

## Preferred Underwriting Class Guidelines for Term, UL, WL, VUL

	Preferred Plus Non-tobacco	Preferred Non-tobacco	Standard Plus Non-Tobacco <sup>1</sup> (Term only)	Preferred Tobacco
Aviation/ Avocation or Occupation / Foreign Travel	<ul style="list-style-type: none"> <li>No ratable aviation, avocations, occupations or foreign travel.</li> <li>Allow recreational scuba diving.</li> </ul>		Aviation, Avocation, Occupation flat extras, Foreign Travel flat extras, and/or Aviation Exclusion Rider (AER) are acceptable <sup>2</sup>	<ul style="list-style-type: none"> <li>No ratable aviation, avocations, occupations or foreign travel.</li> <li>Allow recreational scuba diving</li> </ul>
Cholesterol ≤ 300 (mg/dl)	<ul style="list-style-type: none"> <li>Age &lt; 45 HDL Ratio 4.5 or less</li> <li>Age 45 - 69 HDL ratio 5.0 or less</li> <li>Age ≥ 70 Cholesterol &gt; 130 and HDL ratio 5.0 or less</li> </ul>	<ul style="list-style-type: none"> <li>Age &lt; 45 HDL Ratio 5.5 or less</li> <li>Age 45 - 69 HDL ratio 6.0 or less</li> <li>Age ≥ 70 Cholesterol &gt; 130 and HDL ratio 6.0 or less</li> </ul>	<ul style="list-style-type: none"> <li>Age &lt; 45 HDL Ratio 6.5 or less</li> <li>Age 45 - 69 HDL ratio 7.0 or less</li> <li>Age ≥ 70 Cholesterol &gt; 130 and HDL ratio 7.0 or less</li> </ul>	<ul style="list-style-type: none"> <li>Age &lt; 45 HDL Ratio 5.5 or less</li> <li>Age 45 - 69 HDL ratio 6.0 or less</li> <li>Age ≥ 70 Cholesterol &gt; 130 and HDL ratio 6.0 or less</li> </ul>
Build	BMI 18.5 – 29.5	BMI 18.5 – 31.5	BMI 18.5 – 33	BMI 18.5 – 31.5
Blood Pressure	Age ≤ 59    BP ≤ 135/85 Age 60 - 69    BP ≤ 140/85 Age ≥ 70    BP ≤ 150/90	Age < 45    BP ≤ 140/85 Age 45 – 69    BP ≤ 140/90 Age ≥ 70    BP ≤ 155/90	Age < 45    BP ≤ 145/90 Age 45 – 69    BP ≤ 150/90 Age ≥ 70    BP ≤ 160/90	Age ≤ 59    BP ≤ 145/90 Age 60 – 69    BP ≤ 150/90 Age ≥ 70    BP ≤ 155/90
Tobacco (years) <sup>3</sup>	5	3	1	NA
MVR <sup>4</sup>	No DUI convictions, reckless or non-administrative suspension in past 7 years.	No DUI convictions, reckless or non-administrative suspension in past 6 years.	No DUI convictions, reckless or non-administrative suspension in past 5 years.	No DUI convictions, reckless or non-administrative suspension in past 6 years.
Personal Health History	<ul style="list-style-type: none"> <li>No medical flat extra premium.</li> <li>No debits for build, cholesterol or blood pressure or other medical impairment.</li> <li>No personal history of cancer.</li> <li>May disregard non-rated history of non-melanoma skin cancer, cervical cancer, Stage 1 Seminoma, papillary thyroid cancer and remote history of melanoma in situ.</li> </ul>			
Family History	<ul style="list-style-type: none"> <li>No death from cardiovascular disease or cancer (colon, lung, melanoma, pancreatic) in either parent prior to age 60.</li> <li>No death from breast, ovarian, prostate cancer in parent of same sex prior to age 60.</li> </ul>		<ul style="list-style-type: none"> <li>1 death from cancer (colon, lung, melanoma, pancreatic) or cardiovascular disease in either parent &lt;60.</li> <li>1 death from breast, ovarian, prostate cancer in parent of same sex prior to age 60.</li> </ul>	<ul style="list-style-type: none"> <li>No death from cancer (colon, lung, melanoma, pancreatic) or cardiovascular disease in either parent prior to age 60.</li> <li>No death from breast, ovarian, prostate cancer in parent of same sex prior to age 60.</li> </ul>
<ul style="list-style-type: none"> <li>Ignore family history for PI age ≥ 65.</li> <li>Disregard family history that is adopted or unknown.</li> <li>Disregard cervical cancer and non-melanoma skin cancer.</li> </ul>				

<sup>1</sup> Where applicable by plan and state approval. If "Standard-Plus Non-Tobacco" is not available for the plan, the client must meet PNT guidelines to qualify for better than Standard rates.

<sup>2</sup> Will be considered with appropriate rating.

<sup>3</sup> See Cigar Smokers section on page 15 for occasional cigar use allowances.

<sup>4</sup> A rating may apply due to overall driving history.