

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 TEXAS MEDICARE SUPPLEMENT and EZLIFE RATES and UNDERWRITING

Policy Form ATNC-2A, ATNC-2B, ATNC-2C,
ATNC-2D, ATNC-2E, ATNC-2F, ATNC-2G
Application Form LMK0698
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!
LMK0080F Eff. 9-1-06

CONTINENTAL LIFE INSURANCE COMPANY OF BRENTWOOD, TENNESSEE
2006 TEXAS MEDICARE SUPPLEMENT ATTAINED AGE RATES - AREA 1

Eff. 9-1-06

Attained Age	PLAN A							
	Non-Tobacco				Tobacco			
	Female		Male		Female		Male	
	Annual	BSP	Annual	BSP	Annual	BSP	Annual	BSP
< 65	1,454	121.17	1,672	139.33	1,615	134.58	1,858	154.83
65-67	956	79.67	1,100	91.67	1,062	88.50	1,221	101.75
68	996	83.00	1,145	95.42	1,105	92.08	1,273	106.08
69	1,036	86.33	1,192	99.33	1,151	95.92	1,324	110.33
70	1,074	89.50	1,235	102.92	1,192	99.33	1,373	114.42
71	1,121	93.42	1,287	107.25	1,243	103.58	1,431	119.25
72	1,152	96.00	1,325	110.42	1,280	106.67	1,472	122.67
73	1,190	99.17	1,369	114.08	1,322	110.17	1,521	126.75
74	1,220	101.67	1,403	116.92	1,355	112.92	1,560	130.00
75	1,255	104.58	1,443	120.25	1,394	116.17	1,603	133.58
76	1,285	107.08	1,479	123.25	1,428	119.00	1,643	136.92
77	1,309	109.08	1,505	125.42	1,454	121.17	1,673	139.42
78	1,335	111.25	1,536	128.00	1,483	123.58	1,708	142.33
79	1,358	113.17	1,561	130.08	1,509	125.75	1,735	144.58
80	1,376	114.67	1,583	131.92	1,528	127.33	1,758	146.50
81	1,388	115.67	1,596	133.00	1,541	128.42	1,775	147.92
82	1,406	117.17	1,619	134.92	1,562	130.17	1,799	149.92
83	1,422	118.50	1,638	136.50	1,581	131.75	1,818	151.50
84	1,439	119.92	1,654	137.83	1,598	133.17	1,838	153.17
85	1,454	121.17	1,672	139.33	1,615	134.58	1,858	154.83
86	1,469	122.42	1,691	140.92	1,632	136.00	1,878	156.50
87	1,485	123.75	1,708	142.33	1,649	137.42	1,898	158.17
88	1,500	125.00	1,723	143.58	1,664	138.67	1,916	159.67
89	1,514	126.17	1,742	145.17	1,683	140.25	1,937	161.42
90*	1,533	127.75	1,763	146.92	1,701	141.75	1,959	163.25

Attained Age	PLAN B							
	Non-Tobacco				Tobacco			
	Female		Male		Female		Male	
	Annual	BSP	Annual	BSP	Annual	BSP	Annual	BSP
65-67	1,234	102.83	1,419	118.25	1,370	114.17	1,576	131.33
68	1,289	107.42	1,483	123.58	1,433	119.42	1,649	137.42
69	1,345	112.08	1,547	128.92	1,493	124.42	1,719	143.25
70	1,404	117.00	1,615	134.58	1,560	130.00	1,794	149.50
71	1,455	121.25	1,673	139.42	1,618	134.83	1,860	155.00
72	1,511	125.92	1,739	144.92	1,678	139.83	1,930	160.83
73	1,561	130.08	1,797	149.75	1,734	144.50	1,996	166.33
74	1,609	134.08	1,851	154.25	1,788	149.00	2,057	171.42
75	1,654	137.83	1,902	158.50	1,838	153.17	2,115	176.25
76	1,700	141.67	1,958	163.17	1,889	157.42	2,175	181.25
77	1,744	145.33	2,007	167.25	1,938	161.50	2,229	185.75
78	1,783	148.58	2,051	170.92	1,981	165.08	2,279	189.92
79	1,817	151.42	2,090	174.17	2,019	168.25	2,322	193.50
80	1,851	154.25	2,129	177.42	2,056	171.33	2,365	197.08
81	1,881	156.75	2,164	180.33	2,090	174.17	2,405	200.42
82	1,909	159.08	2,196	183.00	2,121	176.75	2,441	203.42
83	1,938	161.50	2,228	185.67	2,151	179.25	2,475	206.25
84	1,963	163.58	2,260	188.33	2,180	181.67	2,510	209.17
85	1,989	165.75	2,289	190.75	2,211	184.25	2,543	211.92
86	2,018	168.17	2,321	193.42	2,241	186.75	2,579	214.92
87	2,042	170.17	2,350	195.83	2,268	189.00	2,609	217.42
88	2,062	171.83	2,374	197.83	2,291	190.92	2,637	219.75
89	2,081	173.42	2,395	199.58	2,312	192.67	2,660	221.67
90*	2,107	175.58	2,422	201.83	2,339	194.92	2,693	224.42

