

Home Office Underwriting

Telephone Interview: A certified nursing professional may call the applicant from our Home Office and ask the same health questions listed on application. They will also ask the applicant to list the medications that have been prescribed by their physician(s) so we can compare them to those listed on our Drug Information List. **Please advise each applicant that he/she may receive a call from our Home Office “to confirm their medical history listed on the application for our permanent Home Office files.”**

Good “Field Underwriting” is very important to us. It is a vital part of our total Underwriting process. Agents who write a larger volume of new business and have a good Field Underwriting record will experience a much smaller percentage of telephone interviews. Conversely, agents who have a poor Field Underwriting record will experience telephone interviews on a much larger percentage (or even all) of their new business.

We believe good Field Underwriting could actually result in a 100% issue rate, but that is not always possible. On rare occasions, a telephone interview may prompt the need for an APS, or a postponement, or even a rejection. With your help, we can keep these actions to an absolute minimum. In all cases, we will rely on the discretion of our Underwriters.

Combination Application

If a Medicare Supplement Application is to be fully underwritten (non-Open Enrollment or Guaranteed Issue), you may apply for our EZLife, Simplified Issue Whole Life, CarePlus, HomeCare or other health products on the same application as the Medicare Supplement. If you are submitting an Open Enrollment or Guaranteed Issue application, you may **NOT** use the Supplement to Application for these other products. If the Medicare Supplement policy is issued, the other policies will also be issued. Complete the Supplement to Application on the back of the Medicare Supplement Application and make sure the applicant signs in both places.

Open Enrollment

Write "Open Enrollment" at the top of application and do not answer the health questions. Insert the Medicare Number in the space provided on the application. Applications may be taken only during the Open Enrollment period. The effective date will be the date approved at the Home Office.

Guaranteed Issue for Certain Eligible Persons

Write "Guaranteed Issue" at top of application and do not answer health questions. Include a copy of the termination notice (impending or final) along with a schedule page, ID card and current notice or proof of inforce benefits from the other carrier.

Effective Date

The effective date of coverage is when the application is approved by the Home Office unless you request a special effective date that must be after the date of application. If you are replacing an existing Medicare supplement plan and must co-ordinate effective dates to avoid duplication of coverage, the maximum advance effective date is 180 days. Policies with effective dates during the first 5 days of the month will be automatically drafted on the 5th of each month. All others will draft on the premium due date or date you request on the application.

Complete the Supplement to Application on the back of the Medicare Supplement Application to include EZLife Benefits. If Open Enrollment or Guaranteed Issue, you must complete an EZLife Application and submit separately. If you want Combo Billing, write "Combo App" at the top of each application.

An application must be received in Home Office within 10 working days from the date of application. Applications submitted on a daily basis result in faster service time.

For Agent Use Only.

Do Not Show Or Distribute To Anyone Else.

ADD EZLIFE TO YOUR MED SUPP SALE including Terminal Illness Benefit PREMIUM RATES \$1,500 FACE AMOUNT

AGE LAST BIRTHDAY	MALE		FEMALE	
	ANNUAL <small>(includes policy fee)</small>	BSP <small>(includes policy fee)</small>	ANNUAL <small>(includes policy fee)</small>	BSP <small>(includes policy fee)</small>
64	123.90	10.33	96.15	8.01
65	128.60	10.72	98.70	8.23
66	135.30	11.28	103.20	8.60
67	142.20	11.85	107.85	8.99
68	149.55	12.46	112.95	9.41
69	157.58	13.13	118.50	9.88
70	165.53	13.79	124.50	10.38
71	175.50	14.63	131.10	10.93
72	185.25	15.44	138.30	11.53
73	195.75	16.31	146.10	12.18
74	207.00	17.25	154.35	12.86
75	217.92	18.16	163.50	13.63
76	230.25	19.19	175.80	14.65
77	242.25	20.19	189.60	15.80
78	255.75	21.31	204.75	17.06
79	269.63	22.47	221.25	18.44
80	284.42	23.70	239.85	19.99

