Quick Guide for Life Underwriting Medical Questions

Use as a guide prior to submitting an application for life insurance policies issued by Western-Southern Life Assurance Company (Western & Southern Life) and National Integrity Life Insurance Company. While use of this guide does not replace the application questions or underwriting process, reviewing it can help make the application process more comfortable and efficient.

Was the proposed insured:

1. Hospitalized in the past 5 years for:
   - Diabetes
   - Depression
   - Rheumatoid arthritis
   - High blood pressure
   - Anemia or other blood disorder

2. In the past 10 years, diagnosed with, tested positive for, or received on-going treatment or monitoring for:

   **Autoimmune Disorder**
   - Systemic lupus erythematosus
   - Connective tissue disease

   **Cancer**
   - Cancer (other than basal cell or squamous cell cancer of the skin)
   - Leukemia
   - Lymphoma

   **Cardiovascular or Vascular Disease**
   - Cardiovascular or vascular disease
   - Angina
   - Blood clots, thrombosis
   - Cardiomyopathy
   - Coronary artery disease
   - Heart attack, myocardial infarction
   - Heart disease (stent placement, coronary bypass surgery, pacemaker or defibrillator implant) or heart valve replacement
   - Arrhythmia (abnormal heart rhythm)
   - Peripheral vascular/artery disease (including carotid artery disease, kidney (renal) artery disease, arteriosclerosis)
   - Stroke, transient ischemic attack (TIA)

   **Genetic Disorder**
   - Huntington’s disease

   **Infectious Disease**
   - Hepatitis C

   **Liver & Kidney**
   - Liver disease/disorder
   - Kidney disease/disorder excluding kidney stones
   - Cirrhosis of the liver

   **Mental or Nervous System Disorder**
   - Bipolar disorder
   - Alzheimer’s disease
   - Dementia
   - ALS (Lou Gehrig’s disease)
   - Cognitive impairment or chronic memory loss
   - Neurological disorder, including neuropathy and epilepsy
   - Paralysis
   - Cerebral palsy
   - Parkinson’s disease
   - Multiple sclerosis (MS)

   **Metabolic Disorder**
   - Diabetes controlled with insulin

   **Respiratory**
   - COPD — chronic obstructive pulmonary disease or COLD — chronic obstructive lung disease
   - Pulmonary embolism
   - Emphysema

   **Other**
   - HIV (AIDS virus)
   - The proposed insured has been advised to enter; is planning to enter; or currently resides in a nursing home, assisted living/custodial facility, or is receiving home health care or attending adult day care
   - Proposed insured/applicant requires the use of a stair lift, quad cane, hospital bed, wheelchair or walker
   - Unexplained weight loss (not due to diet or exercise), dizziness or fatigue

* These guidelines apply to certain life insurance products eligible for limited underwriting requirements. Products available are subject to change.
3. Prescribed any of the following medications:

<table>
<thead>
<tr>
<th>Medication</th>
<th>Prescribed for treatment or prevention of the following</th>
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<tbody>
<tr>
<td>Coumadin (warfarin), Pradaxa, Eliquis, Aggrenox, Xarelto, Lovenox, other blood thinners</td>
<td>Atrial fibrillation or blood clotting disorder</td>
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<td>Nitroglycerin, Nitrostatin, Isosorbide, Plavix (clopidogrel bisulfate), Lanoxin or Digitek (digoxin)</td>
<td>Heart disease, angina, congestive heart failure or stroke</td>
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<td>Lasix (furosemide), Spironolactone</td>
<td>Edema, excessive fluid retention</td>
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<td>Aricept (donepezil), Namenda (memantine)</td>
<td>Dementia or Alzheimer’s</td>
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<td>Any insulin injection</td>
<td>Diabetes</td>
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<tr>
<td>Spiriva, Combivent</td>
<td>Chronic obstructive pulmonary disease (COPD)</td>
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The use of an anti-coagulant or blood thinning medication such as Coumadin (warfarin), Pradaxa, Eliquis or Xarelto, used preventively or otherwise on an on-going basis, beyond temporary needs related to an orthopedic surgical procedure, will most likely result in a declination of coverage under this plan. Individuals with a history of heart attack, stroke, stent, angioplasty, cardiac bypass surgery or arrhythmia who are currently followed by a cardiologist are often declined for coverage under this plan.

A “yes” answer in sections 1-3 may result in a decline for life insurance coverage. The list of conditions and medications shown is not exhaustive. Each applicant’s medical and prescription history will be reviewed from the submitted application and considered by Underwriting for the final policy decision.

Questions? Call the W&S Financial Group Distributors Sales Desk.

The agent is not authorized to make underwriting decisions for the insurer. A statement by the agent that the proposed insured/applicant may not qualify shall not constitute an adverse underwriting decision. A proposed insured/applicant should submit an application for the policy to obtain an underwriting decision from the insurer.

Application and underwriting guidelines are current as of 9/1/17 and are subject to change. Underwriting decisions are ultimately based on answers on an application for life insurance and the results of an MIB (Medical Information Bureau) review and prescription review. Absence of the above-described medical conditions does not ensure underwriting acceptance. Questions on applications may vary by state. This guide is not a substitute for an application. All application questions must be asked and answered truly and completely.

The list of medications above is not comprehensive and the use of additional medications may result in a declination of coverage. Company underwriters will make an underwriting determination based upon the entirety of the information and documentation received, which may result in a determination that is more favorable than this guide would indicate. All underwriting guidelines are subject to change without notice.

Policies underwritten by Western-Southern Life Assurance Company, Cincinnati, OH, or National Integrity Life Insurance Company, Greenwich, NY. Western & Southern Life operates in DC and all states except AK, ME, NH, NY and RI. National Integrity operates in ME, NH, NY and RI. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group.

Product and feature availability varies by state. Legacy Forward II single premium universal life insurance policy series ICC12 1301-3030 WSA, ICC12 1301-3030 NIL and 1301-3030 NIL NY. Legacy Forward single premium individual whole life insurance policy series 1010-3030 WSA. Protection Life flexible premium adjustable life insurance policy series 0807-4001 WSA.

The policy may be issued as a Modified Endowment Contract (MEC) for tax purposes. Any withdrawals or surrenders could result in a taxable event. Distributions are taxable to the extent that there is gain in the contract. A 10% penalty applies for distributions prior to age 59½ with certain exceptions. In order for policies funded by an exchange to be issued as a non-MEC, the entire single premium must be in the form of a 1035 Exchange and the existing policy must not be a MEC. Western & Southern member companies and their agents do not offer legal or tax advice. For specific tax information, contact your attorney or tax advisor.

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