

# CARRIER BLOOD PRESSURE GUIDELINES

Carrier	Risk Class	Blood Pressure Reading	B/P 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		150/90	
AIG (Ages 0-59) All Products	Preferred	140/85	
AIG (Ages 60-69) All Products		140/90	
AIG (Ages 70+) All Products		155/90	
AIG (Ages 0-59) All Products	Standard Plus	145/90	
AIG (Ages 60-69) All Products		150/90	
AIG (Ages 70+) All Products		160/90	
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	
AXA (Ages 0-69)	Preferred Elite	125/80	Yes
AXA (Ages 0-60)	Preferred Elite	140/85	No
AXA (Ages 60-69)		150/90	
AXA (Ages 70+)		150/90	
AXA (Ages 0-60)	Preferred	145/90	Yes
AXA (Ages 60-69)		150/90	
AXA (Ages 70+)		150/90	
AXA (Ages 0-69)	Standard Plus	Non-Ratable BP readings	Yes
AXA (Ages 70+)		150/90	
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	135/80	Yes (No treatment allowed for Your Term)
	Preferred	140/90	
	Standard Plus	140/90	
	Tobacco Plus	135/80	
Global Atlantic (Perm: Up to Age 70)	Premier	140/85	Yes
Global Atlantic (Perm: Age 71+)		145/90	
Global Atlantic (Perm: Up to Age 70)	Preferred	145/90	Yes
Global Atlantic (Perm: Age 71+)		155/90	
Global Atlantic (Term: Ages 18-60)	Premier	135/85	No
Global Atlantic (Term: Ages 61 and up)		145/90	
Global Atlantic (Term: Ages 18-60)	Preferred	140/90	Yes
Global Atlantic (Term: Ages 61 and up)		150/90	
Global Atlantic (Term: Ages 18-55)	Standard Plus	140/90	Yes
Global Atlantic (Term: Ages 56 and up)		150/90	
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	

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Nationwide (Age 55 and under)	Preferred Plus	140/80	No
Nationwide (Age 56 and up)		140/90	
Nationwide (Age 55 and under)	Preferred	145/90	Yes
Nationwide (Age 56 and up)		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 and up)		145/85	
New York Life (Ages 18-59)	Preferred	135/85	Yes
New York Life (Ages 60-69)		150/90	
New York Life (Ages 70 and up)		155/90	
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+)		130/90	
Prudential (up to age 49)	Preferred Best	130/80	No
Prudential (age 50 and over)	Preferred Best	140/85	Yes, single medication only
Prudential (up to age 49)	Preferred	135/85	Yes
Prudential (age 50 and over)	Preferred	145/90	Yes
Prudential (up to age 49)	Non-Smoker Plus	140/90	Yes. Reading average may be higher for older ages in the range
Prudential (age 50 and over)	Non-Smoker Plus	145/90	
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	

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Zurich (Ages 0-50)	Preferred Best	135/85	Yes
Zurich (Ages 51 and above)		140/88	
Zurich (Ages 0-50)	Preferred	140/90	
Zurich (Ages 51 and above)		145/90	
Zurich (Ages 0-50)	Standard Plus	145/90	
Zurich (Ages 51 and above)		150/90	

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