PREMIUM RATES \$3,000 FACE AMOUNT

AGE LAST BIRTHDAY	MALE		FEMALE	
	ANNUAL <small>(includes policy fee)</small>	BSP <small>(includes policy fee)</small>	ANNUAL <small>(includes policy fee)</small>	BSP <small>(includes policy fee)</small>
64	217.80	18.15	162.30	13.53
65	227.19	18.93	167.40	13.95
66	240.60	20.05	176.40	14.70
67	254.40	21.20	185.70	15.48
68	269.10	22.43	195.90	16.33
69	285.15	23.76	207.00	17.25
70	301.05	25.09	219.00	18.25
71	321.00	26.75	232.20	19.35
72	340.50	28.38	246.60	20.55
73	361.50	30.13	262.20	21.85
74	384.00	32.00	278.70	23.23
75	405.84	33.82	297.00	24.75
76	430.50	35.88	321.60	26.80
77	454.50	37.88	349.20	29.10
78	481.50	40.13	379.50	31.63
79	509.25	42.44	412.50	34.38
80	538.83	44.90	449.70	37.48

For Different Face Amounts, Refer to EZLife Brochure.
Complete EZLife Application

2006 NORTH CAROLINA MEDICARE SUPPLEMENT and EZLIFE RATES and UNDERWRITING

Policy Form NC-1 (Rev. 0604), Plans A-G
Combination Application LMK0672
Policy Form LBL(EZL95)

Important

Field Underwriting Information

We will not accept applications from persons who are not solicited in person or from persons who have current, on-going, or chronic health conditions.

1) We do **NOT** accept applications from persons who are presently receiving treatment for any health condition that requires frequent or on-going doctor, hospital or treatment visits. In some cases, minor health conditions requiring on-going treatment may be temporarily postponed. These cases can be reopened as soon as the problem is resolved.

2) We do **NOT** accept applications from persons who are taking testosterone shots or those who have penile implants or anticipate the need for this surgery.

3) We do **NOT** accept applications from persons who are taking medication that is listed on the current company **DRUG INFORMATION LIST** or from persons taking 3 or more drugs for cardiovascular conditions. These medications are prescribed for extremely serious and uninsurable health conditions. However, if you feel that a prospect is prescribed one of these medications for a “minor” condition, please call the Underwriting Department to discuss before submitting the application or submit the application with a current copy of the applicant's medical records from the physician prescribing the medication.

CLAIMS PAID ELECTRONICALLY



Continental Life
INSURANCE COMPANY

OF BRENTWOOD, TENNESSEE

101 Continental Place • Brentwood, Tennessee 37027

1-800-445-4254

The Company With Facts And Figures To Back Its Solid Reputation!

LMK0135F

Eff. 7-1-06

**2006 NORTH CAROLINA MEDICARE SUPPLEMENT
ATTAINED AGE RATES - AREA 1** Eff. 7-1-06

Attained Age	PLAN A							
	Non-Tobacco				Tobacco			
	Female		Male		Female		Male	
	Annual	BSP	Annual	BSP	Annual	BSP	Annual	BSP
< 65	1,320	110.00	1,519	126.58	1,466	122.17	1,688	140.67
65-67	867	72.25	998	83.17	963	80.25	1,109	92.42
68	903	75.25	1,039	86.58	1,004	83.67	1,156	96.33
69	941	78.42	1,082	90.17	1,045	87.08	1,202	100.17
70	976	81.33	1,122	93.50	1,083	90.25	1,245	103.75
71	1,016	84.67	1,169	97.42	1,128	94.00	1,298	108.17
72	1,046	87.17	1,203	100.25	1,160	96.67	1,336	111.33
73	1,080	90.00	1,242	103.50	1,200	100.00	1,381	115.08
74	1,108	92.33	1,273	106.08	1,230	102.50	1,416	118.00
75	1,139	94.92	1,310	109.17	1,264	105.33	1,457	121.42
76	1,167	97.25	1,342	111.83	1,296	108.00	1,492	124.33
77	1,188	99.00	1,366	113.83	1,320	110.00	1,519	126.58
78	1,212	101.00	1,394	116.17	1,346	112.17	1,549	129.08
79	1,233	102.75	1,417	118.08	1,368	114.00	1,575	131.25
80	1,248	104.00	1,436	119.67	1,388	115.67	1,596	133.00
81	1,260	105.00	1,449	120.75	1,399	116.58	1,611	134.25
82	1,277	106.42	1,468	122.33	1,418	118.17	1,632	136.00
83	1,291	107.58	1,486	123.83	1,435	119.58	1,651	137.58
84	1,305	108.75	1,502	125.17	1,450	120.83	1,668	139.00
85	1,320	110.00	1,519	126.58	1,466	122.17	1,688	140.67
86	1,333	111.08	1,534	127.83	1,482	123.50	1,706	142.17
87	1,347	112.25	1,549	129.08	1,496	124.67	1,723	143.58
88	1,360	113.33	1,565	130.42	1,511	125.92	1,739	144.92
89	1,375	114.58	1,581	131.75	1,528	127.33	1,758	146.50
90*	1,391	115.92	1,599	133.25	1,544	128.67	1,777	148.08

