

Underwriting Criteria

Select Preferred Guidelines

Proposed Insureds Through Age 70

Nicotine	No nicotine use for the past 5 years (<i>urine nicotine negative</i>). Will allow up to 6 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
Driving	No more than one moving violation in the last three years. No DUI or reckless driving in the last five years.
Family History	No history of or death from cancer*, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60. *Family history cancers are limited to those types that clearly demonstrate a genetic predisposition, i.e. breast, colon, prostate, ovarian, melanoma, lung cancer.
Basic Insurability	Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Average from current medical exam and history readings within the last year do not exceed 135/85 through age 60 or 140/85 for ages 61 – 70. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
Cholesterol	Total Cholesterol not greater than 275 including treated cholesterol and Cholesterol/HDL Ratio is 4.5 or less.
Hazardous Sports	No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 75 feet is acceptable. Exclusions will be permitted for qualification, where jurisdiction approved.
Aviation	Not a private pilot or participant in aviation activities. Pilot and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusions will be permitted for qualification, where jurisdiction approved.
Residence	Citizen of U.S. (<i>including Puerto Rico</i>) or Canada or proof of permanent residence.
Build	Weight in pounds does not exceed limit shown on the chart below (<i>male or female</i>):

Height/Weight	Height/Weight	Height/Weight	Height/Weight
4-7	120	5-5	168
4-8	125	5-6	173
4-9	129	5-7	179
4-10	134	5-8	184
4-11	139	5-9	190
5-0	143	5-10	195
5-1	148	5-11	201
5-2	153	6-0	206
5-3	158	6-1	212
5-4	163	6-2	218
		6-3	224
		6-4	230
		6-5	236
		6-6	242
		6-7	249
		6-8	255
		6-9	261
		6-10	268
		6-11	274

8 For Financial Professional Use Only. Not for Use With Consumers.

Preferred Guidelines

Proposed Insureds Through Age 70

Nicotine	No nicotine use of any kind during the last 24 months (<i>urine specimen negative</i>). Will allow up to 12 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
Driving	No more than two moving violations in the last three years. No DUI or reckless driving in the last five years.
Family History	No death from cancer*, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60. *Family history cancers are limited to those types that clearly demonstrate a genetic predisposition, i.e. breast, colon, prostate, ovarian, melanoma, lung cancer.
Basic Insurability	Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Average from current medical exam and history readings within the last year do not exceed 140/90 through age 60 or 150/90 for ages 61 – 70. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
Cholesterol	Total Cholesterol not greater than 275 including treated cholesterol and Cholesterol/HDL Ratio is 5.5 or less.
Hazardous Sports	No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 75 feet is acceptable. Exclusions will be permitted for qualification, where jurisdiction approved.
Aviation	Pilot and crewmembers on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Private pilots acceptable if the following requirements are met: <ul style="list-style-type: none"> • Ages 27 – 65 • 26-200 hours annually • Possesses IFR or ATR • No abnormal liver function tests • 400 solo hours • Flying in the US and Canada Only • Clean MVR Exclusions will be permitted for qualification, where jurisdiction approved.
Residence	Citizen of U.S. (<i>including Puerto Rico</i>) or Canada or proof of permanent residence.
Build	Weight in pounds does not exceed limit shown on the chart below (<i>male or female</i>):

Height/Weight	Height/Weight	Height/Weight	Height/Weight
4-7	129	5-5	180
4-8	134	5-6	186
4-9	139	5-7	192
4-10	144	5-8	197
4-11	149	5-9	203
5-0	154	5-10	209
5-1	159	5-11	215
5-2	164	6-0	221
5-3	169	6-1	227
5-4	175	6-2	234
		6-3	240
		6-4	246
		6-5	253
		6-6	260
		6-7	266
		6-8	273
		6-9	280
		6-10	287
		6-11	294

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Underwriting Criteria

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Proposed Insureds Over Age 70

