

PREFERRED CLASS STRUCTURE QUESTIONNAIRE

Fill out this preferred class structure questionnaire based on company-wide summaries such as underwriting guideline manuals, compilations of issue instructions or other documentation.

The purpose of this preferred class structure questionnaire is to gather information on different preferred class structures. This questionnaire varies between nonsmoker/non-tobacco and smoker/tobacco-users and provides for variations by issue year, face amount and plan. If the company has the Underwriting Criteria Score information available, the company should map its set of preferred class structure to sets of Underwriting Criteria Scores. **Except for new preferred class structures or new sets of Underwriting Criteria Scores applied to existing preferred class structure(s), the response to the questionnaire should remain the same from year to year.**

If a company has determined sets of Underwriting Criteria Scores for its preferred class structures, it should provide separate preferred class structure responses for each set of Underwriting Criteria Scores applied to a preferred class structure. If a company has not determined sets of Underwriting Criteria Scores for its preferred class structures, it should fill out this questionnaire with its preferred class structures and update the preferred class structure questionnaire at such future time that sets of Underwriting Criteria Scores for the preferred class structures are determined. When sets of Underwriting Criteria Scores are used, there is to be a one-to-one correspondence between a preferred class structure and a set of Underwriting Criteria Scores.

The information given in this questionnaire will be used both to map a set of Underwriting Criteria Scores to policy level data and as a check on the policy level data submission. Submit this questionnaire along with the initial data submission to MIB.

Each preferred class structure must include at least two classes (e.g., one preferred class and one standard class). Make as many copies of this preferred class structure questionnaire as necessary for your individual life business and submit in addition to policy level detail information.

Company

Company Code

Name

Date

PREFERRED CLASS STRUCTURE – Part 1 Nonsmokers/Non-Tobacco Users

Preferred class structure must have at least one preferred and one standard class.

Use multiple copies of this page if needed for nonsmokers/non-tobacco users

Number of Nonsmoker/Non-Tobacco User Risk Classes

- a) Issue Date Range through
- b) Issue Age Range through
- c) Face Amount Range through
- d) Plan Types

Number of Nonsmoker/Non-Tobacco User Risk Classes

- a) Issue Date Range through
- b) Issue Age Range through
- c) Face Amount Range through

- d) Plan Types

Number of Nonsmoker/Non-Tobacco User Risk Classes

- a) Issue Date Range through
- b) Issue Age Range through
- c) Face Amount Range through
- d) Plan Types

Number of Nonsmoker/Non-Tobacco User Risk Classes

- a) Issue Date Range through
- b) Issue Age Range through
- c) Face Amount Range through
- d) Plan Types

Number of Nonsmoker/Non-Tobacco User Risk Classes

- a) Issue Date Range through
- b) Issue Age Range through
- c) Face Amount Range through
- d) Plan Types

PREFERRED CLASS STRUCTURE – Part 2 Smokers/Tobacco Users

Preferred class structure must have at least one preferred and one standard class.

Use multiple copies of this page if needed for smokers/tobacco users

Number of Smoker/Tobacco User Risk Classes

- a) Issue Date Range through
- b) Issue Age Range through
- c) Face Amount Range through
- d) Plan Types

Number of Smoker/Tobacco User Risk Classes

- a) Issue Date Range through
- b) Issue Age Range through
- c) Face Amount Range through
- d) Plan Types

Number of Smoker/Tobacco User Risk Classes

- a) Issue Date Range through
- b) Issue Age Range through
- c) Face Amount Range through
- d) Plan Types

Number of Smoker/Tobacco User Risk Classes

- a) Issue Date Range through
- b) Issue Age Range through

- c) Face Amount Range through
- d) Plan Types

Number of Smoker/Tobacco User Risk Classes

- a) Issue Date Range Date through Date
- b) Issue Age Range through
- c) Face Amount Range through
- d) Plan Types

Number of Smoker/Tobacco User Risk Classes

- a) Issue Date Range Date through Date
- b) Issue Age Range through
- c) Face Amount Range through
- d) Plan Types