Attained Age	PLAN B							
	Non-Tobacco				Tobacco			
	Female		Male		Female		Male	
	Annual	BSP	Annual	BSP	Annual	BSP	Annual	BSP
65-67	1,229	102.42	1,413	117.75	1,364	113.67	1,570	130.83
68	1,285	107.08	1,477	123.08	1,427	118.92	1,642	136.83
69	1,340	111.67	1,540	128.33	1,487	123.92	1,711	142.58
70	1,399	116.58	1,608	134.00	1,553	129.42	1,788	149.00
71	1,449	120.75	1,667	138.92	1,611	134.25	1,852	154.33
72	1,504	125.33	1,732	144.33	1,671	139.25	1,923	160.25
73	1,555	129.58	1,789	149.08	1,727	143.92	1,987	165.58
74	1,603	133.58	1,844	153.67	1,780	148.33	2,048	170.67
75	1,648	137.33	1,895	157.92	1,830	152.50	2,106	175.50
76	1,693	141.08	1,949	162.42	1,880	156.67	2,165	180.42
77	1,737	144.75	1,998	166.50	1,930	160.83	2,221	185.08
78	1,776	148.00	2,043	170.25	1,972	164.33	2,269	189.08
79	1,810	150.83	2,081	173.42	2,010	167.50	2,313	192.75
80	1,844	153.67	2,120	176.67	2,046	170.50	2,355	196.25
81	1,874	156.17	2,155	179.58	2,081	173.42	2,395	199.58
82	1,901	158.42	2,187	182.25	2,112	176.00	2,430	202.50
83	1,930	160.83	2,219	184.92	2,141	178.42	2,465	205.42
84	1,956	163.00	2,250	187.50	2,172	181.00	2,500	208.33
85	1,981	165.08	2,280	190.00	2,201	183.42	2,532	211.00
86	2,009	167.42	2,312	192.67	2,232	186.00	2,568	214.00
87	2,034	169.50	2,341	195.08	2,259	188.25	2,600	216.67
88	2,054	171.17	2,363	196.92	2,283	190.25	2,626	218.83
89	2,072	172.67	2,384	198.67	2,303	191.92	2,650	220.83
90*	2,098	174.83	2,412	201.00	2,330	194.17	2,681	223.42

* For Rates Over Age 90, Contact the Marketing Department at 1-800-445-4254, ext. 603

**2006 NORTH CAROLINA MEDICARE SUPPLEMENT
ATTAINED AGE RATES - AREA 1** Eff. 7-1-06

Attained Age	PLAN C							
	Non-Tobacco				Tobacco			
	Female		Male		Female		Male	
	Annual	BSP	Annual	BSP	Annual	BSP	Annual	BSP
< 65	2,295	191.25	2,641	220.08	2,550	212.50	2,934	244.50
65-67	1,472	122.67	1,693	141.08	1,636	136.33	1,882	156.83
68	1,534	127.83	1,765	147.08	1,704	142.00	1,960	163.33
69	1,595	132.92	1,835	152.92	1,771	147.58	2,037	169.75
70	1,652	137.67	1,901	158.42	1,836	153.00	2,112	176.00
71	1,714	142.83	1,971	164.25	1,903	158.58	2,190	182.50
72	1,768	147.33	2,035	169.58	1,964	163.67	2,260	188.33
73	1,822	151.83	2,096	174.67	2,024	168.67	2,328	194.00
74	1,877	156.42	2,160	180.00	2,085	173.75	2,399	199.92
75	1,929	160.75	2,218	184.83	2,141	178.42	2,465	205.42
76	1,975	164.58	2,272	189.33	2,193	182.75	2,524	210.33
77	2,023	168.58	2,326	193.83	2,244	187.00	2,584	215.33
78	2,068	172.33	2,378	198.17	2,295	191.25	2,642	220.17
79	2,100	175.00	2,416	201.33	2,333	194.42	2,685	223.75
80	2,144	178.67	2,465	205.42	2,380	198.33	2,740	228.33
81	2,177	181.42	2,504	208.67	2,418	201.50	2,782	231.83
82	2,208	184.00	2,540	211.67	2,451	204.25	2,822	235.17
83	2,239	186.58	2,575	214.58	2,486	207.17	2,862	238.50
84	2,265	188.75	2,605	217.08	2,516	209.67	2,894	241.17
85	2,295	191.25	2,641	220.08	2,550	212.50	2,934	244.50
86	2,322	193.50	2,671	222.58	2,578	214.83	2,968	247.33
87	2,351	195.92	2,704	225.33	2,610	217.50	3,004	250.33
88	2,377	198.08	2,733	227.75	2,639	219.92	3,037	253.08
89	2,401	200.08	2,762	230.17	2,667	222.25	3,068	255.67
90*	2,423	201.92	2,785	232.08	2,690	224.17	3,097	258.08

