



Underwriting Guide

Confidential – August, 2009

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Allianz							
Class	Elite Select Nontobacco	Super Preferred Nontobacco	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
TOBACCO							
Years since last use	10	5	3	2	1	Tobacco use OK	Tobacco use OK
FAMILY HISTORY							
Cardiovascular/Stroke Diabetes/Cancer	No occurrence in parents or siblings prior to age 60	No occurrence in parents or siblings prior to age 60	No two parents or siblings prior to age 60	No two parents or siblings prior to age 55	Normal guidelines	No two parents or siblings prior to age 60	Normal guidelines
MEDICAL FACTORS							
BP Treatment Max BP Readings	No treatment Ages 50 130/80 Ages 51+ 135/85	OK Ages 40 135/80 Ages 41+ 140/85	OK Ages 40 140/90 Ages 41+ 145/92	OK Ages 40 145/90 Ages 41+ 50/92	OK Normal guidelines up to Table II	OK Ages 40 140/90 Ages 41+ 145/92	OK Normal guidelines up to Table II
CHOL Treatment	No Treatment	OK	OK	OK	OK	OK	Treatment OK
Max Cholesterol Level	Ages 200 Ages 41+ 130 & 210	Ages 200 Ages 41+ & 220	230	260	Normal guidelines up to Table II	230	Normal guidelines up to Table II
Max Chol/HDL Ratio	4.0	5.0	6.5	8	Normal guidelines up to Table II	6.5	Normal guidelines up to Table II
MEDICAL HISTORY							
Cancer	No history except basal cell skin cancer	No history except basal cell skin cancer	No history past 15 yrs except basal cell skin cancer, then only a single cancer with no radiation treatment	No ratable history	Normal guidelines up to Table II	No history past 15 yrs except basal cell skin cancer, then only a single cancer with no radiation treatment	Normal guidelines up to Table II
Alcohol/Drug Treatment	No history of alcohol or substance abuse	No history of alcohol or substance abuse	No history of alcohol or substance abuse	No history of alcohol or substance abuse in last 7 years	Normal guidelines up to Table II	No history of alcohol or substance abuse	Normal guidelines up to Table II
NON-MEDICAL FACTORS							
Max Driving Violations/years	No more than 1 in last 3 yrs	No more than 1 in last 2 yrs	No more than 2 in last 3 yrs	No more than 2 in last 2 yrs	Normal guidelines up to Table II	No more than 2 in last 3 yrs	Normal guidelines up to Table II
Reckless Driving/DUI Suspension/Revocation	No DUI in last 7 years, No history of multiple DUI's in last 10 yrs	No DUI in last 5 years, No history of multiple DUI's in last 10 yrs	No DUI in last 3 years	No DUI in last 2 years	Flat extra available	No DUI in last 3 years	Flat extra available
Private Aviation	Exclusion rider	Exclusion rider	Exclusion rider	Private aviation - no rating	Normal guidelines Flat extra available	Exclusion rider	Normal guidelines Flat extra available
Hazardous Activities	No participation	No participation	No participation	Normal guidelines Flat extra available	Normal guidelines Flat extra available	No participation	Normal guidelines Flat extra available
Residence/Citizenship	Must be US resident for 1 year with green card or minimum 3 years w/ visa	Must be US resident for 1 year with green card or minimum 3 years with visa	Must be US resident for 1 year with green card or minimum 3 years w/ visa	Normal guidelines Flat extra available	Normal guidelines Flat extra available	Must be US resident for 1 year with green card or minimum 3 years w/ visa	Normal guidelines Flat extra available

Allianz

Class	Elite Select Nontobacco		Super Preferred Nontobacco		Preferred Plus Nontobacco		Preferred Nontobacco		Standard Nontobacco	Preferred Tobacco		Standard Tobacco	
	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE		MALE/FEMALE	MALE/FEMALE		
BUILD - HIGH LIMITS									Build not published				
4' 10"	130	120	125	117	145	135	156	144		145	135	156	144
4' 11"	135	123	141	128	150	138	162	148		150	138	162	148
5' 0"	140	126	146	131	156	142	168	151		156	142	168	151
5' 1"	145	130	151	135	164	146	174	156		164	146	174	156
5' 2"	150	133	157	138	167	149	180	160		167	149	180	160
5' 3"	155	136	162	141	172	152	186	163		172	152	186	163
5' 4"	160	139	167	144	177	155	192	167		177	155	192	167
5' 5"	165	142	172	147	182	158	198	170		182	158	198	170
5' 6"	170	146	177	151	187	162	204	175		187	162	204	175
5' 7"	175	150	182	155	192	166	210	180		192	166	210	180
5' 8"	180	154	186	159	196	170	216	185		196	170	216	185
5' 9"	185	158	192	163	202	174	222	190		202	174	222	190
5' 10"	190	163	196	168	206	179	228	196		206	179	228	196
5' 11"	195	168	202	173	212	184	234	202		212	184	234	202
6' 0"	200	172	207	177	217	188	240	206		217	188	240	206
6' 1"	205	176	212	181	222	192	246	211		222	192	246	211
6' 2"	210	180	217	185	227	196	252	216		227	196	252	216
6' 3"	215	185	222	190	232	201	258	222		232	201	258	222
6' 4"	220	189	228	194	238	206	264	227		238	206	264	227
6' 5"	225	194	233	199	243	210	270	233	243	210	270	233	
6' 6"	230	198	238	203	248	214	276	238	248	214	276	238	
6' 7"	235	202	244	208	254	219	282	242	254	219	282	242	
6' 8"	240	206	250	211	260	222	288	247	260	222	288	247	

American General – Term

Class	Preferred Plus		Preferred NT		Standard Plus		Standard NT		
TOBACCO									
Years since last use **	5		3		2		1		
FAMILY HISTORY									
Cardiovascular/CAD	No Cardiovascular disease or Cancer prior to age 60 (parents only)		No Cardiovascular or Cancer death prior to age 60 (parents only)		One Cardiovascular or Cancer death prior to age 60 (parents only)				
Cancer (Eff 8/7/06)									
MEDICAL FACTORS									
BP Treatment	No		Only OK w/ Preferred Plus reads.		Only OK w/ Preferred NT readings				
Max BP Readings	Age 0-60	Age 61+	Age 0-60	Age 61+	Age 0-60	Age 61+	Age 0-60	Age 61+	
	140/85	150/85	145/88	155/88	150/92	160/92	> 150/92	> 160/92	
CHOL Treatment	OK								
Cholesterol/HDL ratio, Total Chol	If ratio		If ratio		If ratio				
	If ratio		If ratio		If ratio				
MEDICAL HISTORY									
Cancer / Coronary	No cancer or ratable impairment								
Diabetes	No								
Alcohol/Drug Treatment									
Other Impairments	No other medical history that would adversely affect mortality								
NON-MEDICAL FACTORS									
Max driving/violation yrs	1 violation in past 3 yrs		2 violations in past 3 yrs				3 violations in past 3 yrs		
Reckless Driving/DUI Suspension/Revocation	None in past 5 years						None in past 2 years		
Private Aviation	Major airline - US/Canada		Common Circumstances			Considered with appropriate rating			
Hazardous Activities	No								
Residence/Citizenship	Must be a US resident for 1 yr. Must be US citizen or have a green card								
BUILD - HIGH LIMITS	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	
4' 8"	126	123	137	134	145	141	>145	>141	
4' 9"	131	127	142	139	150	146	>150	>146	
4' 10"	136	132	147	144	155	151	>155	>151	
4' 11"	141	137	153	149	161	157	>161	>157	
5' 0"	146	142	158	154	166	162	> 166	> 162	
5' 1"	150	147	163	159	172	167	> 172	> 167	
5' 2"	155	151	168	163	177	173	> 177	> 173	
5' 3"	160	156	173	168	183	178	> 183	> 178	
5' 4"	164	161	178	173	188	183	> 188	> 183	
5' 5"	169	165	183	178	194	189	> 194	> 189	
5' 6"	174	170	188	183	200	195	> 200	> 195	
5' 7"	179	175	193	188	206	200	> 206	> 200	
5' 8"	184	180	199	194	211	206	> 211	> 206	
5' 9"	189	185	204	199	217	211	> 217	> 211	
5' 10"	195	190	210	205	223	217	> 223	> 217	
5' 11"	200	195	215	210	229	222	> 229	> 222	
6' 0"	205	200	221	216	235	228	> 235	> 228	
6' 1"	211	206	227	222	241	234	> 241	> 234	
6' 2"	217	211	234	229	248	240	> 248	> 240	
6' 3"	222	217	240	235	255	246	> 255	> 246	
6' 4"	228	223	246	242	261	253	> 261	> 253	
6' 5"	234	229	253	248	268	259	> 268	> 259	
6' 6"	240	235	260	255	275	265	>275	>265	
6' 7"	245	241	266	261	282	272	>282	>272	
6' 8"	250		272		289		>289		
6' 9"	255		278		296		>296		

** For Standard Tobacco class: BP Age 0-60 >145/88; Age 61+ >155/88

American General – UL

Class	Preferred Plus		Preferred NT		Standard NT	
TOBACCO						
Years since last use **	5		3		1	
FAMILY HISTORY						
Cardiovascular/CAD	No Cardiovascular disease or Cancer prior to age 60 (parents only)		No Cardiovascular or Cancer death prior to age 60 (parents only)			
Cancer						
MEDICAL FACTORS						
BP Treatment	No		Only OK w/ Preferred Plus readings		Only OK w/ Preferred NT readings	
Max BP Readings	Age 0-60	Age 61+	Age 0-60	Age 61+	Age 0-60	Age 61+
	140/85	150/85	145/88	155/88	> 145/88	> 155/88
CHOL Treatment	OK					
Cholesterol/HDL ratio, Total Chol	If ratio		If ratio			
	If ratio		If ratio			
MEDICAL HISTORY						
Cancer / Coronary	No cancer or ratable impairment					
Diabetes	No					
Alcohol/Drug Treatment						
Other Impairments	No other medical history that would adversely affect mortality					
NON-MEDICAL FACTORS						
Max driving/violation yrs	1 violation in past 3 yrs		2 violations in past 3 yrs		3 violations in past 3 yrs	
Reckless Driving/DUI Suspension/Revocation	None in past 5 years				None in past 2 years	
Private Aviation	No		Considered with appropriate rating			
Hazardous Activities						
Residence/Citizenship	Must be a US resident for 1 yr. Must be US citizen or have a green card					
BUILD - HIGH LIMITS	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
4' 8"	126	123	137	134	>137	>134
4' 9"	131	127	142	139	>142	>139
4' 10"	136	132	147	144	>147	>144
4' 11"	141	137	153	149	>153	>149
5' 0"	146	142	158	154	> 158	> 154
5' 1"	150	147	163	159	> 163	> 159
5' 2"	155	151	168	163	> 168	> 163
5' 3"	160	156	173	168	> 173	> 168
5' 4"	164	161	178	173	> 178	> 173
5' 5"	169	165	183	178	> 183	> 178
5' 6"	174	170	188	183	> 188	> 183
5' 7"	179	175	193	188	> 193	> 188
5' 8"	184	180	199	194	> 199	> 194
5' 9"	189	185	204	199	> 204	> 199
5' 10"	195	190	210	205	> 210	> 205
5' 11"	200	195	215	210	> 215	> 210
6' 0"	205	200	221	216	> 221	> 216
6' 1"	211	206	227	222	> 227	> 222
6' 2"	217	211	234	229	> 234	> 229
6' 3"	222	217	240	235	> 240	> 235
6' 4"	228	223	246	242	> 246	> 242
6' 5"	234	229	253	248	> 253	> 248
6' 6"	240	235	260	255	>260	>255
6' 7"	245	241	266	261	>266	>261
6' 8"	250		272		>272	
6' 9"	255		278		>278	

