

# CARRIER AVIATION GUIDELINES

Carrier	Risk Class	Max Age	Private Aviator Details	
AIG	Preferred Plus	NA	No	Commercial pilots, flying w/in U.S. and Canada, for scheduled airlines eligible for best rates. Corporate pilots-plane is company-owned, maintained at same standards as commercial aircraft, pilot with ATR or commercial license with IFR, flying in U.S. and Canada only eligible for best rates
	Preferred			
	Standard Plus	No Max Age	Yes	Licensed Pilots with over 100 total hours and less than or equal to 200 hours a year
AXA	Preferred Elite	27 - 74	Yes	Licensed Pilots, with 100+ solo hours, for pleasure only, flying 200 or less hours per year.
	Preferred			
	Standard Plus			
Brighthouse Financial	Note: Brighthouse Financial has sunset their life products as part of their 2017 CSO/PBR transition strategy. Look for new life products from Brighthouse in 2020.			
Foresters Financial	Preferred Plus	No Max Age	No	No flying as a pilot or crew member of a private aircraft
	Preferred			
	Standard Plus			
	Tobacco Plus			
Global Atlantic (All products: Up to Age 70)	Premier	No Max Age	Yes	If the applicants qualifies for premier or preferred rates we will allow those rates even if the aviation requires a flat extra. We use the Swiss Re Manual for aviation to determine if a flat extra is needed
Global Atlantic (All products: Age 71+)	Premier			
Global Atlantic (All products: Up to Age 70)	Preferred			
Global Atlantic (All products: Age 71+)	Preferred			
John Hancock	Super Preferred	NA	No	NA
	Preferred	70	Yes	Private pilot with more than 300 hours of flying experience; 25-200 hours/YR. and have an Instrument rating. PFD available at ages 18 - 70; STD Plus available at ages 71-74
	Standard Plus	74	Yes	
Lincoln Financial	Super Preferred	NA	No	NA
	Preferred	69	Yes	Private pilot with more than 1000 hours of flying experience or Instrument Rated; 25-250 hours/YR.; under age 70, has clean MVR and flies in the US and Canada
Mutual of Omaha	Preferred Plus	NA	No	Certain private pilots may qualify for preferred or standard plus risk classes. Ages 30-70. Minimum 1000 total hours of piloting experience and flying between 50-250 hours annually. IFR/ATP rating. No FAA violations within the past 5 years and must be a standard aviation risk.
	Preferred	70	Yes	
	Standard Plus	70	Yes	
Nationwide	Preferred Plus	NA	No	Nationwide does not allow Preferred Plus rating for private pilots
	Preferred	69	Yes	Please refer to your home office underwriter
New York Life	Select Preferred	N/A	No	NYL Does not allow Select Preferred rating for private pilots.
	Preferred	65	Yes	Assuming case is otherwise Preferred (Including non ratable aviation/avocations) would consider with Instrument Flight Rated (IFR) Ages 25 - 65, Flies within the United States (with the exception of Alaska), Fixed-wing aircraft only, Does not fly for pay (except commercial U.S. airline pilots and crew, and cargo carriers like FedEx), No history of "at fault" accidents or FAA (Federal Aviation Agency) violations.
Principal	Super Preferred	70	Yes	Please refer to your home office underwriter
	Preferred			
Protective	Select Preferred	NA	No	Pilots and crew members on regularly scheduled passenger flights on major airlines can qualify for Select Preferred if not engaged in any other flying activities.
	Preferred	65	Yes	Ages 27-65/26-200 hours annually/Possesses IFR or ATR/at least 400 solo hours/Flying in the US and Canada Only/Clean MVR/No abnormal liver functions
Prudential	Preferred Best	<75	Yes	Minimum Age 30; minimum of 1,000 total hours or 5-year aviation history as a certified pilot. Minimum of 100 hours of flight time in current aircraft. Valid medical certificate without restrictions or special issuance (Other than requiring the use of corrective lenses). Fixed-wing, power aircraft flights only.
	Preferred			Minimum Age 30; minimum of 1,000 total hours or 5-year aviation history as a certified pilot. No FAA violations for the past 5 years. Minimum of 100 hours of flight time in current aircraft. Valid medical certificate.
	Non- Smoker Plus			Minimum Age 25; minimum of 600 total hours or 3-year aviation history as a certified pilot. No FAA violations for the past 3 years. Valid medical certificate.

Updated 8/14/2019

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

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Securian Financial	Preferred Select	75	Yes
	Preferred		
	Non-Tobacco Plus		
Symetra	Super Preferred	NA	No
	Preferred	70	Yes
	Standard Plus	70	Yes
Transamerica	Preferred Plus	NA	Yes*
	Preferred	70	Yes
	Standard Plus	70	Yes
Zurich	Preferred Best	70	Yes
	Preferred		
	Standard Plus		

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