

CARRIER BLOOD PRESSURE GUIDELINES

Carrier	Risk Class	Blood Pressure Reading	Blood Pressure Treatment allowed?
AIG (Ages 0 - 59) All Products	Preferred Plus	135/85	Yes
AIG (Ages 60 - 69) All Products		140/85	
AIG (Ages 70+) All Products	Preferred	150/90	
AIG (Ages 0 - 59) All Products		140/85	
AIG (Ages 60 - 69) All Products	Standard Plus	140/90	
AIG (Ages 70+) All Products		155/90	
AIG (Ages 0 - 59) All Products	Preferred Tobacco	145/90	
AIG (Ages 60 - 69) All Products		150/90	
AIG (Ages 70+) All Products		155/90	
Equitable (Ages 0 - 69)	Preferred Elite	125/80	
Equitable (Ages 0 - 60)	Preferred Elite	140/85	No
Equitable(Ages 60 - 69)		150/90	
Equitable (Ages 70+)		150/90	Yes
Equitable (Ages 0 - 60)	Preferred	145/90	Yes
Equitable (Ages 60 - 69)		150/90	
Equitable (Ages 70+)		150/90	
Equitable (Ages 0 - 69)	Standard Plus	Non-Ratable BP readings	Yes
Equitable(Ages 70+)		150/90	
Foresters Financial	Preferred Plus	135/80	Yes (No treatment allowed for Your Term)
	Preferred	140/90	
	Standard Plus	140/90	
	Tobacco Plus	135/80	
Global Atlantic (Perm: ≤ 70)	Premier	140/85	Yes
Global Atlantic (Perm: Age 71+)		145/90	
Global Atlantic (Perm: ≤ 70)	Preferred	145/90	Yes
Global Atlantic (Perm: Age 71+)		155/90	
John Hancock (All Ages)	Preferred Categories	Total View Approach - Interdependencies	Yes
Lincoln Financial (Ages 0 - 69)	Preferred Plus	130/80	Yes
Lincoln Financial (Ages 70 and Up)		140/90	
Lincoln Financial(Ages 0 - 69)	Preferred	140/90	
Lincoln Financial (Ages 70 and Up)		155/90	
Mutual of Omaha (All ages)	Preferred Plus	140/85	Yes
	Preferred	145/90	
	Standard Plus	150/90	
Nationwide (≤ Age 55)	Preferred Plus	140/80	No
Nationwide (Age 56+)		140/90	
Nationwide (≤ Age 55)	Preferred	145/90	Yes
Nationwide (Age 56+)		150/90	
New York Life (Ages 18 - 59)	Select Preferred	130/80	Yes
New York Life (Ages 60 - 69)		140/85	
New York Life (Ages 70+)		145/85	
New York Life (Ages 18 - 59)	Preferred	135/85	
New York Life (Ages 60 - 69)		150/90	
New York Life (Ages 70+)		155/90	

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North American (age 18 to 70)	Super Preferred	135/85	Yes
North American (age 18 to 70)	Preferred	140/90	Yes
North American (age 71+)	Super Preferred	140/85	Yes
North American (age 71+)	Preferred	150/90	Yes
Principal (Ages 20 - 44)	Super Preferred	135/85	Yes
Principal (Ages 45 - 64)		140/85	
Principal (Ages 65 - 85)		140/90	
Principal (Ages 20 - 44)	Preferred	140/85	Yes
Principal (Ages 45 - 64)		140/90	
Principal (Ages 65 - 85)		145/90	
Principal (Ages 20 - 44)	Super Standard	145/90	Yes
Principal (Ages 45 - 64)		145/90	
Principal (Ages 65 - 85)		150/90	
Protective (Ages 18 - 60)	Select Preferred	135/85	Yes
Protective (Ages 61 - 70)		140/85	
Protective (Ages 71+)		150/90	
Protective (Ages 18 - 60)	Preferred	140/90	Yes
Protective (Ages 61 - 70)		150/90	
Protective (Ages 71+)		160/95	
Prudential (≤ 49)	Preferred Best	130/80	No
Prudential (Ages 50+)	Preferred Best	140/85	Yes, single medication only
Prudential (≤ 49)	Preferred	135/85	Yes
Prudential (Ages 50+)	Preferred	145/90	Yes
Prudential (≤ 49)	Non-Smoker Plus	140/90	Yes. Reading average may be higher for older ages in the range
Prudential (Ages 50+)	Non-Smoker Plus	145/90	
Sagicor (≤ 50)	Preferred Best	135/85	No
Sagicor(Ages 51+)	Preferred Best	140/85	No
Sagicor (all ages)	Preferred	140/90	Yes
Securian Financial (All Ages)	Preferred Select	135/85	Yes
	Preferred	145/90	
	Non-Tobacco Plus	145/95	
Symetra (Ages 20 - 50)	Super Preferred	135/85	Yes
Symetra (Ages 51+)		140/90	
Symetra (Ages 20 - 50)	Preferred	135/85	Yes
Symetra (Ages 51+)		140/90	
Symetra (All Ages)	Standard Plus	140/90	
Transamerica (≤ Age 70)	Preferred Plus	135/85	Ages 20 - 49: No Treatment Ages 50 - 80: Treatment allowed Ages 81+ No Treatment allowed
Transamerica (Ages 71+)		145/85	
Transamerica (≤ Age 70)	Preferred	145/85	Ages 71 - 80: Treatment allowed Ages 81+ No Treatment allowed
Transamerica (Ages 71+)		150/90	
Transamerica (≤ Age 70)	Standard Plus	148/88	Yes
Transamerica (Ages 71+)		152/88	
Zurich (Ages 0 - 50)	Preferred Best	135/85	Yes
Zurich (Ages 51+)		140/88	
Zurich (Ages 0 - 50)	Preferred	140/90	Yes
Zurich (Ages 51+)		145/90	
Zurich (Ages 0 - 50)	Standard Plus	145/90	Yes
Zurich (Ages 51+)		150/90	

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