



LIFE INSURANCE

Preferred and Super Preferred Underwriting Criteria, Ages 18 – 70¹

Preferred Criteria

Tobacco Use

Preferred Non-Smoker

Meets the Preferred criteria and has not used any form of tobacco or nicotine products within the last 2 years with the exception of the following:

Limited Cigar Use: An occasional cigar smoker may qualify for Preferred Non-Smoker rates if he/she smokes 12 cigars or less per year and microunalysis is free of nicotine.

Preferred Smoker

Meets the Preferred criteria but has used cigarettes, including e-cigarettes, within the last 12 months.

Blood Pressure (Treated and Untreated)

Up to 140/85 Age 18-50 Up to 145/90 Age 51-70

Cholesterol (Treated and Untreated)

Up to 250 mg/dl Age 18-50 Up to 270 mg/dl Age 51-70

*Total cholesterol up to 300 is OK for Preferred if CHL/HDL ratio is 1 less than the published limit

Chol/HDL ratio (Treated and Untreated)

Up to 5.0 Age 18-50 Up to 5.5 Age 51-70

*Total Cholesterol up to 300 is OK for Preferred if CHL/HDL ratio is 1 less than the published limit

Personal History

No history of Cancer,* Coronary Artery Disease, Cerebrovascular Disease or Diabetes*. No current rateable impairment

*Some cases may qualify for Preferred

Family History

No more than one death of a parent or sibling prior to age 60 from Coronary Artery Disease or Cancer. Gender-specific cancers are disregarded for opposite sex applicants

Alcohol/Drug

No history of alcohol/drug abuse or treatment within the past 10 years

DWI/Reckless

No driving while intoxicated or reckless driving conviction within the last 5 years and no more than one conviction ever

MVR

Maximum of 2 moving violations within the last 2 years

Aviation

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 available²

Hazardous Sports

Preferred may be available in some instances. If rateable for avocation, Preferred possible with a flat extra if all Preferred criteria met.

Super Preferred Criteria

Tobacco Use

Meets the Super Preferred criteria and has not used any form of tobacco or nicotine products within the last 5 years with the exception of the following:

Limited Cigar Use: An occasional cigar smoker may qualify for Super Preferred Non-Smoker rates if he/she smokes 12 cigars or less per year and microunalysis is free of nicotine.

Blood Pressure (Treated and Untreated)

Up to 135/85 Age 18-50 Up to 140/90 Age 51-70

Cholesterol (Treated and Untreated)

Up to 230 mg/dl Age 18-50 Up to 250 mg/dl Age 51-70

*Total cholesterol up to 300 is OK for Super Preferred if CHL/HDL ratio is 1 less than the published limit

Chol/HDL ratio (Treated and Untreated)

Up to 4.5 Age 18-50 Up to 5.0 Age 51-70

*Total Cholesterol up to 300 is OK for Super Preferred if CHL/HDL ratio is 1 less than the published limit

Personal History

No history of Cancer, Coronary Artery Disease, Cerebrovascular Disease or Diabetes. No current impairment

Family History

No death of a parent or sibling prior to age 60 from Coronary Artery Disease or Cancer. Gender-specific cancers are disregarded for opposite sex applicants

Alcohol/Drug

No history of alcohol/drug abuse or treatment within the past 10 years

DWI/Reckless

No driving while intoxicated or reckless driving conviction within the last 10 years and no more than one conviction ever

MVR

Maximum of 1 moving violation within the last 2 years

Aviation

No participation within the past 12 months, except North American regularly scheduled commercial pilots and crew. Super Preferred with an aviation exclusion may be available²

Hazardous Sports

No participation within the past 12 months

PREFERRED BUILD CHART AGES 18 – 70

| HEIGHT | 4'8" | 4'9" | 4'10" | 4'11" | 5'0" | 5'1" | 5'2" | 5'3" | 5'4" | 5'5" | 5'6" | 5'7" | 5'8" | 5'9" | 5'10" | 5'11" | 6'0" | 6'1" | 6'2" | 6'3" | 6'4" | 6'5" | 6'6" |
|--------|------|------|-------|-------|------|------|------|------|------|------|------|------|------|------|-------|-------|------|------|------|------|------|------|------|
| WEIGHT | 142 | 147 | 152 | 158 | 164 | 170 | 176 | 182 | 186 | 192 | 197 | 203 | 208 | 214 | 219 | 225 | 231 | 237 | 243 | 249 | 255 | 261 | 268 |

SUPER PREFERRED BUILD CHART AGES 18 – 70

| HEIGHT | 5'0" | 5'1" | 5'2" | 5'3" | 5'4" | 5'5" | 5'6" | 5'7" | 5'8" | 5'9" | 5'10" | 5'11" | 6'0" | 6'1" | 6'2" | 6'3" | 6'4" | 6'5" | 6'6" | 6'7" |
|--------|------|------|------|------|------|------|------|------|------|------|-------|-------|------|------|------|------|------|------|------|------|
| WEIGHT | 145 | 149 | 153 | 157 | 162 | 166 | 170 | 176 | 182 | 187 | 193 | 199 | 205 | 210 | 216 | 220 | 223 | 227 | 231 | 235 |

1. Refer to the specific product technical guide to determine the availability of Preferred and/or Super Preferred and for the ages where Preferred and Super Preferred rates are available.
2. Aviation exclusion not available on Survivorship policies.