** For Standard Tobacco class: BP Age 0-60 >145/88; Age 61+ >155/88

American National							
Class	Preferred Plus		Preferred		Standard Plus		Standard
TOBACCO							
Years since last use	5		3		2		1
FAMILY HISTORY							
Cardiovascular/CAD/CVA /Cancer	No death or occurrence of cancer, CAD or CVA in parents or siblings prior to age 65		No death from cancer, CAD or CVA in parents of siblings prior to age 65		No death from CAD or CVA in parents or siblings prior to age 60		
MEDICAL FACTORS							
BP Treatment	No		OK		OK		OK
Max BP Readings	<Age 60 135/80 61+ 140/85		<Age 60 140/85 61+ 145/90		<Age 60 145/90 61+ 155/90		<Age 60 150/90 61+ 155/95
CHOL Treatment	OK		OK		OK		OK
Max Cholesterol Level	225		250		275		300
Max Chol/HDL Ratio	<4.5		<5.0		<5.5		<7.0
MEDICAL HISTORY							
Personal History	No personal history of any serious health conditions, including but not limited to heart or vascular disease; diabetes; cancer or melanoma; disorder of lungs; liver, kidney or seizure disorder; rheumatoid arthritis; stroke; ulcerative colitis or Crohn's disease.						
Alcohol/Drug Treatment	No history of treatment by a medical professional for use of alcohol or drugs in past 10 years						
NON-MEDICAL FACTORS							
Max Driving Violations/years	No more than 2 in 5 years		No more than 2 in 3 years None in 5 years		Not published		Not published
Reckless Driving/DUI	None in 5 years				None in 5 years		None in 2 years
Private Aviation	Must not be a student pilot or ratable for aviation. Preferred Plus considered for Commercial pilots only.						
Hazardous Activities	Non-Ratable		Non-Ratable		Non-Ratable		Non-Ratable
Residence/Citizenship	3 years in U.S.		3 years in U.S.		2 years in U.S.		2 years in U.S.
BUILD - HIGH LIMITS	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	Not published
5' 0"	153	137	163	147	163	147	
5' 1"	160	141	170	151	170	151	
5' 2"	164	145	174	155	174	155	
5' 3"	168	149	174	159	174	159	
5' 4"	172	152	182	162	182	162	
5' 5"	176	155	186	165	186	165	
5' 6"	180	158	190	168	190	168	
5' 7"	185	163	195	173	195	173	
5' 8"	189	167	199	177	199	177	
5' 9"	193	172	203	182	203	182	
5' 10"	197	177	207	187	207	187	
5' 11"	203	182	213	192	213	192	
6' 0"	208	187	218	197	218	197	
6' 1"	214	192	224	202	224	202	
6' 2"	220	197	230	207	230	207	
6' 3"	226		237		237		
6' 4"	237		247		247		
6' 5"	243		253		253		

Aviva					
Class	Preferred + NT		Preferred NT		Preferred Tobacco
TOBACCO					
Years since last use	4		1		Available
FAMILY HISTORY					
Cardiovascular/CAD	No death in parents or siblings before age 65		No death of parents or siblings before age 60		
Cancer					
MEDICAL FACTORS					
BP Treatment	No		With or without treatment		
Max BP Readings	Age 20-45 135/80 Age 46-60 140/85 Age 61 up 150/90		Age 20-45 135/84 Age 46-55 140/88 Age 56 up 150/90		Age 0-55 140/90 Age 56 up 150/90
CHOL Treatment	No		With or without treatment		
Max Cholesterol Level	220		300	250	250
Max Chol/HDL Ratio	5.0		If 5.0 or less	6.5	6.5
MEDICAL HISTORY					
Cancer	No coronary artery disease, diabetes, cancer, Cerebrovascular disease. Must be classified as standard mortality risk without application of coronary risk profile credit.		No history of coronary disease, diabetes or cancer except certain types of skin cancer.		
Coronary					
Diabetes					
Alcohol/Drug Treatment	No history				
NON-MEDICAL FACTORS					
Max Driving Violations/years	No more than 2 in past 3 years.				
Reckless Driving/DUI	None in past 5 years				
Private Aviation	Available if qualifies as a standard aviation risk or with an exclusion or flat extra.				
Avocation	Individual Consideration		Available if qualifies as a standard avocation risk or with an available exclusion rider or flat extra rating.		
Travel	Individual Consideration				
Military	No		Individual consideration		
Residence/Citizenship	US citizen or have a permanent visa or green card US resident for past 2 years				
BUILD - HIGH LIMITS					
	Male	Female	Male / Female		Male / Female
5' 0"	144	135	158		158
5' 1"	148	138	163		163
5' 2"	153	140	168		168
5' 3"	158	143	174		174
5' 4"	163	145	179		179
5' 5"	168	148	185		185
5' 6"	174	150	191		191
5' 7"	179	155	197		197
5' 8"	185	160	203		203
5' 9"	190	165	209		209
5' 10"	196	170	215		215
5' 11"	201	175	221		221
6' 0"	207	180	228		228
6' 1"	213	184	234		234
6' 2"	219	188	241		241
6' 3"	225	193	247		247
6' 4"	230	197	253		253
6' 5"	237	201	260		260
6' 6"	243	205	267		267
6' 7"	249	209	274		274
6' 8"	256	214	281		281
6' 9"	262	218	288		288
6' 10"	268	222	295		295
6' 11"	276	226	303		303

AXA/Equitable – Ages 18-69

Class	Preferred Elite NT	Preferred NT for term; Preferred Plus for non-term	Standard Plus NT/Preferred Tobacco for term; Preferred NT/Preferred Tobacco for non-term
TOBACCO			
Years since last use	5	3	1
FAMILY HISTORY			
CAD/CVD/CA*	No deaths of either parent or siblings before age 65 from CAD/CVD/CA*	No death of either parent before age 60 from CAD or CA*	No more than 1 death of either parent from CAD before age 60*
MEDICAL FACTORS			
BP Treatment	No for Preferred Elite; OK for Preferred		OK
Max BP Readings	145/80 (150/90 Ages 60-69)	145/90 (150/90 Ages 60-69)	No criteria
CHOL Treatment	OK		
Max Cholesterol Level	220 and 5.0 and HDL > 35 or 240 and 4.5 and HDL > 35	250 and 5.0 and HDL > 35 or 270 and 4.5 and HDL > 35	270 and 6.0 and HDL > 35 or 300 and 5.0 and HDL > 35
Max CHOL/HDL Ratio	See above	See above	See above
MEDICAL HISTORY			
Cancer	No (except basal cell skin cancers)		
Coronary			
Diabetes			
Alcohol/Drug Abuse	None	No history for 8 yrs	No history for 5 yrs
Other Impairments	No other medical history that would adversely affect mortality		
NON-MEDICAL FACTORS			
Max Driving Violations/years	No MV in past 3 yrs (; OR No > 1 MV in past 3 yrs (Ages 45-69)	No > 1 MV in past 3 yrs (; OR No > 2 MV in past 3 yrs (Ages 45-69)	No > 2 MV past 3 yrs (; No > 3 MV past 3 yrs (ages 45-69 for Term); No > 3 MV past 3 yrs (perm plans)
Reckless Driving/DUI	None allowed	None in past 5 years	None in past 3 years
Private Aviation	Permanent flat extra up to \$3.50/M	Individual Consideration	No ratable participation
Hazardous Activities	Permanent flat extra up to \$3.50/M	No ratable participation avocation/sport	No ratable participation avocation/sport
Residence/Citizenship	US citizen/FT Perm resident	No criteria	
		Preferred Elite/ Preferred - BMI 28	Standard Plus BMI - 31
BUILD - BMI	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE
4' 6"	116	122	129
4' 7"	121	127	133
4' 8"	125	131	138
4' 9"	130	136	143
4' 10"	134	141	148
4' 11"	139	146	154
5' 0"	144	151	159
5' 1"	148	156	164
5' 2"	153	161	170
5' 3"	158	166	175
5' 4"	163	171	181
5' 5"	168	179	186
5' 6"	174	183	192
5' 7"	179	188	198
5' 8"	184	194	204
5' 9"	190	200	210
5' 10"	195	205	216
5' 11	201	211	222
6' 0"	207	218	229
6' 1"	212	223	235
6' 2"	218	229	241
6' 3"	224	236	248
6' 4"	230	242	255
6' 5"	236	248	261
6' 6"	242	255	268
6' 7"	249	262	275
6' 8"	255	268	282
6' 9"	261	275	289

AXA/Equitable – AGES 70+

Class	Preferred Elite	Preferred NT for term; Preferred Plus for non-term	Standard Plus NT/Preferred Tobacco for term; Preferred NT/Preferred Tobacco for non-term		
TOBACCO					
Years since last use	5	3	1		
FAMILY HISTORY					
CAD/CVD/CA*	No Criteria				
MEDICAL FACTORS					
BP Treatment	OK				
Max BP Readings	150/90				
CHOL Treatment	OK				
Max Cholesterol Level	220	250	270	270	300
Max Chol/HDL Ratio	5.0	5.0	4.5	6.0	5.0
MEDICAL HISTORY					
Cancer	No (except basal cell skin cancers)				
Coronary					
Diabetes					
Alcohol/Drug Abuse	None	No history for 8 yrs	No history for 5 yrs		
Other Impairments	No other medical history that would adversely affect mortality				
NON-MEDICAL FACTORS					
Max Driving Violations/years	No MV in past 2 years				
Reckless Driving/DUI	None allowed	None in past 5 years	None in past 3 years		
Private Aviation	Permanent flat extra up to \$3.50/M	Individual Consideration	No ratable participation		
Avocation/Occupation	No criteria				
Residence/Citizenship	US citizen/FT Perm resident	No criteria			
	Preferred Elite/ Preferred - BMI 28		Standard Plus BMI 31		
BUILD - BMI	MALE/FEMALE		MALE/FEMALE		
4' 6"	116		129		
4' 7"	121		133		
4' 8"	125		138		
4' 9"	130		143		
4' 10"	134		148		
4' 11"	139		154		
5' 0"	144		159		
5' 1"	148		164		
5' 2"	153		170		
5' 3"	158		175		
5' 4"	163		181		
5' 5"	168		186		
5' 6"	174		192		
5' 7"	179		198		
5' 8"	184		204		
5' 9"	190		210		
5' 10"	195		216		
5' 11"	201		222		
6' 0"	207		229		
6' 1"	212		235		
6' 2"	218		241		
6' 3"	224		248		
6' 4"	230		255		
6' 5"	236		261		
6' 6"	242		268		
6' 7"	249		275		
6' 8"	255		282		
6' 9"	261		289		
6' 10"	268		296		

