

CHOLESTEROL GUIDELINES

Carrier	Risk Class	HDL Ratio	Total Cholesterol	Cholesterol Treatment Allowed?
AIG: Permanent Only: Age < 45:	Preferred Plus	HDL Ratio 4.5 or less	Cholesterol: < or = 300	Yes
AIG: Permanent Only: Age 45 - 69:		HDL ratio 5.0 or less	Cholesterol: < or = 300	
AIG: Permanent Only: Age 70 & Up	Preferred	HDL ratio 5.0 or less	Cholesterol: > 130	
AIG: Permanent Only: Age < 45:		HDL Ratio 5.5 or less	Cholesterol: < or = 300	
AIG: Permanent Only: Age 45 - 69:		HDL ratio 6.0 or less	Cholesterol: < or = 300	
AIG: Permanent Only: Age 70 & Up		HDL ratio 6.0 or less	Cholesterol: > 130	
AIG: Permanent Only: Age < 45:	Preferred Tobacco	HDL Ratio 5.5 or less	Cholesterol: < or = 300	
AIG: Permanent Only: Age 45 - 69:		HDL ratio 6.0 or less	Cholesterol: < or = 300	
AIG: Permanent Only: Age 70 & Up		HDL ratio 6.0 or less	Cholesterol: > 130	
AIG: Term Only: Age < 45:	Preferred Plus	HDL Ratio 4.5 or less	Cholesterol: < or = 300	
AIG: Term Only: Age 45 - 69:		HDL ratio 5.0 or less	Cholesterol: < or = 300	
AIG: Term Only: Age 70 & Up		HDL ratio 5.0 or less	Cholesterol: > 130	
AIG: Term Only: Age < 45:	Preferred	HDL Ratio 5.5 or less	Cholesterol: < or = 300	
AIG: Term Only: Age 45 - 69:		HDL ratio 6.0 or less	Cholesterol: < or = 300	
AIG: Term Only: Age 70 & Up		HDL ratio 6.0 or less	Cholesterol: > 130	
AIG: Term Only: Age < 45:	Standard Plus	HDL Ratio 6.5 or less	Cholesterol: < or = 300	
AIG: Term Only: Age 45 - 69:		HDL ratio 7.0 or less	Cholesterol: < or = 300	
AIG: Term Only: Age 70 & Up		HDL ratio 7.0 or less	Cholesterol: > 130	
AIG: Term Only: Age < 45:	Preferred Tobacco	HDL Ratio 5.5 or less	Cholesterol: < or = 300	
AIG: Term Only: Age 45 - 69:		HDL ratio 6.0 or less	Cholesterol: < or = 300	
AIG: Term Only: Age 70 & Up		HDL ratio 6.0 or less	Cholesterol: > 130	
AXA	Preferred Elite	5 (HDL above 30)	300	Yes
	Preferred	5.5 (HDL above 30)		
	Standard Plus	6 (HDL above 30)		
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	4.5	220	No history of or current treatment (Treatment allowed for STD Plus)
	Preferred	5	230	
	Standard Plus	6.5	260	
	Tobacco Plus	4.5	220	
Global Atlantic (Perm: Up to Age 70)	Premier	5	260	Yes
Global Atlantic (Perm: Age 71+)		5.5	280	
Global Atlantic (Perm: Up to Age 70)	Preferred	6	270	
Global Atlantic (Perm: Up to Age 70)		5	300	
Global Atlantic (Perm: Age 71+)		6.5	300	
Global Atlantic (Term: All Ages)		5	220	
Global Atlantic (Term: All Ages)	Preferred	5.5	240	
Global Atlantic (Term: All Ages)	Standard Plus	6.5	270	
Global Atlantic (Term: All Ages)		5	300	
John Hancock (All Ages)	PFD Categories	Total View Approach - Interdependencies		Yes
Lincoln Financial (Ages 0-69)	Preferred Plus	5	300 (Minimum untreated: 125)	Yes
Lincoln Financial (Ages 70 and Up)		5.5		
Lincoln Financial (Ages 0-69)	Preferred	6		
Lincoln Financial(Ages 70 and Up)		7		

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Carrier	Risk Class	HDL Ratio	Total Cholesterol	Cholesterol Treatment Allowed?
Mutual of Omaha (All ages)	Preferred Plus	5	300	Yes
	Preferred	6		
	Standard Plus	7		
Nationwide (Ages 18 -70)	Preferred Plus	5 or less	230 or less	Yes
		4.5 or less	240 or less	
		4 or less	250 or less	
Nationwide (Ages 71 and up)	Preferred	4.5	270 (Total cholesterol must be at least 160 unless treated)	
Nationwide (Ages 60 and under)		5.5	250	
Nationwide (Ages 61 and older)		6	280	
Nationwide (Ages 71 and up)		6.5	280 (Total cholesterol must be at least 160 unless treated)	
New York Life (Ages 18-69)	Select Preferred	4.5	275	Yes
New York Life (Ages 70 and up)			Min.140-Max. 275	
New York Life (Ages 18-69)	Preferred	6	300	
New York Life (Ages 70 and up)			Min. 140- Max. 300	
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)	Standard Plus	6.5	300	
Principal (Ages 65-85)		7		
Protective (Ages 18-70)	Select Preferred	4.5	275	Yes
Protective (Ages 71 and up)		4.5	130 - 275	
Protective (Ages 18-70)	Preferred	5.5	275	
Protective (Ages 71 and up)		5.5	130 - 275	
Prudential	Preferred Best	5	300	Yes
	Preferred	6		
	Non-Smoker Plus	7		
Securian Financial (All ages)	Preferred Select	5	240	Yes
	Preferred	6	260	
	Non-Tobacco Plus	7	280	
Symetra (All Ages)	Super Preferred	4.5	Less than 300	Yes
	Preferred	5.5		
	Standard Plus	6.5		
Transamerica (<= age 70)	Preferred Plus	5	230	Yes
Transamerica (Ages 71+)		5.5		
Transamerica (<= age 70)	Preferred	5.5	260	
Transamerica (Ages 71+)		6		
Transamerica (<= age 70)	Standard Plus	6.2	300	
Transamerica (Ages 71+)		6.7		
Zurich	Preferred Best	4.5	300	Yes
	Preferred	5.5	300	
	Standard Plus	6.5	300	

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