Preferred and Super Preferred Underwriting Criteria, Ages 71 and Older¹

Preferred Criteria

Tobacco Use

Preferred Non-Smoker

Meets the Preferred criteria and has not used any form of tobacco or nicotine products within the last 2 years with the exception of the following:

Limited Cigar Use: An occasional cigar smoker may qualify for Preferred Non-Smoker rates if he/she smokes 12 cigars or less per year and microureanalysis is free of nicotine.

Preferred Smoker

Meets the Preferred criteria but has used cigarettes, including e-cigarettes, within the last 12 months.

Blood Pressure (Treated and Untreated)

Up to 145/90

Cholesterol (Treated and Untreated)

Over 159 mg/dl, but less than 300 mg/dl

HDL Cholesterol

Must exceed 35 mg/dl

Serum Albumin

Must exceed 3.6 g/dl

Functional

Must have the ability to independently perform all the activities of daily living

Cognitive

No evidence of cognitive impairment

Personal History

No history of Cancer,* Coronary Artery Disease, Cerebrovascular Disease or Diabetes.* No current rateable impairment

*Some cases may qualify for Preferred

Alcohol/Drug

No history of alcohol/drug abuse or treatment within the past 10 years

DWI/Reckless

No driving while intoxicated or reckless driving conviction within the last 5 years and no more than one conviction ever

MVR

Maximum of 1 moving violation within the last 2 years

Aviation

No participation in the last 12 months, unless aviation exclusion applied²

Hazardous Sports

No participation in the last 12 months

Super Preferred Criteria

Tobacco Use

Meets the Super Preferred criteria and has not used any form of tobacco or nicotine products within the last 5 years with the exception of the following:

Limited Cigar Use: An occasional cigar smoker may qualify for Super Preferred Non-Smoker rates if he/she smokes 12 cigars or less per year and microureanalysis is free of nicotine.

Blood Pressure (Treated and Untreated)

Up to 140/90 Pulse pressure should be less than or equal to 65

Cholesterol (Treated and Untreated)

Over 175 mg/dl but less than 280 mg/dl

HDL Cholesterol (Treated and Untreated)

Must exceed 40 mg/dl

Serum Albumin

Must be equal to or greater than 4.0 g/dl

Creatinine

Must be within normal limits

Functional

Must have the ability to independently perform all the activities of daily living

Cognitive

No evidence of cognitive impairment

Personal History

No history of Cancer, Cardiovascular disease, Cerebrovascular disease or Diabetes. No current impairment

Alcohol/Drug

No history of alcohol/drug abuse or treatment within the past 10 years

DWI/Reckless

No driving while intoxicated or reckless driving conviction within the last 10 years and no more than one conviction ever

MVR

No moving violations within the past 2 years

Aviation

No participation within the past 12 months, unless aviation exclusion applied²

Hazardous Sports

No participation within the past 12 months

| PREFERRED BUILD CHART AGES 71 AND OLDER | | | | | | | | | | | | | | | | | | | | | | | |
|--|------|------|-------|-------|------|------|------|------|------|------|------|------|------|------|-------|-------|------|------|------|------|------|------|------|
| HEIGHT | 4'8" | 4'9" | 4'10" | 4'11" | 5'0" | 5'1" | 5'2" | 5'3" | 5'4" | 5'5" | 5'6" | 5'7" | 5'8" | 5'9" | 5'10" | 5'11" | 6'0" | 6'1" | 6'2" | 6'3" | 6'4" | 6'5" | 6'6" |
| WEIGHT (Max.) | 142 | 147 | 152 | 158 | 164 | 170 | 176 | 182 | 186 | 192 | 197 | 203 | 208 | 214 | 219 | 225 | 231 | 237 | 243 | 249 | 255 | 261 | 268 |
| WEIGHT (Min.) | 97 | 99 | 102 | 104 | 106 | 109 | 111 | 114 | 118 | 121 | 124 | 127 | 130 | 134 | 138 | 141 | 145 | 148 | 152 | 156 | 161 | 165 | 170 |
| SUPER PREFERRED BUILD CHART AGES 71 AND OLDER (DEMONSTRATED STABLE WEIGHT FOR AT LEAST THE PAST 3 YEARS) | | | | | | | | | | | | | | | | | | | | | | | |
| HEIGHT | 4'8" | 4'9" | 4'10" | 4'11" | 5'0" | 5'1" | 5'2" | 5'3" | 5'4" | 5'5" | 5'6" | 5'7" | 5'8" | 5'9" | 5'10" | 5'11" | 6'0" | 6'1" | 6'2" | 6'3" | 6'4" | 6'5" | 6'6" |
| WEIGHT (Max.) | 132 | 137 | 142 | 148 | 154 | 160 | 166 | 172 | 176 | 182 | 187 | 193 | 198 | 204 | 209 | 215 | 221 | 227 | 233 | 239 | 245 | 251 | 258 |
| WEIGHT (Min.) | 97 | 99 | 102 | 104 | 106 | 109 | 111 | 114 | 118 | 121 | 124 | 127 | 130 | 134 | 138 | 141 | 145 | 148 | 152 | 156 | 161 | 165 | 170 |

1. Refer to the specific product technical guide to determine the availability of Preferred and/or Super Preferred and for the ages where Preferred and Super Preferred rates are available.

2. Aviation exclusion not available on Survivorship policies.

Insurance policies and/or associated riders and features may not be available in all states.

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