Banner

Class	Preferred Plus		Preferred	Standard Plus Standard	
TOBACCO					
Years since last use	3		2	1	1
FAMILY HISTORY					
Cardiovascular/CAD	No disease in either parent or sibling before age 60		No death of either parent before age 60	No death of more than 1 parent before age 60	No death of more than 1 parent before age 60
Cancer					N/A
MEDICAL FACTORS					
BP Treatment	Currently well controlled with or without treatment				
No BP Readings in the past 2 years greater than *	136/86		146/90	152/92	156/94
CHOL Treatment	OK				
Max Cholesterol Level					
Max Chol/HDL Ratio					
MEDICAL HISTORY					
Cancer	Only with certain skin cancers			Individual consideration	
Coronary / Diabetes	No				
Alcohol/Drug Treatment	No		None for past 10 yrs	None for past 7 yrs	
Other Impairments	No history of disease or impairment that would affect mortality			Can have history of certain diseases or impairments	
NON-MEDICAL FACTORS					
Max Driving Violations/years	2 violations in past 3 yrs			3 violations in past 3 yrs	4 violations in past 3 yrs
Reckless Driving/DUI Suspension/Revocation	None in past 5 years			None in past 3 years	None in past 2 years
Private Aviation	Available only w/Exclusion rider			Available with Flat Extra or Exclusion Rider	
Hazardous Activities	No ratable activity		Available but may have Flat Extra		
Residence/Citizenship	Must be US resident for past 3 yrs. Either US citizen or have permanent Visa or Green Card			Must be US resident for past 2 yrs. Either US citizen or have permanent Visa or Green Card	
BUILD - HIGH LIMITS	MALE	FEMALE	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE
5' 0"	144	135	158	166	172
5' 1"	148	138	163	172	178
5' 2"	153	140	168	175	183
5' 3"	158	143	174	182	190
5' 4"	163	145	179	188	195
5' 5"	168	148	185	194	202
5' 6"	174	150	191	200	208
5' 7"	179	155	197	206	215
5' 8"	185	160	203	212	221
5' 9"	190	165	209	219	228
5' 10"	196	170	215	226	234
5' 11"	201	175	221	231	241
6' 0"	207	180	228	240	249
6' 1"	213	184	234	245	255
6' 2"	219	188	241	253	263
6' 3"	225	193	247	259	269
6' 4"	230	197	253	265	276
6' 5"	237	201	260	272	283
6' 6"	243	205	267	280	291
6' 7"	249	209	274	287	299
6' 8"	256	214	281	294	306
6' 9"	262	218	288	302	314
6' 10"	268	222	295	309	322
6' 11"	276	226	303	317	330

First Colony / Genworth – Ages 0-64

Class	Preferred Best		Preferred NT		Select NT		Standard NT	
TOBACCO								
Years since last use	5		3		2		1	
FAMILY HISTORY								
Cardiovascular/CAD	No disease in parents or siblings on or before age 60		No death of either parent on or before age 60		Not more than one death in parents on or before age 60			
Cancer	(Except basal cell carcinoma)							
MEDICAL FACTORS								
BP Treatment	No current/history of treatment or meds		OK - Must be currently controlled and the 2 yr BP average must not exceed readings below					
Max BP Readings in the past two years	Age	Age 61+	Age	Age 61+	Age	Age 61+	Age	Age 61+
	140/85	150/90	140/90	150/90	150/90	155/95	155/95	160/95
CHOL Treatment	OK							
Max Cholesterol Level	240		270		285		300	
Max Chol/HDL Ratio								
MEDICAL HISTORY								
Cancer	No (except basal cell skin cancers)						Individual Consideration	
Coronary								
Alcohol/Drug Treatment	No hx or tx ever		None in past 10 years		None in past 7 years			
Other Impairments	No diseases, disorders or activities that would affect mortality							
NON-MEDICAL FACTORS								
Reckless Driving/DUI	No license suspension, revocation, reckless driving, or DUI in 5 yrs				No license susp., revocation, reckless driving, or DUI in 3 yrs		No license susp., revocation, reckless driving, or DUI in 2 yrs	
Suspension/Revocation								
Private Aviation	Available (in most cases) w/Flat Extra or Exclusion Rider							
Hazardous Activities								
Residence/Citizenship	Must be a US resident for past 2 yrs.				Must be US citizenship or have a green card			
BUILD - HIGH LIMITS	MALE/FEMALE		MALE/FEMALE		MALE/FEMALE		MALE/FEMALE	
5' 0"	145		154		164		174	
5' 1"	149		159		169		180	
5' 2"	153		164		174		186	
5' 3"	158		169		179		192	
5' 4"	162		175		185		198	
5' 5"	166		180		190		204	
5' 6"	170		186		196		211	
5' 7"	176		192		202		217	
5' 8"	182		197		207		224	
5' 9"	188		203		213		230	
5' 10"	193		209		220		237	
5' 11"	199		215		226		244	
6' 0"	205		221		232		251	
6' 1"	211		227		239		258	
6' 2"	216		234		245		265	
6' 3"	222		240		252		272	
6' 4"	227		246		259		279	
6' 5"	233		253		266		287	
6' 6"	238		260		273		294	
6' 7"	243		266		280		302	
6' 8"	249		273		287		310	
6' 9"	254		280		294		317	
6' 10"	260		287		301		325	
6' 11"	265		294		309		333	

First Colony / Genworth – Ages 65 And Over

Class	Preferred Best	Preferred NT	Select NT	Standard NT				
TOBACCO								
Years since last use	5	3	2	1				
FAMILY HISTORY								
Cancer	Ages 65-74: No cancer disease in either parent or siblings on or before age 60. Age 75+: No limitations	Age 65-74: No cancer death in either parent on or before age 60.* Age 75+: No limitations	No family history limitation					
MEDICAL FACTORS								
BP Treatment	No hx or tx	Currently controlled (treated or untreated)						
Max BP Readings	No history/current BP > 150/90	Past 2 yr avg: 150/90	Past 2 yr avg: 155/95	Past 2 yr avg: 160/95				
CHOL Treatment	OK							
Max Cholesterol Level	Between 150-300 (treated or untreated)							
HDL Cholesterol	35 mg/dl							
MEDICAL HISTORY								
Cancer *	No (except basal cell carcinoma)			Individual consideration				
Coronary / Diabetes	No							
Alcohol/Drug Treatment	No	None in past 10 years	None in past 7 years	None in past 7 years				
Other Impairments	No diseases, disorders or activities that would effect mortality.							
NON-MEDICAL FACTORS								
Max Driving Violations/years	No license susp., revocation, reckless driving, or DUI in 5 yrs		No license susp., revocation, reckless driving, or DUI in 3 yrs	No license susp., revocation, reckless driving, or DUI in 2 yrs				
Reckless Driving/DUI Suspension/Revocation								
Aviation	Flat extra (available in most cases) or exclusion rider							
Residence/Citizenship	Must be a US resident for past 2 yrs. Must be US citizen or have a green card.							
BUILD (MUST BE IN RANGE)	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
4' 10"	100	134	96	143	91	153	91	162
4' 11"	104	138	99	143	94	158	94	168
5' 0"	107	143	102	153	97	163	97	174
5' 1"	111	148	106	158	100	169	100	180
5' 2"	115	153	109	164	104	175	104	186
5' 3"	118	158	113	169	107	180	107	191
5' 4"	122	163	116	174	110	186	110	197
5' 5"	126	168	120	180	114	192	114	204
5' 6"	130	173	124	186	118	198	118	210
5' 7"	134	178	127	191	121	204	121	217
5' 8"	138	184	131	197	125	210	125	223
5' 9"	142	189	135	203	128	216	128	230
5' 10"	146	195	139	209	132	222	132	236
5' 11"	150	200	143	215	136	229	136	243
6' 0"	154	206	147	221	140	235	140	250
6' 1"	159	212	151	227	144	242	144	257
6' 2"	163	218	155	233	148	249	148	264
6' 3"	168	224	160	240	152	256	152	272
6' 4"	172	230	164	246	156	263	156	279
6' 5"	177	236	169	253	160	270	160	287
6' 6"	181	242	173	260	164	277	164	294

* Except basal cell carcinoma

The Hartford

Class	Preferred Best Non-Nicotine	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Preferred Nicotine	Standard Non-Nicotine	Standard Nicotine			
TOBACCO									
Years since last use	5	3	1	Uses nicotine	1	Uses nicotine			
FAMILY HISTORY									
Cardiovascular/Stroke Diabetes/Cancer	No cardiovascular or cancer deaths in parents or siblings prior to age 60								
MEDICAL FACTORS									
BP Treatment	NO		OK			Client may qualify for Preferred Nicotine if they otherwise meet Preferred criteria and have used nicotine w/in the last 12 months	Client may qualify for Standard Non-Nicotine if they have no adverse medical health history and do not qualify for the Preferred Non-Nicotine underwriting class	Client may qualify for Standard Nicotine if they have no adverse medical health history and do not qualify for the Preferred Nicotine underwriting class	
Max BP Readings	Age <50 130/80	Age 50+ 135/85	Age <50 135/85	Age50 + 145/90	Age<50 140/90				Age50 + 150/90
CHOL Treatment	NO		OK						
Max Cholesterol Level	Age <50 210	Age 50+ 220	Age <50 230	Age50 +245	Age<50 250				Age50 +270
Max Chol/HDL Ratio	Age <50 4.5	Age 50+ 5.0	Age <50 5.5	Age50 + 6.0	Age<50 6.5	Age50 +7.0			
Body Mass Index (BMI)	19 min, 27 max. If weight changed, must be maintained for > 2 years		18 min, 29 max. If weight changed, must be maintained for > 1 year		17 min, 30 max. If weight changed, must be maintained for > 1 year				
MEDICAL HISTORY									
Cancer	No history of cancer, diabetes, cardiovascular disease, or substance abuse.		No history of cancer, diabetes, cardiovascular disease, or substance abuse (within the last 10 years).						
Coronary / Hepatitis C*									
Diabetes/Glucose									
Alcohol/Drug Treatment									
Other Impairments									
NON-MEDICAL FACTORS									
Driving Record	No DUI, suspended license, or reckless driving in the previous 5 years. No more than 2 moving violations in the previous 3 years.		No DUI, suspended license, or reckless driving in the previous 5 years. No more than 2 moving violations in the previous 2 years.						
Private Aviation	No private aviation			Private aviation (ratable or non-ratable)					
Hazardous Activities	No ratable hazardous avocations. (scuba diving on vacation to no more than 50 feet is allowed)			Ratable hazardous activities are acceptable for Preferred					
Residence/Citizenship	No residence or extensive travel outside United States, except as permitted by various state laws. (In certain states, coverage cannot be denied based on past foreign travel)								

