1501 East Woodfield Rd. Ste 110ESchaumburg, IL 60173Phone: 800-605-7566Fax: 847-619-9592www.resourcebrokerage.com

Aviation Guidelines						
CARRIER	GUIDELINES					
American General	All other class • Corpor pilot w • Studer • Licens	ith ATR or com	with appropriat lane is compan mercial license Standard Plus over 100 hours	e rating y owned, main with IFR, flyin with additiona solo: Standard	g in US and Car I \$3.50 per \$1,00	standards as commercial aircraft, nada only: Preferred Plus 00

Aviation Guidelines							
CARRIER	GUIDELINES						
	RATING SCHEDULES AGES 16-24						
	Total Hours Experience	25 or less Annual	26-150 Annual	151-300 Annual	301-500 Annual	501 & Up	
	Up to 299	\$3.50	\$2.50	\$3.50	\$5.00	Individual Consideration	
	300- 499	\$3.50	\$2.00	\$3.00	\$3.50	Individual Consideration	
	500 – Up	\$3.50	\$1.50 Std.*	\$2.00*	\$2.50*	Individual Consideration	
Amoricon	RATING SCHEDULES AGES 25-75       Total Hours     25 or less     26-200     201- 300     301-500     501 & Up						
American	Experience	Annual	Annual	Annual		•	
Netional	Up to 99 100- 299	\$3.50 \$3.50	\$2.50 Standard	\$3.50 \$3.00	\$5.00 \$5.00	Individual Consideration Individual Consideration	
National	300 - 499	\$3.00	Standard	\$3.00	\$3.50	Individual Consideration	
	500 - 499	\$3.50	Standard	\$3.00	\$3.50	Individual Consideration	
	*For private pilo	ots w/over 500 n) with no adv luced to stand usually with Av er age 16 or ov	hours experien erse medical or lard if the rating viation exclusio ver age 75 will ir	ce who hold ar non-medical ri is \$1.50. n rider. nclude an aviat	IFR, ATR or Flisk factors, the	light Instructor (not engaged in extra may be reduced by .50 per	



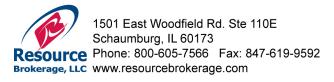
Aviation Guidelines						
CARRIER	GUIDELINES					
	Preferred Plus, Preferred NS and Preferred Smoker available if qualifies as a standard aviation risk or with an exclusion or flat extra. Student Pilots: \$3.50 Qualified Pilots: • <100 hours \$2.40 • 100+ hours, flying 26-150 hours per year: \$2.40 • 100+ hours, flying 26-150 hours per year with IFR: Standard • 100+ hours, flying 151-300 hours per year with IFR: \$2.40 • 100+ hours, flying 151-300 hours per year with IFR: \$2.40 • 100+ hours, flying 151-300 hours per year without IFR: \$2.40 • 100+ hours, flying 301-400 hours per year without IFR: \$3.50 • 100+ hours, flying 301-400 hours per year: \$5.00 Balloons: • Blimp or any other steerable, self-propelled balloon: \$2.40 • Gas: \$5.00 • Hot Air/Tethered flight only: Standard • Free flight/Student pilots: \$3.50 • Flight instructors:\$3.50 • Private pilots/Land only: \$2.40 • Private pilots/Low on ceans: \$7.50 Hang Cliders: • Non-powered amateur affiliated with club (50 ft. max): Standard • Non-powered amateur affiliated with club: \$2.40 & up • Professional affiliated with club: \$2.40 & up • Amateur or pro not affiliated with club: \$7.50					



