	\$13,252	\$26,504	\$67,637	\$135,270	\$202,905	\$285,480
51	\$12,847	\$25,695	\$65,572	\$131,140	\$196,710	\$276,758
52	\$12,444	\$24,888	\$63,513	\$127,022	\$190,534	\$268,063
53	\$12,051	\$24,102	\$61,507	\$123,010	\$184,515	\$259,594
54	\$11,674	\$23,349	\$59,587	\$119,169	\$178,754	\$251,492
55	\$11,321	\$22,642	\$57,783	\$115,561	\$173,342	\$243,875
56	\$10,990	\$21,981	\$56,083	\$112,162	\$168,244	\$236,750
57	\$10,677	\$21,355	\$54,479	\$108,953	\$163,430	\$230,008
58	\$10,379	\$20,758	\$52,968	\$105,932	\$158,898	\$223,585
59	\$10,092	\$20,184	\$51,509	\$103,014	\$154,521	\$217,407
60	\$ 9,814	\$19,629	\$50,090	\$100,176	\$150,264	\$211,418
61	\$ 9,545	\$19,091	\$48,711	\$ 97,418	\$146,127	\$205,615
62	\$ 9,285	\$18,570	\$47,381	\$ 94,759	\$142,139	\$199,994
63	\$ 9,029	\$18,058	\$46,083	\$ 92,162	\$138,243	\$194,452
64	\$ 8,775	\$17,551	\$44,791	\$ 89,578	\$134,367	\$188,998
65	\$ 8,523	\$17,046	\$43,501	\$ 87,000	\$130,500	\$183,602
66	\$ 8,271	\$16,542	\$42,221	\$ 84,439	\$126,659	\$178,239
67	\$ 8,023	\$16,046	\$40,951	\$ 81,898	\$122,848	\$172,883
68	\$ 7,781	\$15,563	\$39,713	\$ 79,424	\$119,136	\$167,595
69	\$ 7,549	\$15,098	\$38,525	\$ 77,047	\$115,571	\$162,584
70	\$ 7,328	\$14,656	\$37,403	\$ 74,803	\$112,204	\$157,862
71	\$ 7,121	\$14,242	\$36,342	\$ 72,681	\$109,022	\$153,413
72	\$ 6,926	\$13,853	\$35,345	\$ 70,687	\$106,031	\$149,219
73	\$ 6,742	\$13,485	\$34,403	\$ 68,804	\$103,206	\$145,253
74	\$ 6,568	\$13,136	\$33,513	\$ 67,024	\$100,536	\$141,484
75	\$ 6,401	\$12,802	\$32,672	\$ 65,341	\$ 98,012	\$137,894
76	\$ 6,243	\$12,487	\$31,879	\$ 63,756	\$ 85,635	\$134,424
77	\$ 6,094	\$12,189	\$31,139	\$ 62,277	\$ 93,416	\$131,112
78	\$ 5,960	\$11,921	\$30,475	\$ 60,948	\$ 91,423	\$128,070
79	\$ 5,853	\$11,706	\$29,917	\$ 59,832	\$ 89,748	\$125,372
80	\$ 5,769	\$11,538	\$29,444	\$ 58,885	\$ 88,328	\$123,076

**Face Amounts for Selected Single Premiums  
Female Nicotine User**

Age	\$ 5,000	\$10,000	\$25,001	\$ 50,000	\$ 75,000	\$100,001
50	\$10,569	\$21,138	\$53,940	\$107,877	\$161,815	\$227,668
51	\$10,274	\$20,548	\$52,495	\$104,986	\$157,480	\$221,123
52	\$ 9,994	\$19,988	\$51,067	\$102,130	\$153,195	\$215,037
53	\$ 9,727	\$19,454	\$49,681	\$ 99,358	\$149,037	\$209,316
54	\$ 9,474	\$18,948	\$48,364	\$ 96,724	\$145,087	\$203,938
55	\$ 9,233	\$18,467	\$47,128	\$ 94,252	\$141,378	\$198,908
56	\$ 9,009	\$18,019	\$46,001	\$ 91,999	\$137,999	\$194,195
57	\$ 8,803	\$17,607	\$44,962	\$ 89,921	\$134,882	\$189,773
58	\$ 8,608	\$17,217	\$43,975	\$ 87,947	\$131,921	\$185,537
59	\$ 8,420	\$16,840	\$43,003	\$ 86,003	\$129,005	\$181,430
60	\$ 8,234	\$16,468	\$42,026	\$ 84,049	\$126,073	\$177,375
61	\$ 8,043	\$16,086	\$41,036	\$ 82,069	\$123,104	\$173,227
62	\$ 7,847	\$15,694	\$40,051	\$ 80,099	\$120,149	\$169,069
63	\$ 7,654	\$15,309	\$39,086	\$ 78,168	\$117,253	\$165,004
64	\$ 7,474	\$14,949	\$38,152	\$ 76,302	\$114,453	\$161,071
65	\$ 7,300	\$14,601	\$37,262	\$ 74,521	\$111,781	\$157,271
66	\$ 7,136	\$14,273	\$36,419	\$ 72,835	\$109,253	\$153,693
67	\$ 6,979	\$13,959	\$35,619	\$ 71,235	\$106,852	\$150,253
68	\$ 6,828	\$13,657	\$34,858	\$ 69,714	\$104,571	\$146,980
69	\$ 6,684	\$13,369	\$34,122	\$ 68,242	\$102,363	\$143,913
70	\$ 6,546	\$13,092	\$33,410	\$ 66,818	\$100,227	\$141,011
71	\$ 6,410	\$12,821	\$32,716	\$ 65,431	\$ 98,146	\$138,205
72	\$ 6,281	\$12,563	\$32,053	\$ 64,104	\$ 96,156	\$135,526
73	\$ 6,161	\$12,322	\$31,436	\$ 62,870	\$ 94,306	\$132,964
74	\$ 6,052	\$12,104	\$30,881	\$ 61,761	\$ 92,641	\$130,568
75	\$ 5,956	\$11,912	\$30,400	\$ 60,798	\$ 91,197	\$128,306
76	\$ 5,871	\$11,743	\$29,988	\$ 59,974	\$ 89,961	\$126,281
77	\$ 5,798	\$11,597	\$29,641	\$ 59,279	\$ 88,919	\$124,706
78	\$ 5,740	\$11,480	\$29,355	\$ 58,708	\$ 88,063	\$123,439
79	\$ 5,698	\$11,397	\$29,135	\$ 58,268	\$ 87,402	\$122,232
80	\$ 5,677	\$11,354	\$28,979	\$ 57,956	\$ 86,934	\$121,122