ING											
Class	Super Preferred NT				Preferred NT				Select NT		
TOBACCO											
Years since last use	5				3				2		
FAMILY HISTORY											
Cardiovascular/CAD (if PI <age 60)	No cardiovascular death in parents prior to age 65				No cardiovascular death in parents prior to age 60				No more than one cardiovascular death in parents prior to age 60		
Cancer											
MEDICAL FACTORS											
BP Treatment	No				Treated, well controlled hypertensives with pretreatment levels exceeding the above limit may be considered				Treated, well controlled hypertensives with pretreatment levels exceeding the above limit may be considered		
No current or prior BP reading in excess of	Age 0-60		140/85		Age 0-60		145/90		Age 0-60		150/92
	Age 61+		150/90		Age 61-70		150/90		Age 61-70		155/92
					Age 71+		160/90		Age 71+		165/92
CHOL Treatment	OK										
Total Chol & HDL/Chol ratio	Age 0-70		Max Chol 220; Ratio 5.0 or		Age 0-70		Max Chol 240; Ratio 5.5 or		Age 0-70		Max Chol 250; Ratio 6.5 or
			Max Chol 240; Ratio 4.5				Max Chol 260; Ratio 5.0 or				Max Chol 270; Ratio 6.0
	Age 71+		Max Chol 280; Ratio 6.5		Age 71+		Max Chol 280; Ratio 6.5		Age 71+		Max Chol 290; Ratio 7.0
MEDICAL HISTORY											
Cancer	Standard medical risk; no history in past 30 yrs of cancer (other than basal cell skin cancer)										
NON-MEDICAL FACTORS											
MVR	No DUI or reckless driving in past 5 yrs and no more than 2 MVs in past 3 yrs.				No DUI or reckless driving in past 5 yrs and no more than 2 MVs in past 3 yrs.				No DUI or reckless driving in past 5 yrs and no more than 2 MVs in past 3 yrs.		
Private Aviation	Aviation available may have Aviation Exclusion Rider (AER) or flat extra premium.										
Hazardous Avocation/Occupation	No ratable hazardous avocation or occupation.										
BUILD - Max/ Min	MALE		FEMALE		MALE		FEMALE		MALE (no Min)	FEMALE (no Min)	
4' 8"	127	84	124	83	138	83	135	82	146	142	
4' 9"	132	86	128	85	143	85	140	85	151	147	
4' 10"	137	89	133	88	148	89	145	87	156	152	
4' 11"	142	93	138	91	154	92	150	90	162	157	
5' 0"	147	97	143	93	159	96	155	92	167	162	
5' 1"	151	100	148	95	164	99	160	94	173	168	
5' 2"	156	104	152	98	169	103	164	97	178	174	
5' 3"	161	108	157	100	174	107	169	98	184	179	
5' 4"	165	111	162	102	179	110	174	101	189	184	
5' 5"	170	115	166	104	184	113	179	103	195	190	
5' 6"	175	118	171	107	189	117	184	105	201	196	
5' 7"	180	122	176	108	194	120	189	107	207	201	
5' 8"	185	124	181	112	200	123	195	111	212	207	
5' 9"	190	129	186	115	205	127	200	113	218	212	
5' 10"	196	131	191	118	211	129	206	117	224	218	
5' 11"	200	135	196	121	216	133	211	119	230	223	
6' 0"	206	138	201	125	223	137	217	122	236	229	
6' 1"	212	143	207	126	228	141	223	125	242	235	
6' 2"	218	146	212	128	235	145	230	128	249	241	
6' 3"	223	150	218	133	241	148	236	132	256	247	
6' 4"	229	153	224	137	247	152	243	135	262	254	
6' 5"	235	158	230	140	254	156	249	138	269	260	
6' 6"	241	164	236	144	261	160	256	142	276	266	
6' 7"	246	166	242	146	267	165	262	145	283	273	

John Hancock – Ages 18-70

Class	Super Preferred		Preferred		Standard Plus NS	
TOBACCO						
Years since last use	5		2		1 or limited cigar use	
FAMILY HISTORY						
Coronary Artery Disease	No death of a parent or sibling prior to age 60		No more than one death of parent or sibling prior to age 60		Not listed	
Cancer						
MEDICAL FACTORS	Age 18-50	Age 51-70	Age 18-50	Age 51-70	Age 18-50	Age 51-70
BP Treatment	Yes	Yes	Yes	Yes	Yes	Yes
	Up to 135/85	Up to 140/90			145/90	150/90
CHOL Treatment	Yes	Yes	Yes	Yes	Yes	Yes
Max Cholesterol Level	230 mg/dl**	250 mg/dl**	250 mg/dl**	270 mg/dl**		
Max Chol/HDL Level	4.5	5	5	5.5	Up to 5.5	Up to 6
MEDICAL HISTORY						
Cancer, CAD, Diabetes, Cerebrovascular	No		No *Some cancer/diabetes cases may qualify		No current ratable impairment *Some cancer/diabetes cases may qualify	
Alcohol/Drugs	No hx of treatment/abuse in past 10 years					
Other Impairments	No other medical history that would adversely affect mortality					
NON-MEDICAL FACTORS						
Reckless Driving/DUI	None within the past 10 years, No more than 1 conviction ever		None within the past 5 years, No more than 1 conviction ever		Must be Standard	
MVR	Max 1 moving violation within last 2 year		Max 2 moving violations within last 2 year		Must be Standard	
Private Aviation	None within 12 months		* See below		Flat extra or exclusion	
Hazardous Activities	None within past 12 months		No participation in a ratable sport. Preferred with a flat extra may be available.		If warranted, flat extra will be applied.	
Residence/Citizenship	Permanent Resident (Green Card Holder)					
BUILD	AGES 18-70		AGES 18-70		AGES 18-70	
4' 8"			142		Not Available	
4' 9"			147			
4' 10"			152			
4' 11"			158			
5' 0"	145		164			
5' 1"	149		170			
5' 2"	153		176			
5' 3"	157		182			
5' 4"	162		186			
5' 5"	166		192			
5' 6"	170		197			
5' 7"	176		203			
5' 8"	182		208			
5' 9"	187		214			
5' 10"	193		219			
5' 11"	199		225			
6' 0"	205		231			
6' 1"	210		237			
6' 2"	216		243			
6' 3"	220		249			
6' 4"	223		255			
6' 5"	227		261			

*Only available to private pilots with more than 300 hours of experience who fly 25-200 hours yearly and have IFR or pilots and crew on regularly scheduled airline flights. Preferred with a flat extra or aviation exclusion may be available.

John Hancock – Ages 71 And Older

Class	Super Preferred	Preferred	Standard Plus NS
TOBACCO			
Years since last use	5	2	1 or limited cigar use
FAMILY HISTORY			
Cardiovascular/CAD	No death of parent or sibling prior to age 60	No more than one death of parent or sibling prior to age 60	Not listed
Cancer			
MEDICAL FACTORS			
BP Treatment	Yes	Yes	Yes
	Up to 140/90	Up to 145/90	150/90
CHOL Treatment	Yes	Yes	Yes
Max Cholesterol Level	Between 175 - 280 mg/dl	Between 159 - 300 mg/dl	
Minimum HDL Level	Must exceed 40 mg/dl	Must exceed 35 mg/dl	Must exceed 35 mg/dl
Min. Serum Albumin	Must exceed 4.0 g/dl	Must exceed 3.6 g/dl	
Creatinine	Must be within normal limits		
Cognitive	No evidence of cognitive impairment		
Functional	Must have ability to independently perform all the activities of daily living		
MEDICAL HISTORY			
Cancer, CAD, Diabetes, Cerebrovascular	No	No *Some cancer and diabetes cases may qualify	No current ratable impairment *Some cancers may apply. No cognitive impairment.
Alcohol/Drug Treatment	None within past 10 yrs		
Other Impairments	No current impairment	No ratable impairment	No ratable impairment
NON-MEDICAL FACTORS			
Reckless Driving/DUI	None within the past 10 years, No more than 1 conviction	None within the past 5 years, No more than 1 conviction	Must be Standard
Suspension/Revocation	No moving violations within past 2 years	Only 1 moving violation within last 2 years	Must be Standard
Private Aviation	None within the past 12 months		Flat extra or aviation exclusion
Hazardous Activities			
Residence/Citizenship	Permanent Resident (Green Card holder)		
BUILD RANGES	AGES 71+	AGES 71+	AGES 71+
4' 8"	97-132	97-142	Not available
4' 9"	99-137	99-147	
4' 10"	102-142	102-152	
4' 11"	104-148	104-158	
5' 0"	106-154	106-164	
5' 1"	109-160	109-170	
5' 2"	111-166	111-176	
5' 3"	114-172	114-182	
5' 4"	118-176	118-186	
5' 5"	121-182	121-192	
5' 6"	124-187	124-197	
5' 7"	127-193	127-203	
5' 8"	130-198	130-208	
5' 9"	134-204	134-214	
5' 10"	138-209	138-219	
5' 11"	141-215	141-225	
6' 0"	145-221	145-231	
6' 1"	148-227	148-237	
6' 2"	152-233	152-243	
6' 3"	156-239	156-249	
6' 4"	161-245	161-255	
6' 5"	165-251	165-261	

Lincoln Benefit

Class	Preferred Elite		Preferred NT		Standard Select		Standard NT	
TOBACCO								
Years since last use	5		3		2		1	
FAMILY HISTORY								
Cardiovascular/CAD	No disease in parents or siblings before age 60**		No death of parents or siblings before age 60**		No death in more than 1 parent before age 60 **			
Cancer/Melanoma								
MEDICAL FACTORS								
BP Treatment	No		OK					
Max BP Readings	Ages 0-60	Ages 61+	Ages 0-60	Ages 61+	Ages 0-60	Ages 61+	Ages 0-60	Ages 61+
	135/85	145/90	140/90	155/90	145/90	155/95	155/95	160/95
CHOL Treatment	OK							
Cholesterol	220, or 250 if < 4.0		250, or 275 if < 5.5		285		300	
Max Chol/HDL Ratio	4.5		6.0		7.0		9.0	
MEDICAL HISTORY								
Cancer	No							
Coronary / Diabetes	No						Individual Consideration	
Alcohol/Drug Treatment	No				None in past 5 years			
Other Impairments	No other medical history that would adversely affect mortality							
NON-MEDICAL FACTORS								
Max Driving Violations/years	2 violations in past 3 yrs		2 violations in past 3 yrs		3 violations in past 3 yrs			
Reckless Driving/DUI	None in past 10 years		None in past 5 years				None in past 2 years	
Private Aviation	No		Preferred Available					
Hazardous Activities								
Residence/Citizenship	Lawful permanent resident of US for 3 years				Lawful permanent resident of US for 1 year			
BUILD - HIGH LIMITS	MALE/FEMALE		MALE/FEMALE		MALE/FEMALE		MALE/FEMALE	
4' 8"	124		134		141		156	
4' 9"	129		139		146		161	
4' 10"	133		143		151		167	
4' 11"	138		148		156		173	
5' 0"	143		154		161		179	
5' 1"	147		159		167		185	
5' 2"	152		164		172		191	
5' 3"	157		169		178		197	
5' 4"	162		175		184		203	
5' 5"	167		180		189		210	
5' 6"	172		186		195		216	
5' 7"	178		191		201		223	
5' 8"	183		197		207		230	
5' 9"	189		203		213		237	
5' 10"	194		209		220		243	
5' 11"	200		215		226		250	
6' 0"	205		221		232		258	
6' 1"	211		227		239		265	
6' 2"	217		234		245		272	
6' 3"	223		240		252		279	
6' 4"	229		246		259		287	
6' 5"	235		253		266		295	
6' 6"	241		259		273		302	
6' 7"	247		266		280		310	
6' 8"	253		273		287		318	
6' 9"	260		280		294		326	
6' 10"	266		287		301		334	
6' 11"	273		294		309		342	
7' 0"	279		301		316		351	

** Cancer exception: Basal cell and squamous cell, carcinoma in situ, cancers in gender-specific organs when relative is not same sex as the proposed insured.