Attained Age	PLAN D							
	Non-Tobacco				Tobacco			
	Female		Male		Female		Male	
	Annual	BSP	Annual	BSP	Annual	BSP	Annual	BSP
65-67	1,098	91.50	1,262	105.17	1,219	101.58	1,402	116.83
68	1,145	95.42	1,318	109.83	1,272	106.00	1,464	122.00
69	1,197	99.75	1,376	114.67	1,328	110.67	1,529	127.42
70	1,248	104.00	1,434	119.50	1,385	115.42	1,594	132.83
71	1,293	107.75	1,488	124.00	1,436	119.67	1,654	137.83
72	1,342	111.83	1,543	128.58	1,489	124.08	1,715	142.92
73	1,389	115.75	1,597	133.08	1,542	128.50	1,774	147.83
74	1,432	119.33	1,647	137.25	1,590	132.50	1,831	152.58
75	1,474	122.83	1,697	141.42	1,638	136.50	1,885	157.08
76	1,518	126.50	1,747	145.58	1,686	140.50	1,941	161.75
77	1,554	129.50	1,787	148.92	1,726	143.83	1,986	165.50
78	1,590	132.50	1,829	152.42	1,765	147.08	2,032	169.33
79	1,622	135.17	1,866	155.50	1,801	150.08	2,073	172.75
80	1,651	137.58	1,901	158.42	1,835	152.92	2,113	176.08
81	1,677	139.75	1,929	160.75	1,862	155.17	2,143	178.58
82	1,702	141.83	1,959	163.25	1,891	157.58	2,176	181.33
83	1,730	144.17	1,990	165.83	1,921	160.08	2,210	184.17
84	1,756	146.33	2,019	168.25	1,950	162.50	2,245	187.08
85	1,778	148.17	2,045	170.42	1,975	164.58	2,273	189.42
86	1,801	150.08	2,072	172.67	2,000	166.67	2,302	191.83
87	1,823	151.92	2,099	174.92	2,026	168.83	2,331	194.25
88	1,845	153.75	2,123	176.92	2,050	170.83	2,360	196.67
89	1,863	155.25	2,144	178.67	2,070	172.50	2,382	198.50
90*	1,888	157.33	2,173	181.08	2,098	174.83	2,414	201.17

* For Rates Over Age 90, Contact the Marketing Department at 1-800-445-4254, ext. 603

**2006 NORTH CAROLINA MEDICARE SUPPLEMENT
ATTAINED AGE RATES - AREA 1** Eff. 7-1-06

Attained Age	PLAN E							
	Non-Tobacco				Tobacco			
	Female		Male		Female		Male	
	Annual	BSP	Annual	BSP	Annual	BSP	Annual	BSP
65-67	1,293	107.75	1,487	123.92	1,435	119.58	1,654	137.83
68	1,349	112.42	1,552	129.33	1,499	124.92	1,726	143.83
69	1,409	117.42	1,621	135.08	1,565	130.42	1,802	150.17
70	1,468	122.33	1,688	140.67	1,629	135.75	1,875	156.25
71	1,525	127.08	1,754	146.17	1,693	141.08	1,949	162.42
72	1,577	131.42	1,815	151.25	1,751	145.92	2,016	168.00
73	1,633	136.08	1,878	156.50	1,814	151.17	2,087	173.92
74	1,685	140.42	1,938	161.50	1,871	155.92	2,153	179.42
75	1,735	144.58	1,997	166.42	1,927	160.58	2,218	184.83
76	1,781	148.42	2,049	170.75	1,978	164.83	2,277	189.75
77	1,825	152.08	2,100	175.00	2,027	168.92	2,332	194.33
78	1,866	155.50	2,147	178.92	2,072	172.67	2,385	198.75
79	1,904	158.67	2,190	182.50	2,115	176.25	2,434	202.83
80	1,942	161.83	2,233	186.08	2,156	179.67	2,480	206.67
81	1,969	164.08	2,265	188.75	2,187	182.25	2,516	209.67
82	2,004	167.00	2,306	192.17	2,226			