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

Attained Age	PLAN C							
	Non-Tobacco				Tobacco			
	Female		Male		Female		Male	
	Annual	BSP	Annual	BSP	Annual	BSP	Annual	BSP
65-67	1,550	129.17	1,782	148.50	1,720	143.33	1,981	165.08
68	1,614	134.50	1,856	154.67	1,792	149.33	2,062	171.83
69	1,678	139.83	1,929	160.75	1,862	155.17	2,143	178.58
70	1,739	144.92	1,999	166.58	1,930	160.83	2,221	185.08
71	1,802	150.17	2,072	172.67	2,000	166.67	2,302	191.83
72	1,861	155.08	2,141	178.42	2,067	172.25	2,378	198.17
73	1,917	159.75	2,205	183.75	2,129	177.42	2,449	204.08
74	1,975	164.58	2,270	189.17	2,193	182.75	2,524	210.33
75	2,028	169.00	2,334	194.50	2,252	187.67	2,593	216.08
76	2,078	173.17	2,389	199.08	2,308	192.33	2,655	221.25
77	2,127	177.25	2,447	203.92	2,361	196.75	2,718	226.50
78	2,175	181.25	2,500	208.33	2,415	201.25	2,778	231.50
79	2,209	184.08	2,541	211.75	2,454	204.50	2,823	235.25
80	2,255	187.92	2,593	216.08	2,504	208.67	2,882	240.17
81	2,289	190.75	2,633	219.42	2,543	211.92	2,927	243.92
82	2,321	193.42	2,671	222.58	2,579	214.92	2,968	247.33
83	2,355	196.25	2,709	225.75	2,615	217.92	3,011	250.92
84	2,382	198.50	2,740	228.33	2,647	220.58	3,044	253.67
85	2,415	201.25	2,777	231.42	2,682	223.50	3,087	257.25
86	2,444	203.67	2,810	234.17	2,713	226.08	3,122	260.17
87	2,471	205.92	2,844	237.00	2,746	228.83	3,160	263.33
88	2,499	208.25	2,875	239.58	2,775	231.25	3,195	266.25
89	2,524	210.33	2,905	242.08	2,805	233.75	3,226	268.83
90*	2,547	212.25	2,931	244.25	2,830	235.83	3,256	271.33

Attained Age	PLAN D							
	Non-Tobacco				Tobacco			
	Female		Male		Female		Male	
	Annual	BSP	Annual	BSP	Annual	BSP	Annual	BSP
65-67	1,160	96.67	1,332	111.00	1,274	106.17	1,467	122.25
68	1,256	104.67	1,445	120.42	1,381	115.08	1,588	132.33
69	1,305	108.75	1,501	125.08	1,437	119.75	1,652	137.67
70	1,356	113.00	1,560	130.00	1,493	124.42	1,716	143.00
71	1,406	117.17	1,618	134.83	1,548	129.00	1,780	148.33
72	1,455	121.25	1,674	139.50	1,601	133.42	1,841	153.42
73	1,505	125.42	1,732	144.33	1,657	138.08	1,904	158.67
74	1,557	129.75	1,790	149.17	1,712	142.67	1,969	164.08
75	1,606	133.83	1,848	154.00	1,766	147.17	2,033	169.42
76	1,655	137.92	1,902	158.50	1,820	151.67	2,092	174.33
77	1,703	141.92	1,959	163.25	1,873	156.08	2,153	179.42
78	1,749	145.75	2,013	167.75	1,927	160.58	2,215	184.58
79	1,800	150.00	2,070	172.50	1,978	164.83	2,276	189.67
80	1,845	153.75	2,122	176.83	2,030	169.17	2,335	194.58
81	1,891	157.58	2,176	181.33	2,081	173.42	2,393	199.42
82	1,937	161.42	2,227	185.58	2,130	177.50	2,450	204.17
83	1,981	165.08	2,278	189.83	2,179	181.58	2,507	208.92
84	2,022	168.50	2,327	193.92	2,225	185.42	2,559	213.25
85	2,066	172.17	2,374	197.83	2,272	189.33	2,612	217.67
86	2,092	174.33	2,405	200.42	2,302	191.83	2,647	220.58
87	2,119	176.58	2,434	202.83	2,330	194.17	2,679	223.25
88	2,144	178.67	2,463	205.25	2,359	196.58	2,713	226.08
89	2,165	180.42	2,488	207.33	2,382	198.50	2,739	228.25
90*	2,193	182.75	2,520	210.00	2,412	201.00	2,775	231.25

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

CONTINENTAL LIFE INSURANCE COMPANY OF BRENTWOOD, TENNESSEE
2006 TEXAS MEDICARE SUPPLEMENT ATTAINED AGE RATES - AREA 1

Eff. 9-1-06

Attained Age	PLAN E							
	Non-Tobacco				Tobacco			
	Female		Male		Female		Male	
	Annual	BSP	Annual	BSP	Annual	BSP	Annual	BSP
65-67	1,371	114.25	1,576	131.33	1,523	126.92	1,752	146.00
68	1,431	119.25	1,645	137.08	1,588	132.33	1,829	152.42
69	1,493	124.42	1,719	143.25	1,660	138.33	1,909	159.08
70	1,554	129.50	1,789	149.08	1,727	143.92	1,988	165.67
71	1,618	134.83	1,860	155.00	1,794	149.50	2,066	172.17
72	1,672	139.33	1,923	160.25	1,857	154.75	2,136	178.00
73	1,731	144.25	1,991	165.92	1,922	160.17	2,213	184.42
74	1,784	148.67	2,054	171.17	1,983	165.25	2,282	190.17
75	1,839	153.25	2,116	176.33	2,042	170.17	2,350	195.83
76	1,889	157.42	2,171	180.92	2,097	174.75	2,413	201.08
77	1,933	161.08	2,225	185.42	2,148	179.00	2,471	205.92
78	1,977	164.75	2,275	189.58	2,196	183.00	2,527	210.58
79	2,018	168.17	2,321	193.42	2,241	186.75	2,579	214.92
80	2,058	171.50	2,366	197.17	2,286	190.50	2,629	219.08
81	2,087	173.92	2,400	200.00	2,317	193.08	2,667	222.25
82	2,123	176.92	2,444	203.67	2,359	196.58	2,715	226.25
83	2,14							