Lincoln National			
Class	Preferred Plus		Preferred NT*
TOBACCO			
Years since last use	3		2
FAMILY HISTORY			
Cardiovascular/CAD	No disease in parents or siblings before age 60		No death of parents or siblings before age 60
Cancer			
MEDICAL FACTORS			
BP Treatment	No		No OK
Max BP Readings	140/85		150/90 140/90
CHOL Treatment	No		OK
Max Cholesterol Level	220		250
Max Chol/HDL Ratio	5.0		6.5
Build	Up to age 69 Age 70 and up		Up to age 69 Age 70 and up
MEDICAL HISTORY			
Cancer	No history of cancer, CAD or diabetes in order to qualify for Preferred Plus or Preferred No history of alcohol or drug abuse within the past 10 years for Preferred Plus No history of alcohol or drug abuse within the past 7 years for Preferred		
Coronary			
Diabetes			
Alcohol/Drug Treatment			
Other Impairments	<i>No other medical history that would adversely affect mortality</i>		
NON-MEDICAL FACTORS			
Max Driving Violations/years	2 violations in past 3 yrs		
Reckless Driving/DUI	None in past 5 years		
Private Aviation	None in past 2 years		
Hazardous Activities	None in past 2 years		Available with Flat Extra
Residence/Citizenship	Must be a US Resident for past 3 yrs. Must be US Citizen or have green card.		

*Preferred Tobacco - client cannot have a history of high blood pressure

MetLife

Class	Elite Plus NS		Preferred Plus/Elite NS		Standard Plus/ Preferred NS/ Preferred Smoker	
TOBACCO						
Years since last use	5		5 (4 cigars/yr OK with neg HOS)		2	
FAMILY HISTORY						
Cardiovascular/CAD/ Cancer (N/A to PI's age 66 and over)	No death in parent prior to age 60 or in sibling prior to age 65.*				No death in immediate family member (parent or sibling) prior to age 60.*	
MEDICAL FACTORS						
BP Treatment	No				OK	
Max BP Readings	Age 0-54	Age 55+	Age 0-54	Age 55+	Age 0-54	Age 55+
	130/80	135/85	130/80	140/90	140/90	150/90
CHOL Treatment	Current Medication OK if acceptable level maintained for at least 12 months				OK	
Max Cholesterol Level	Age 0-54	Age 55+	Age 0-54	Age 55+	Age 0-54	Age 55+
	200	210				
Max Chol/HDL Ratio						
MEDICAL HISTORY						
Cancer	No (excluding certain skin cancers)					
Coronary / Diabetes						
Alcohol/Drug Treatment	No history or treatment				No treatment in past 10 yrs	
NON-MEDICAL FACTORS						
Max Driving Violations/years	Max 2 MVs within past 5 yrs		Max 2 MVs within past 3 yrs			
DUI	None in past 5 years					
Private Aviation	No				Aviation FEPs acceptable	
Hazardous Activities	No ratable avocations/occupations/foreign travel				Avocation/Occupation acceptable	
Residence/Citizenship	Individual Consideration					
BUILD - HIGH LIMITS	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
4' 8"	133	128	138	133	155	145
4' 9"	136	131	141	136	158	148
4' 10"	139	134	144	139	161	151
4' 11"	143	138	148	143	165	155
5' 0"	146	141	151	146	168	158
5' 1"	149	144	154	149	172	162
5' 2"	153	148	158	153	176	166
5' 3"	157	152	162	157	180	170
5' 4"	161	156	166	161	185	175
5' 5"	166	161	171	166	190	180
5' 6"	170	165	175	170	195	185
5' 7"	174	169	179	174	199	189
5' 8"	179	174	184	179	204	194
5' 9"	183	178	188	183	209	199
5' 10"	188	183	193	188	214	204
5' 11"	193	188	198	193	219	209
6' 0"	199	184	204	199	226	216
6' 1"	203	198	208	203	231	221
6' 2"	209	204	214	209	237	227
6' 3"	214	209	219	214	243	233
6' 4"	221	216	226	221	250	240
6' 5"	227	222	232	227	256	246
6' 6"	233	228	238	233	263	253
6' 7"	240	235	245	240	270	260
6' 8"	246	241	251	246	276	266
6' 9"	252	247	257	252	283	273
6' 10"	259	254	264	259	290	280
6' 11"	266	261	271	266	298	288

*A "wellness" consideration may be allowed for PI's ages 50-65 to offset one early family history death due to CAD. Elite Plus/ Preferred Plus/Std Plus are Term rate classes. Elite NS/ Preferred NS are Perm rate classes.

Minnesota Life

Class	Preferred Select	Preferred	Non-tobacco Plus (term and VUL only)
TOBACCO			
Years since last use	No tobacco or nicotine use in the past 36 months	No tobacco or nicotine use in the past 12 months	
FAMILY HISTORY			
Diabetes / CAD / CVD	No death of a parent or sibling before age 60	No death of a parent or sibling before age 60	No more than one death of a parent or sibling before age 60
Cancer			
MEDICAL FACTORS			
BP Treatment /Level	Must be better than or equal to 135/85, with our without treatment	Must be better than or equal to 145/90, with or without treatment	Must be better than or equal to 145/95, with or without treatment
CHOL Treatment	OK	OK	OK
Max Cholesterol Level	220	240	260
Max Chol/HDL Level	5.0	6.0	7.0
MEDICAL HISTORY			
Cancer, CAD, Diabetes, Cerebrovascular	No history of diabetes, heart disease, cerebrovascular disease, or cancer (except certain types of basal cell skin cancer)	No history of diabetes, heart disease, cerebrovascular disease, or cancer (except certain types of basal cell skin cancer)	No history of diabetes, heart disease, cerebrovascular disease, or cancer (except certain types of basal cell skin cancer)
Alcohol/Drugs	No history of, or treatment for alcohol or substance abuse	No history of, or treatment for alcohol or substance abuse within the last 10 years	No history of, or treatment for alcohol or substance abuse within the last 5 years
Other Impairments			
NON-MEDICAL FACTORS			
Reckless Driving/DUI	No DUI or reckless driving in past 10 years	No DUI or reckless driving in past 5 years	No DUI or reckless driving in past 3 years
MVR	No more than 2 moving violations in past 5 years	No more than 2 moving violations in past 3 years	No more than 2 moving violations in past 2 years
Private Aviation	No student or private pilots (unless aviation coverage is excluded). Private pilots considered if IFR rated, 250 or more hours and flying between 50 and 250 hours annually. Commercially certified pilots are eligible if employed full-time as corporate pilots or as commercial airline pilots.	All pilots eligible for Preferred pricing, dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for Preferred pricing.	All pilots eligible for Non-tobacco Plus pricing, dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for Non-tobacco Plus pricing.
Hazardous Activities	No ratable avocations	No ratable avocations	No ratable avocations
Residence/Citizenship	Must be a permanent U.S. resident	Must be a permanent U.S. resident	Must be a permanent U.S. resident
BUILD	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE
5' 0"	147	155	170
5' 1"	152	160	176
5' 2"	157	165	181
5' 3"	162	170	187
5' 4"	166	175	192
5' 5"	171	180	198
5' 6"	176	185	203
5' 7"	181	190	209
5' 8"	185	195	214
5' 9"	190	200	220
5' 10"	195	205	225
5' 11"	202	213	234
6' 0"	209	220	244
6' 1"	214	225	247
6' 2"	219	230	253
6' 3"	223	235	258
6' 4"	228	240	264
6' 5"	233	245	269

Nationwide			
Class	Nontobacco Preferred Plus	Nontobacco Preferred	Tobacco Preferred
TOBACCO			
Years since last use	5	1	Use within past 12 months
Coronary Artery Disease Cancer (Up to age 70)	No death due to cardiovascular disease or cancer in either parent or sibling prior to age 60	No death due to cardiovascular disease or cancer in either parent or sibling prior to age 60	No death due to cardiovascular disease or cancer in either parent or sibling prior to age 60
MEDICAL FACTORS			
BP Treatment	No treatment	Treatment OK	Treatment OK
Max BP Readings	Not to exceed 140/80 Age Not to exceed 140/90 Age	Not to exceed 145/90 Age 55 Not to exceed 150/90 Age	Not to exceed 145/90 Age Not to exceed 150/90 Age
CHOL Treatment	No treatment	Treatment OK	Treatment OK
Max Cholesterol Level	Age 71+ must be	Ages 71+ must be	Ages 71+ must be treated
Max Chol/HDL Level	See above	See above	See above
NON-MEDICAL FACTORS			
MVR	No more than 1 in past 3 years	No more than 2 in past 3 years	No more than 2 in past 3 years
BUILD	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE
5' 0"	152	161	161
5' 1"	156	165	165
5' 2"	161	170	170
5' 3"	166	175	175
5' 4"	171	180	180
5' 5"	175	185	185
5' 6"	180	190	190
5' 7"	185	195	195
5' 8"	190	200	200
5' 9"	195	205	205
5' 10"	200	210	210
5' 11"	205	216	216
6' 0"	211	222	222
6' 1"	218	229	229
6' 2"	224	224	224
6' 3"	231	231	231
6' 4"	238	238	238
6' 5"	244	244	244

** To qualify for Preferred classification, the insured must not have any of the following:

- DUI conviction in past 5 years
- Drug or alcohol abuse history (within 10 years for Preferred)
- History of felony conviction
- Rating for aviation (civilian exclusion is eligible), hazardous avocation or foreign travel/residence risks; any aviation (excluding commercial pilots) or hazardous avocation risk is not eligible for Preferred Plus
- History of coronary artery disease, diabetes, stroke or cancer (except basal cell-skin)