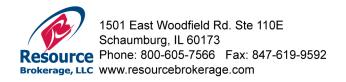
Aviation Guidelines								
CARRIER		GUIDELINES						
Banner	Qualified Pilots: • <100 hours • 100+ hours, • 100+ hours, • 100+ hours, • 100+ hours, • 100+ hours, • 100+ hours, • 100+ hours,	<ul> <li>&lt;100 hours \$2.40</li> <li>100+ hours, flying 25 hours or less per year: \$2.40</li> <li>100+ hours, flying 26-150 hours per year with IFR: Standard</li> <li>100+ hours, flying 26-150 hours per year without IFR: \$2.40</li> <li>100+ hours, flying 151-300 hours per year with IFR: \$2.40</li> <li>100+ hours, flying 151-300 hours per year without IFR: \$3.50</li> </ul>						
Genworth	Rated Table Preferred Best, Pre     Type of     Certificate     Student	# Hours flown/year N/A	ire AER Indard: Flat extr IFR N/A	ra or exclusion rider Risk Class As medically applies	Flat Extra \$3.00			
	Private Private	0-25 25-150	N/A No	As medically applies As medically applies	\$2.00 \$1.50			
	Private	26-150	Yes	Preferred at best	N/A (\$1.50 flying for business)			
	Private	151-300	No	As medically applies	\$3.00			
	Private	151-300	Yes	As medically applies	\$1.50			
	Private	301-400	N/A	As medically applies	\$5.00			

Aviation Guidelines 2/09

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Aviation Guidelines						
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ING	<ul> <li>Have recently changed from no flat extra to a small flat extra (\$0.48 per 1000) for qualified aviators who:</li> <li>Expect to fly less than 200 annual hours and have 100 or more solo hours or</li> <li>Expect to fly 201-300 annual hours and have 400 or more solo hours</li> </ul> Pilots can qualify for Preferred and Super Preferred with the flat extra if they meet the underwriting criteria for ReliaStar Life Insurance and ReliaStar Life Insurance Company of New York products only. Plus, qualified applicants can select an Aviation Exclusion Rider in lieu of the flat extra and still maintain Select, Preferred, and Super Preferred classes, even on Security Life of Denver Insurance products! Make note of the flat extra at best classes for Reliastar products only. Security Life of Denver products allow us to offer Std + .48 / 1,000 or the exclusion.					
MetLife	Best Class: Available only with exclusion rider No rating or flat extra up to \$2 million Private pilots available for Preferred/Std Plus with age > 26, over 100 solo hours, flying up to 200 hours per year Credit available for IFR with ratable aviation					
North American	Super Preferred: Private pilots (ages 27-65) may qualify with 300+ hours, IFR, 50-150 flight hours per year and all flights in the USA. Preferred: Available with flat extra.					
Prudential	Preferred Best for most commercial airline pilots. Non Smoker Plus for students and private pilots up to 200 hours per year. Test piloting, unusual hazards, foreign airline pilots unable to offer.					



Aviation Guidelines							
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Transamerica	Preferred NonSmoker: Available with Aviation Exclusion Rider. (May qualify for special no-flat rates as determined by underwriting.) Flat extra available on UL. Standard Plus (term only), Standard N/S, Standard Smoker: Available as qualifies.						
	Preferred Plus: No flying as pilot or crew member of private aircraft Preferred: No flying as pilot or crew member of private aircraft Standard Plus: Not a private or student pilot unless aviation exclusion rider added Student Pilots: \$3.50 flat extra Age >26						
	Total Hours	0-200 Annual	201-300	301-600	>600	1	
United	< 100	\$3.50 x 5	\$3.50 per M	\$5.00 per M	\$5.00 per M	]	
	100-399	Standard	\$2.50 x 2	\$5.00 per M	\$5.00 per M		
of Omaha	> 400 Standard Standard \$2.50 per M \$5.00 per M						
	A ma						
	Age <26 Total Hours	0-200 Annual	201-300	301-600	>600	- Г	
	< 100	\$3.50 x 5	\$5.00 per M	\$5.00 per M	\$5.00 per M	-	
	100-399	\$2.50 x 5	\$3.50 per M	\$5.00 per M	\$5.00 per M	-	
	> 400	\$2.50 x 5	\$2.50 per M	\$5.00 per M	\$5.00 per M	1	
West Coast Life	Student Pilot: age > 26 \$3.50 x 3         > 100 hr experience, flying < 200 hr / yr consider Std         age < 26 \$3.50 x 5         WCL recognizes there is an increased risk on active private pilots who fly a minimal number of hours annually. Pilots flying 25 or less hours annually regardless of their license level or accumulative hours will be rated at \$2.50/\$1,000 (or use the exclusion)						