

CARRIER CHOLESTEROL GUIDELINES

Carrier	Risk Class	HDL Ratio	Total Cholesterol	Cholesterol Treatment Allowed?
Accordia (Perm: Up to Age 70)	Premier	5	260	Yes
Accordia (Perm: Age 71+)		5.5	280	
Accordia (Perm: Up to Age 70)	Preferred	6	270	Yes
Accordia (Perm: Up to Age 70)		5	300	
Accordia (Perm: Age 71+)		6.5	300	
Accordia (Term: All Ages)	Premier	5	220	No
Accordia (Term: All Ages)	Preferred	5.5	240	Yes
Accordia (Term: All Ages)	Standard Plus	6.5	270	
Accordia (Term: All Ages)		5	300	
AIG	Preferred Plus	5.0 or less	205	Yes
		4.5 or less	280	
	Preferred	6.0 or less	235	
		5.5 or less	280	
Standard Plus	7.0 or less	250		
	6.5 or less	280		
AXA	Preferred Elite	5 (HDL above 35)	300	Yes
	Preferred	5.5 (HDL above 35)	300	
	Standard Plus	6 (HDL above 35)	300	
John Hancock (Ages 18 -50)	Super Preferred	4.5	230	Yes
John Hancock (Ages 51 -70)		5	250	
John Hancock (Ages 71+)		HDL above 40	175-280	
John Hancock (Ages 18 -50)	Preferred	5	250	Yes
John Hancock (Ages 51 -70)		5.5	270	
John Hancock (Ages 71+)		HDL above 35	159-300	
John Hancock (Ages 18 -50)	Standard Plus	5.5	Not Ratable	Yes
John Hancock (Ages 51 -70)		6	Not Ratable	
John Hancock (Ages 71+)		HDL above 35	Not Ratable	
Lincoln (Ages 0-69)	Preferred Plus	5	300	Yes
Lincoln (Ages 70 and Up)	Preferred	5.5	300	
Lincoln (Ages 0-69)		6	300	
Lincoln (Ages 70 and Up)		7	300	
MetLife (Ages 54 and Under)	Elite Plus	4.5	220	Yes
MetLife (Ages 55 - 69)		4.5	230	
MetLife (Ages 70 and Over)	Elite	5	150 -240	
MetLife (Ages 54 and Under)		5	240	
MetLife (Ages 55 - 69)		5.5	260	
MetLife (Ages 55 - 69)		5	280	
MetLife (Ages 70 and Over)		5.5	150 - 280	
MetLife (Ages 70 and Over)		5	150 -300	
MetLife (Ages 54 and Under)	Preferred	6	260	
MetLife (Ages 54 and Under)		5.5	280	
MetLife (Ages 55 - 69)		6.5	280	
MetLife (Ages 55 - 69)		6	300	
MetLife (Ages 70 and Over)		7	150 - 300	
MetLife (Ages 70 and Over)		6.5	150 - 310	
Mutual of Omaha (Ages: 18-55)	Preferred Plus	4.5	300	Yes
Mutual of Omaha (Ages: 56+)	Preferred	5	300	
Mutual of Omaha (Ages: 18-55)		5.5	300	
Mutual of Omaha (Ages: 56+)		6	300	
Mutual of Omaha (Ages: 18-55)	Standard Plus	7	300	
Mutual of Omaha (Ages: 56+)		7.5	300	
Protective (Ages 18-70)	Select Preferred	4.5	275	Yes
Protective (Ages 71 and up)	Preferred	4.5	130 - 275	
Protective (Ages 18-70)		5.5	275	
Protective (Ages 71 and up)		5.5	130 - 275	
Principal (Ages 20-64)	Super Preferred	4.5	240	Yes
Principal (Ages 65-85)		5	260	
Principal (Ages 20-64)	Preferred	5.5	270	
Principal (Ages 65-85)		6	280	
Principal (Ages 20-64)		6.5	300	
Principal (Ages 65-85)	Standard Plus	7	300	
Symetra (All Ages)	Super Preferred	4.5	300	Yes
	Preferred	5.5	300	
	Standard Plus	6.5	300	
Transamerica (<= age 70)	Preferred Plus	5	230	Yes
Transamerica (Ages 71+)		5.5	230	
Transamerica (<= age 70)	Preferred	5.5	260	
Transamerica (Ages 71+)		6	260	
Transamerica (<= age 70)		6.2	300	
Transamerica (Ages 71+)	Standard Plus	6.7	300	
Voya (Male: Ages 16 -60)	Super Preferred	5.0 (Max HDL of 75)	300	Yes
Voya (Female: Ages 16 -60)		4.5 (Max HDL of 90)	300	
Voya (Male :Ages 61+)		6	300	
Voya (Female :Ages 61+)	Preferred	5.5	300	
Voya (Male :Ages 16 -60)		5.5 (Max HDL of 75)	300	
Voya (Female: Ages 16 -60)		5.2 (Max HDL of 90)	300	
Voya (Male :Ages 61+)		6.5	300	
Voya (Female :Ages 61+)		6.2	300	
Voya (Male: Ages 16 -60)		Select	6.0 (Max HDL of 75)	
Voya (Female: Ages 16 -60)	6.0 (Max HDL of 90)		300	
Voya (Male :Ages 61+)	7		300	
Voya (Female :Ages 61+)	Updated 04/01/2015		300	

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.