North American – Term

Class	Super Preferred NT		Preferred NT		Standard Plus NT	
TOBACCO						
Years since last use	5		3		2	
FAMILY HISTORY						
Cardiovascular/CAD	Has not had a natural parent or sibling diagnosed with/die prior to age 60		Has not had a natural parent diagnosed with/die prior to age 60		Has not had 2 or more natural parents or siblings diagnosed with/die prior to age 60	
Cancer						
MEDICAL FACTORS						
BP Treatment	No		No		No	
Max BP Readings (from all sources)	To age 60	Age 61 & up	To age 60	Age 61 & up	To age 60	Age 61 & up
	135/85	145/90	140/85	150/90	145/90	155/90
CHOL Treatment	No		OK		OK	
Max Cholesterol Level	220		230		270	
Max Chol/HDL Ratio	4.5		5.5		6.5	
MEDICAL HISTORY						
Cancer	No (excluding non-melanoma skin cancers)					
Coronary Artery/Cerebrovascular Dz						
Diabetes						
Alcohol/Drug Abuse or Treatment	No history allowed		No history within 10 yrs		No history within 7 yrs	
Other Impairments	No other medical history that would adversely affect mortality					
NON-MEDICAL FACTORS						
Max Driving	No more than 1 moving violation in		No more than 2 moving violations in past 3 yrs			
Violations/years Reckless Driving/DUI/Suspension	past 3 yrs		None in past 5 years			
Private Aviation	Commercial pilots OK & pilots who qualify with AER		Non ratable commercial pilots and private pilots acceptable		Coverage may be available for pilots. Flat extra may apply.	
Hazardous Activities	None in past 2 years or no future plans to participate. Scuba diving to max depth 50 ft acceptable.		Non ratable hazardous sports are acceptable. (I.e. racing, scuba diving, etc.)		Flat extra may apply	
Residence/Citizenship	Must be a US Citizen or has had permanent resident status for at least 2 years					
Militar	Must not be on active military duty					
BUILD - HIGH LIMITS	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
5' 0"	143	133	148	138	163	148
5' 1"	148	137	153	143	169	153
5' 2"	153	142	158	147	175	158
5' 3"	158	146	163	152	180	163
5' 4"	163	151	169	157	186	169
5' 5"	168	156	174	162	192	174
5' 6"	173	161	179	167	198	179
5' 7"	178	166	185	172	204	185
5' 8"	184	171	190	177	210	190
5' 9"	189	176	196	182	216	196
5' 10"	195	181	202	188	222	202
5' 11"	200	186	208	193	229	208
6' 0"	206	191	213	199	235	213
6' 1"	212	197	219	204	242	219
6' 2"	218	202	225	210	249	225
6' 3"	224	208	232	216	256	232
6' 4"	230	213	238	221	263	238
6' 5"	236	219	245	228	270	245

North American – UL		
Class	Preferred NT	Standard Plus NT
TOBACCO		
Years since last use	3	1
FAMILY HISTORY		
Cardiovascular/CAD	No death of a parent or sibling before age 60	No death of a parent before age 60
Cancer		N/A
MEDICAL FACTORS		
BP Treatment	OK	
Max BP Readings (from all sources for last 2 yrs)	Consistently < 145/85 up to age 64 Consistently < 150/90 at ages 65+	Consistently < 150/90 up to age 64 Consistently < 155/95 at ages 65+
CHOL Treatment	OK	
Max Cholesterol Level		
Max Chol/HDL Ratio		
MEDICAL HISTORY		
Cancer	No (excluding non-melanoma skin cancers)	
Coronary		
Diabetes		
Alcohol/Drug Treatment	No history of abuse or treatment in past 10 years	
Other Impairments	No other medical history that would adversely affect mortality	
NON-MEDICAL FACTORS		
Max Driving Violations/Years	No more than 2 violations in past 3 years	No more than 3 violations in past 3 years
Reckless Driving/DUI Suspension/Revocation	None in past 5 years	
Private Aviation	Available to non-ratable commercial & private pilots; exclusion may be required.	Available - Rating or exclusion may be required
Hazardous Activities	Non-ratable hazardous sports (including scuba & racing) are acceptable.	Hazardous sports (including scuba, racing, skydiving) are acceptable. Rating may be required.
Residence/Citizenship	Must be US Citizen or have permanent residence status for at least 2 years	
Military	Not on active military duty	
BUILD - HIGH LIMITS	MALE/FEMALE	MALE/FEMALE
5' 0"	149	164
5' 1"	154	170
5' 2"	159	175
5' 3"	164	181
5' 4"	169	187
5' 5"	175	193
5' 6"	181	199
5' 7"	186	205
5' 8"	191	211
5' 9"	197	217
5' 10"	202	223
5' 11"	208	230
6' 0"	213	236
6' 1"	220	243
6' 2"	226	250
6' 3"	233	256
6' 4"	239	263

Protective Life

Class	Select Preferred	Preferred
TOBACCO		
Years since last use	5	1
FAMILY HISTORY		
Cardiovascular/Stroke Diabetes/Cancer	No history of or death from cancer, heart disease or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.	No history of or death from cancer, heart disease or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60. **Ok to offer Preferred to a female whose father died of prostate cancer prior to age 60. **Ok to offer Preferred to a male whose mother died of a female cancer (i.e. ovarian cancer, endometrial cancer, cervical cancer, etc., but NOT breast cancer). Any male whose mother died of breast cancer prior to age 60 will still remain at Standard unless the P.I. is age 60 or older.
MEDICAL FACTORS		
BP Treatment	No history of treatment	OK if controlled for 2 years
Max BP Readings	140/85 through age 60 150/90 above age 60	140/90 or less through age 60 150/90 above age 60
CHOL Treatment	OK	
Max Cholesterol Level	220 If Chol/HDL ratio is 3.5 or lower, total cholesterol of 230 is acceptable.	250
Max Chol/HDL Ratio	5.0	6.0
MEDICAL HISTORY		
Cancer	No	Individual consideration
Stroke	No	
Diabetes/Glucose	No	
Alcohol/Drug Treatment	Individual consideration	
Other Impairments	No other medical history that would adversely affect mortality	
NON-MEDICAL FACTORS		
Max Driving Violations/years	Super Preferred not available if two or more moving violations within the last three years Preferred not available if three or more moving violations in last three years	
Reckless Driving/DUI Suspension/Revocation	None in past 5 years.	None in past 5 years
Private Aviation	Not a private pilot or participant in aviation activities. Pilot and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusions will be permitted for qualification, where jurisdiction approved.	
Hazardous Activities	No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting or SCUBA diving within past 3 years. Recreational SCUBA diving allowed up to depths of 75 feet. Exclusions will be permitted for qualification, where jurisdiction approved.	
Residence/Citizenship	Permanent resident of US, Canada, or Puerto Rico. Minimum residency of at least 1 year.	
BUILD - HIGH LIMITS	MALE/FEMALE	MALE/FEMALE
4' 10"	128	146
4' 11"	133	151
5' 0"	137	156
5' 1"	142	160
5' 2"	147	165
5' 3"	152	170
5' 4"	157	175
5' 5"	161	178

Protective Life

Class	Select Preferred	Preferred
BUILD - HIGH LIMITS	MALE/FEMALE	MALE/FEMALE
5' 6"	167	185
5' 7"	171	190
5' 8"	177	195
5' 9"	182	200
5' 10"	187	205
5' 11"	192	211
6' 0"	198	217
6' 1"	204	224
6' 2"	210	233
6' 3"	216	238
6' 4"	222	245
6' 5"	227	252

Protective Life – Over Age 70

Class	Super Preferred	Preferred
TOBACCO		
Years since last use	5	1
MEDICAL FACTORS		
BP treatment	No history of BP treatment for term; treatment Ok for UL	OK
Max BP Readings	150/90	Average from exam and readings within the last year may not exceed 160/95
CHOL Treatment	OK	OK
Max Cholesterol Level	Total cholesterol may not be lower than 130 untreated and may not exceed 275 with or without treatment	Total cholesterol may not be lower than 130 untreated and may not exceed 300 with or without treatment
Max Chol/HDL Ratio	4.5	5.0
NON-MEDICAL FACTORS		
Max Driving Violations/years	Not available if two or more moving violations in the last three years	Not available if three or more moving violations in the last three years
Reckless Driving/DUI	None in last 5 years	None in last 5 years
Private Aviation	Exclusions will be permitted for qualification, where jurisdiction approved	Exclusions will be permitted for qualification, where jurisdiction approved
Residence/Citizenship	Citizen of U.S. (including Puerto Rico) or Canada or proof of permanent residence. Required minimum residency of at least 1 year	Citizen of U.S. (including Puerto Rico) or Canada or proof of permanent residence. Required minimum residency of at least 1 year
BUILD - HIGH LIMITS	MALE/FEMALE	MALE/FEMALE
4' 10"	104-138	95-157
4' 11"	108-143	98-162
5' 0"	112-148	102-168
5' 1"	115-153	150-174
5' 2"	119-158	108-180
5' 3"	123-163	112-185
5' 4"	127-168	115-191
5' 5"	131-173	119-197
5' 6"	135-178	123-203
5' 7"	139-184	127-209
5' 8"	143-190	130-216
5' 9"	147-195	134-222
5' 10"	152-201	138-229
5' 11"	156-206	142-236
6' 0"	160-212	146-242
6' 1"	165-218	150-249
6' 2"	170-224	154-256
6' 3"	174-230	158-262
6' 4"	179-237	162-270
6' 5"	184-244	167-277

Prudential					
Class	Preferred Best	Preferred NT	Non Smoker Plus	Preferred Smoker	Smoker
TOBACCO					
Years since last use	5	3	1	Currently smokes cigarettes	Currently smokes cigarettes
FAMILY HISTORY					
Cardiovascular/Stroke Diabetes/Cancer	No death of a parent or sibling before age 70	No death of a parent or sibling before age 65	No death of a parent or sibling before age 60	No death of parent of sibling prior to age 65 due to CAD, CVD, diabetes or cancer	Not applicable
MEDICAL FACTORS					
BP Treatment	No Rx	OK Rx	OK Rx	OK Rx	Insurability and ratings depend on actual BP readings and other medical conditions
Max BP Readings	To age 49 130/80 Ages 50+ without medication	To age 49 140/90 Ages 50+ with or without medication	To age 49 140/90 Ages 50+ with or without medication	To age 49 140/90 Ages 50+ with or without medication	
CHOL Treatment	No	OK		OK	OK
Max Cholesterol Level	220	250	275	250	Insurability and ratings depend on cholesterol levels and other medical conditions
Max Chol/HDL Ratio	5.0	6.0	7.0	6.0	Same as above
MEDICAL HISTORY					
Cancer	No * (except skin cancer excluding melanoma)		Individual Consideration	No (except skin cancer excluding melanoma)	Depends on details
Coronary / Hepatitis C*	No: Coronary / Hepatitis C	No Coronary		No Coronary	Depends on details
Diabetes/Glucose	No	No		No	Depends on details
Alcohol/Drug Treatment		None in past 10 years		None in past 10 years	Depends on factors such as substances used, quantities used, and how recent the history was.
NON-MEDICAL FACTORS					
Max Driving Violations/years	No more than 1 citation for MV or MVA within last 3 yrs	No more than 2 citation for MV or MVA within last 3 yrs	Individual Consideration	No more than 2 citations for MV or MVA within last 3 years	May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record.
Reckless Driving/DUI Suspension/Revocation	No DWI,DUI,OUI, Reckless driving within the last 5 years. No license suspension within the last 3 years			No DWI, DUI, OUI or reckless driving within the last 5 years	Same as above
Private Aviation	No	No	No ratable aviation	No	Insurability and ratings depend on actual aviation activities.
Hazardous Activities		No ratable activities	Available to residents of "A" and "B" countries	No ratable activities	Occupational ratings available for avocation
Residence/Citizenship	Full time, permanent of the U.S., Canada or "A" countries			Full time, permanent resident of the U.S., Canada or "A" countries	Available to residents of "A" and "B" countries

Prudential										
Class	Preferred Best		Preferred NT		Non Smoker Plus		Preferred Smoker		Smoker	
BUILD - HIGH LIMITS	AGE 18-64	AGE 65+	AGE 18-64	AGE 65+	AGE 18-64	AGE 65+	AGE 18-64	AGE 65+	AGE 18-64	AGE 65+
4' 10"	138	148	138	148	158	191	138	148	Not published	
4' 11"	143	153	143	153	163	198	143	153		
5' 0"	148	158	148	158	169	204	148	158		
5' 1"	153	164	153	164	174	211	153	164		
5' 2"	158	169	158	169	180	218	158	169		
5' 3"	163	175	163	175	186	225	163	175		
5' 4"	169	180	169	180	192	233	169	180		
5' 5"	174	186	174	186	198	240	174	186		
5' 6"	179	192	179	192	204	247	179	192		
5' 7"	185	198	185	198	210	255	185	198		
5' 8'	190	203	190	203	217	263	190	203		
5' 9"	196	209	196	209	223	270	196	209		
5' 10"	202	216	202	216	230	278	202	216		
5' 11"	207	222	207	222	236	286	207	222		
6' 0"	213	228	213	228	243	294	213	228		
6' 1"	219	234	219	234	250	303	219	234		
6' 2"	225	241	225	241	256	311	225	241		
6' 3"	232	247	232	247	263	319	232	247		
6' 4"	238	254	238	254	271	328	238	254		
6' 5"	244	261	244	261	278	337	244	261		
6' 6"	250	268	250	268	285	345	250	268		
6' 7"	257	275	257	275	292	354	257	275		
6' 8"	263	282	263	282	300	363	263	282		
6' 9"	270	289	270	289	307	372	270	289		
6' 10"	277	296	277	296	315	382	277	296		

MV = Moving Violation; MVA = Motor Vehicle Accident

RBC / Liberty Life

Class	Preferred Plus NT	Preferred NT & Preferred Tobacco	Standard Plus Tobacco
TOBACCO			
Years since last use	1	1 for Preferred Non-Tobacco	Usage OK
FAMILY HISTORY			
Cardiovascular/CAD	No immediate family history of death or disease by cancer or cardiovascular death or disease prior to age 60.	No more than one (1) immediate family history of death from cancer or cardiovascular death or disease prior to age 60.	
Cancer			
MEDICAL FACTORS			
BP Treatment	No		
Max BP Readings	135/85	140/90	150/95
CHOL Treatment	Statin treatment allowed		
Max Cholesterol Level	225	270	300
Max Chol/HDL Ratio	4.5	6.0	7.0
MEDICAL HISTORY			
Cancer	Standard Risk Medically. No Laboratory findings of elevated liver functions allowed.		
Coronary			
Diabetes			
Alcohol/Drug Treatment	No		
NON-MEDICAL FACTORS			
Max Driving Violations/years	No more than 1 in past 3 years.	No more than 3 in past 2 years.	
Reckless Driving/DUI	None in past 5 years	None in past 3 years	
Private Aviation	No personal aviation as pilot or copilot. Aviation exclusion Rider is allowed for consideration of preferred rates for personal aviation activity (state laws permitting).		
Hazardous Activities	No participation in hazardous avocations or occupations allowed including ballooning, parachuting, hang gliding, skydiving, vehicle racing, scuba diving below 50 feet or mountain climbing.		
Travel	No Intention to travel to or reside in underdeveloped or unstable countries as defined by the US State Department		
Military	No	Individual consideration	
Residence/Citizenship	Must be a US Citizen or US resident for 5 years with a permanent visa.		
BUILD - HIGH LIMITS	Male / Female	Male / Female	Male / Female
5' 0"	142	155	178
5' 1"	146	160	184
5' 2"	152	166	191
5' 3"	157	172	197
5' 4"	162	176	203
5' 5"	166	181	210
5' 6"	172	187	216
5' 7"	176	192	223
5' 8"	182	198	229
5' 9"	187	204	236
5' 10"	191	209	243
5' 11"	197	215	250
6' 0"	202	221	257
6' 1"	209	228	264
6' 2"	215	234	272
6' 3"	221	241	279
6' 4"	227	247	287
6' 5"	232	253	294

SBLI				
Class	Preferred Plus NT	Preferred NT	Select NT	Standard
TOBACCO				
Years since last use	5	3	2	2
FAMILY HISTORY				
Cardiovascular/CAD	No CVD, diabetes or cancer in parents/siblings prior to age 60	No death in a parent prior to age 60 due to CVD or cancer	Not more than one CVD or cancer death in parents prior to age 60	More than one CVD death in parents prior to age 60. Indiv Consideration
Diabetes				
MEDICAL FACTORS				
BP Treatment	No treatment, past or present	Treatment OK		Treatment OK
Max BP Readings	135/85 under age 60 145/90 over 60	135/85 under age 60 145/90 over 60	140/90 under age 60 145/90 over 60	Depends on actual BP and other medical conditions
CHOL Treatment	OK			OK
Max Cholesterol Level	225	250	275	300
Max Chol/HDL Ratio	Max 5.0 with no treatment	Max 6.0 with no treatment Max 5.0 with treatment	Max 7.0 with no treatment Max 6.5 with treatment	Max 8.0 with no treatment Max 7.5 with treatment
MEDICAL HISTORY				
Cancer	No cancer (except basal cell for Preferred)			Need specifics
Coronary	No			Need specifics
Diabetes	No history or treatment for alcohol/drugs at all for Preferred Plus		No history or treatment for alcohol/drugs in 10 yrs	Need specifics
Alcohol/Drug Treatment	No history or treatment for alcohol/drugs in 10 yrs for Preferred			No history or treatment for alcohol/drugs in 7 yrs
Other Impairments	No other medical history that would adversely affect mortality			Same as for Preferred Plus/ Preferred /Select criteria
NON-MEDICAL FACTORS				
Max Driving Violations/years	No more than 1 MV in last 3 years	No more than 2 MV in last 3 years		No more than 3 MV in last 3 years
Reckless Driving/DUI	No more than 1 DUI- None in past 7 years	No more than 1 DUI - None in past 5 years	None in last 5 years	DUI in past 12 months - no offer; DUI 1-5 yrs ago- flat extra
Suspension/Revocation	No license suspension in last 3 years		N/A	N/A
Private Aviation	See details below			See details below
Hazardous Activities	No hazardous occupations/avocations for Preferred Plus; Private pilot OK with exclusion for all categories; Active military not accepted for Preferred Plus Non-hazardous occupations/avocations considered for Preferred and Select Military considered for Preferred and Select if stationed in U.S. and non-hazardous occupation Scuba diving Ok < 30 ft for Preferred Plus Scuba diving OK < 50 ft for Preferred Scuba diving OK < 75 ft for Select			Hazardous occupation/avocation subject to rating Flat extra or exclusion for private pilot Active military considered if stationed in U.S. and non-hazardous occupation Scuba diving OK < 100 ft
BUILD - HIGH LIMITS	Male/Female	Male/Female	Male/Female	Male/Female
4' 8"	122	131	143	164
4' 9"	127	136	148	170
4' 10"	131	141	153	176
4' 11"	136	146	158	182
5' 0"	141	151	164	188
5' 1"	145	156	169	194
5' 2"	150	161	175	200
5' 3"	155	166	181	207
5' 4"	160	172	186	213
5' 5"	165	177	192	220
5' 6"	170	183	198	226
5' 7"	175	188	204	234

SBLI				
Class	Preferred Plus NT	Preferred NT	Select NT	Standard
BUILD - HIGH LIMITS	Male/Female	Male/Female	Male/Female	Male/Female
5' 8"	181	194	210	241
5' 9"	186	200	217	248
5' 10"	192	205	223	255
5' 11"	197	211	229	263
6' 0"	203	217	236	271
6' 1"	208	223	243	279
6' 2"	214	230	249	286
6' 3"	220	236	256	294
6' 4"	226	242	263	302
6' 5"	232	249	270	309
6' 6"	238	255	277	318
6' 7"	244	262	284	326
6' 8"	250	269	291	334
6' 9"	256	275	299	343
6' 10"	263	282	306	351

Sun Life – Permanent Product Only

Class	Preferred NT
TOBACCO	
Years since last use	2
FAMILY HISTORY	
Cardiovascular/CAD	No cancer or cardiac death for either parent prior to age 60
Cancer	
MEDICAL FACTORS	
BP Treatment	Treatment OK if controlled for at least 3 years; max 2 medications: Treated or untreated
Max BP Readings	
CHOL Treatment	OK
Max Cholesterol Level	
Max HDL/HDL Ratio	<5.5
MEDICAL HISTORY	
Cancer	10 years after the end of any flat extra
Coronary / COPD	No history
Diabetes	3 year history of A1C control at <6.5
Alcohol/Drug Treatment	None in last 5 years
Other Impairments	No other medical history that would adversely affect mortality
NON-MEDICAL FACTORS	
Max Driving Violations/years	5 year non-ratable offenses. No DUIs
Reckless Driving/DUI Suspension/Revocation	
Private Aviation	Non-ratable
Occupation/Avocation	
Residence/Citizenship	Must be permanent US Resident
BUILD - HIGH LIMITS	MALE/FEMALE
5' 1"	158
5' 2"	163
5' 3"	169
5' 4"	174
5' 5"	180
5' 6"	190
5' 7"	195
5' 8"	199
5' 9"	205
5' 10"	210
5' 11"	217
6' 0"	224
6' 1"	228
6' 2"	234
6' 3"	240
6' 4"	246
6' 5"	252
6' 6"	259
6' 7"	265
6' 8"	272

Transamerica – Term / UL Products

Class	Preferred Plus	Preferred N/S	Standard Plus Pref. Smoker (term)	Standard N/S Standard Smoker				
TOBACCO								
Years since last use	5	2	2 (N/A for smoker classes)					
FAMILY HISTORY								
<p>No family deaths before age 60.</p> <p>Family history will now be waived if the applicant is age 60 or above for Preferred (age 65 or above for Preferred Plus).</p> <p>Applicants who have a family history of cancer may qualify for Preferred on some types of cancer that are not applicable due to gender.</p> <p>Check with underwriting directly with a specific case</p>	No family deaths before age 65: Of heart or vascular disease or cancer of either parent or any sibling.	Of heart or vascular disease or cancer of either parent.	Of heart or vascular disease or cancer in either parent	Of heart or vascular disease or cancer in both parents.				
MEDICAL FACTORS								
BP Treatment	None within 2 years	OK						
Max BP Readings (avg past 2 years)	135/85; age 71+:145/85	145/85; age 71+: 150/90	148/88; age 71+: 152/88	150/90; age 71+:155/90 Females/UL 145/85; age 71+:150/90				
CHOL Treatment	OK							
Max Cholesterol Level	230	260	300	No Limit				
Max CHOL/HDL Ratio	5.0; age 71+: 5.5 disregard if 4.0 or less	5.5; age 71+: 6.0	6.2; age 71+: 6.7	7.0; age 71+: 7.5 - Females/UL 6.5; age 71+: 7.0				
MEDICAL HISTORY								
Cancer	No heart or vascular disease, diabetes, cancer (except certain skin cancers).			No ratable impairments				
Coronary / Diabetes								
Alcohol/Drug Treatment	None	10 yrs	None	None for 7 years				
NON-MEDICAL FACTORS								
Max Driving Violations/years	No more than 2 moving violations in the past 3 years							
Reckless Driving/DUI Suspension/Revocation	None in past 5 years							
Private Aviation	Available with Aviation Exclusion Rider. Not avail. for 71+	Available with Aviation Exclusion Rider. Flat extra avail. For UL	Available as qualifies					
Military	May not be on active military duty		May be on active military duty					
Foreign Travel	No traveling to "dangerous" areas of the world where the State Department has issued travel advisories.							
Avocation	No participation in recreational activities involving aeronautics (e.g. hang gliding, ultralight, soaring, skydiving, ballooning, etc.), powered racing, competitive vehicles, mountain climbing, rodeos, competitive skiing, or scuba/skin diving at a depth > 75 feet.							
Residence/Citizenship	Citizens of the U.S., Canada, or Hong Kong must reside in a country considered to be stable as defined by Underwriting. Citizens of all other countries subject to Underwriting approval. No FE allowed.			Same as Preferred criteria, but Flat Extra allowed.				
BUILD - HIGH LIMITS	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
4' 8"	127	125	140	136	149	146	166	159
4' 9"	131	129	145	140	154	151	172	164
4' 10"	135	133	150	144	159	156	178	169
4' 11"	140	138	155	149	164	161	184	175

Transamerica – Term / UL Products

Class	Preferred Plus		Preferred N/S		Standard Plus Pref. Smoker (term)		Standard N/S Standard Smoker	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
BUILD - HIGH LIMITS								
5' 0"	144	142	160	154	169	166	190	181
5' 1"	149	147	164	159	175	171	196	187
5' 2"	154	151	169	164	180	176	202	193
5' 3"	159	156	174	169	186	181	208	197
5' 4"	164	161	179	174	192	185	214	202
5' 5"	169	165	184	179	198	189	220	206
5' 6"	174	170	189	184	204	194	227	210
5' 7"	179	174	195	189	210	199	233	215
5' 8'	184	178	200	195	215	204	239	220
5' 9"	189	182	206	200	221	210	244	225
5' 10"	195	186	211	205	227	215	250	230
5' 11"	200	190	217	210	233	221	256	236
6' 0"	205	195	223	216	239	227	263	242
6' 1"	211	200	229	222	245	233	269	248
6' 2"	217	205	235	228	251	239	276	254
6' 3"	223	210	241	233	257	244	283	260
6' 4"	228	215	247	239	263	250	289	267
6' 5"	233	220	253	245	269	256	296	274
6' 6"	238	225	259	250	276	262	303	281
6' 7"	244	230	265	256	283	268	310	287
6' 8"	249	235	271	262	289	274	317	293
6' 9"	254	240	277	267	295	280	324	300
6' 10"	260	245	283	273	302	286	331	306

United of Omaha

Class	Preferred Plus	Preferred	Standard Plus	
TOBACCO				
Years since last use	5	3	1	
FAMILY HISTORY				
Cardiovascular/CAD Diabetes *	No death of a parent or sibling before age 65 *	No death of a parent or sibling before age 65 *	No death of a parent or sibling before age 60 (heart disease only)	
Cancer	N/A			
MEDICAL FACTORS				
BP Treatment	OK			
Max BP Readings	No BP in past year > 135/85	No BP in past year < 145/90	No BP in past year <152/90	
CHOL Treatment	OK			
Max Cholesterol Level	250	275	300	
Max HDL/HDL Ratio	5.0	6.0	7.0	
MEDICAL HISTORY				
Cancer	No (except basal cell skin cancer)			
Coronary/CAD/Stroke	No (or cerebrovascular disease for Preferred Plus)			
Diabetes				
Alcohol/Drug Use	after 15 years	after 10 years	after 5 years	
Other Impairments	No other medical history that would adversely affect mortality			
NON-MEDICAL FACTORS				
Max driving violations	2 violations in past 5 years		2 violations in past 3 years	
Reckless Driving/DUI Suspension/Revocation	None in past 5 years		None in past 5 years	
Criminal History	No felony convictions in past 10 years			
Private Aviation	No flying as pilot or crewmember of private aircraft unless aviation exclusion		Aviation Exclusion Rider	
Hazardous Activities	No		None within past 2 years No hazardous sports	
Residence/Citizenship	Must be a US citizen or have a green card			
BUILD - HIGH LIMITS	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE
4' 8"	125	125	134	143
4' 9"	131	131	140	150
4' 10"	135	135	145	155
4' 11"	141	141	150	160
5' 0"	146	146	156	167
5' 1"	152	152	163	175
5' 2"	158	158	169	180
5' 3"	164	164	174	185
5' 4"	169	169	179	190
5' 5"	174	174	185	195
5' 6"	180	180	190	200
5' 7"	185	185	195	205
5' 8"	189	189	199	210
5' 9"	195	195	205	215
5' 10"	200	200	211	222
5' 11"	206	206	217	227
6' 0"	211	211	222	234
6' 1"	217	217	229	242
6' 2"	222	222	234	247
6' 3"	228	228	240	252
6' 4"	233	233	245	258
6' 5"	239	239	251	264
6' 6"	246	246	258	270
6' 7"	252	252	264	276

West Coast Life

Class	Super Preferred		Preferred NT	
TOBACCO				
Years since last use	5		1	
FAMILY HISTORY				
Heart disease or any cardiac related condition	No history of or death from cancer, heart disease, or any cardiac related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60		No history of or death from cancer, heart disease or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60	
Cancer			**Ok to offer Preferred to a female whose father died of prostate cancer prior to age 60. **Ok to offer Preferred to a male whose mother died of a female cancer (i.e. ovarian cancer, endometrial cancer, cervical cancer, etc., but NOT breast cancer). Any male whose mother died of breast cancer prior to age 60 will still remain at Standard unless the P.I. is age 60 or older.	
MEDICAL FACTORS				
History of BP treatment	No		OK - controlled 1 year w/favorable APS readings	
Max BP Readings	Age	Age 61+: 150/90	Age	Age 61+: 150/90
CHOL Treatment	OK			
Max Cholesterol Level				
Max HDL/HDL Ratio				
MEDICAL HISTORY				
Intern. Cancer/Melanoma	No			
Coronary/Heart Disease				
Diabetes				
Alcohol/Drug Treatment				
Other Impairments				
NON-MEDICAL FACTORS				
Max Driving	Not available if 2 or more MV in the last 3 years		Not available if 3 or more moving violations in the last 3 years	
Violations/years				
Reckless Driving/DUI	None in past 5 years			
Private Aviation	No			
Hazardous Activities	No hazardous sports or avocations (I.e. hang gliding, ballooning, motorized racing, parachuting or Scuba within past 3 years; however, recreational Scuba to 75 foot depth is acceptable)			
Residence/Citizenship	Must be Permanent resident of US or Canada			
BUILD - HIGH LIMITS	MALE/FEMALE		MALE/FEMALE	
5' 0"	137		156	
5' 1"	142		160	
5' 2"	147		165	
5' 3"	152		170	
5' 4"	157		175	
5' 5"	161		178	
5' 6"	167		185	
5' 7"	171		190	
5' 8"	177		195	
5' 9"	182		200	
5' 10"	187		205	
5' 11"	192		211	
6' 0"	198		217	
6' 1"	204		224	
6' 2"	210		233	
6' 3"	216		238	
6' 4"	222		245	
6' 5"	227		252	
6' 6"	234		259	
6' 7"	240		267	
6' 8"	246		275	
6' 9"	253		283	

West Coast Life – Over Age 70

Class	Super Preferred	Preferred NT
TOBACCO		
Years since last use	5 (urine neg.)	1 (urine neg.)
FAMILY HISTORY		
Heart disease or any cardiac related condition	No history of or death from cancer, heart disease, or any cardiac related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60	No death from cancer, heart disease, or any cardiac related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60
Cancer		
MEDICAL FACTORS		
History of BP treatment	No	OK - controlled 1 year w/favorable APS readings
Max BP Readings	Average from exam and readings within last year may not exceed 150/90	Average from exam and readings within last year may not exceed 160/95
CHOL Treatment	OK	
Max Cholesterol Level	Not < 130 untreated and not > 275	Not <130 untreated and not >300
Max HDL/HDL Ratio		.0
MEDICAL HISTORY		
Intern. Cancer/Melanoma	No	
Coronary/Heart Disease		
Diabetes		
Alcohol/Drug Treatment		
Other Impairments		
Other Impairments	No other medical history that would adversely affect mortality	
NON-MEDICAL FACTORS		
Max Driving Violations/years	Not available if 2 or more moving violations in last 3 years	Not available if 3 or more moving violations in the last 3 years
Reckless Driving/DUI	None in past 5 years	
Aviation	Available with Exclusion Rider, except in New Jersey and N. Dakota	
Hazardous Activities	No hazardous sports or avocations (I.e. hang gliding, ballooning, motorized racing, parachuting or Scuba within past 3 years; however, recreational Scuba to 75 foot depth is acceptable	
Residence/Citizenship	Must be Permanent resident of US or Canada	
BUILD - HIGH LIMITS	MALE/FEMALE	MALE/FEMALE
5' 0"	112-148	102-168
5' 1"	115-153	150-174
5' 2"	119-158	108-180
5' 3"	123-163	112-185
5' 4"	127-168	115-191
5' 5"	131-173	119-197
5' 6"	135-178	123-203
5' 7"	139-184	127-209
5' 8"	143-190	130-216
5' 9"	147-195	134-222
5' 10"	152-201	138-229
5' 11"	156-206	142-236
6' 0"	160-212	146-242
6' 1"	165-218	150-249
6' 2"	170-224	154-256
6' 3"	174-230	158-262
6' 4"	179-237	162-270
6' 5"	184-244	167-277
6' 6"	189-250	172-284
6' 7"	194-256	176-292
6' 8"	199-263	180-299
6' 9"	204-270	185-306

Western Reserve Life

Class	Preferred Elite	Preferred Plus	Preferred
TOBACCO			
Years since last use	5	3	2
FAMILY HISTORY			
Heart disease or any cardiac related condition	No occurrences in parents or siblings prior to age 60		
Cancer (except some skin cancer)			
MEDICAL FACTORS			
History of BP treatment	No		Yes (below 140/90)
Max BP Readings	130/85	140/90	150/90
CHOL Treatment	No		Individual consideration
Max Cholesterol Level	200	230	260
Max HDL/HDL Ratio	5.0	5.5	7.0
MEDICAL HISTORY			
Intern. Cancer/Melanoma	No occurrences in parents or siblings prior to age 60		
Coronary/Heart Disease			
Diabetes	No		Individual consideration
Alcohol/Drug Abuse	None	None in past 10 yrs	None in past 5 yrs
Military	Individual consideration		
NON-MEDICAL FACTORS			
Max Driving Violations/years	No more than 2 violations in past 3 years		
Reckless Driving/DUI	None in past 5 years		
Private Aviation	Individual consideration		
Hazardous Activities			
Residence/Citizenship	US resident for past 6 months		
BUILD - HIGH LIMITS	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE
5' 0"	142	151	151
5' 1"	147	156	156
5' 2"	151	160	160
5' 3"	156	165	165
5' 4"	161	171	171
5' 5"	166	176	176
5' 6"	170	180	180
5' 7"	176	187	187
5' 8"	180	191	191
5' 9"	185	196	196
5' 10"	190	201	201
5' 11"	195	207	207
6' 0"	202	214	214
6' 1"	207	219	219
6' 2"	212	225	225
6' 3"	218	231	231
6' 4"	223	236	236
6' 5"	230	244	244
6' 6"	236	250	250
6' 7"	242	257	257
6' 8"	249	264	264
6' 9"	257	272	272