Nicotine	No nicotine for 5 years (<i>urine negative</i>). Will allow up to 6 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
Driving	No more than one moving violation in the last three years. No DUI or reckless driving in the last five years.
Basic Insurability	Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Average from exam and readings within the last year may not exceed 150/90. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
Cholesterol	Total Cholesterol may not be lower than 130 untreated and may not exceed 275 with or without treatment. Cholesterol/HDL Ratio may not exceed 4.5.
Aviation	Exclusions will be permitted for qualification, where jurisdiction approved.
Residence	Citizen of U.S. (<i>including Puerto Rico</i>) or Canada or proof of permanent residence.
Build	Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below:

Height	Min	Max	Height	Min	Max
4-7	95	129	5-10	153	209
4-8	98	134	5-11	158	215
4-9	102	139	6-0	162	221
4-10	105	144	6-1	167	227
4-11	109	149	6-2	171	234
5-0	113	154	6-3	176	240
5-1	116	159	6-4	181	246
5-2	120	164	6-5	186	253
5-3	124	169	6-6	190	260
5-4	128	175	6-7	195	266
5-5	132	180	6-8	200	273
5-6	136	186	6-9	205	280
5-7	140	192	6-10	210	287
5-8	145	197	6-11	216	294
5-9	149	203			

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Proposed Insureds Over Age 70

Nicotine	No nicotine use of any kind during the last 24 months (<i>urine specimen negative</i>). Will allow up to 12 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
Driving	No more than two moving violations in the last three years. No DUI or reckless driving in the last five years.
Basic Insurability	Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Average from exam and readings within the last year may not exceed 160/95. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
Cholesterol	Total Cholesterol may not be lower than 130 untreated and may not exceed 275 with or without treatment. Cholesterol/HDL Ratio may not exceed 5.5.
Aviation	Exclusions will be permitted for qualification, where jurisdiction approved.
Residence	Citizen of U.S. (<i>including Puerto Rico</i>) or Canada or proof of permanent residence.
Build	Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below:

Height	Min	Max	Height	Min	Max
4-7	86	142	5-10	139	230
4-8	89	147	5-11	143	237
4-9	92	152	6-0	147	243
4-10	96	158	6-1	152	250
4-11	99	163	6-2	156	257
5-0	102	169	6-3	160	264
5-1	106	175	6-4	164	271
5-2	109	180	6-5	169	278
5-3	113	186	6-6	173	286
5-4	117	192	6-7	178	293
5-5	120	198	6-8	182	300
5-6	124	204	6-9	187	308
5-7	128	211	6-10	191	316
5-8	132	217	6-11	196	323
5-9	135	223			

BUILD CHART

Height	Select Preferred Maximum Through Age 70	Preferred Maximum Through Age 70	Select Preferred Over Age 70	Preferred Over Age 70	For Standard (Non-Preferreds) and Substandard							
					Substandard Ratings							
					1*	2*	3	4	5	6	7	8
4'7"	120	129	95-129	86-142	156	165	179	185	193	200	204	207
4'8"	125	134	98-134	89-147	162	171	185	192	200	207	212	215
4'9"	129	139	102-139	92-152	168	177	192	199	207	215	220	222
4'10"	134	144	105-144	96-158	174	183	199	206	214	222	227	230
4'11"	139	149	109-149	99-163	180	190	205	213	222	230	235	238
5'0"	143	154	113-154	102-169	186	196	212	220	229	238	243	246
5'1"	148	159	116-159	106-175	192	203	220	228	237	246	251	255
5'2"	153	164	120-164	109-180	198	209	227	235	245	254	260	263
5'3"	158	169	124-169	113-186	205	216	234	243	253	263	268	272
5'4"	163	175	128-175	117-192	211	223	242	251	261	271	277	280
5'5"	168	180	132-180	120-198	218	230	249	258	269	279	285	289
5'6"	173	186	136-186	124-204	225	237	257	266	277	288	294	298
5'7"	179	192	140-192	128-211	232	245	265	275	286	297	303	307
5'8"	184	197	145-197	132-217	239	252	273	283	294	306	312	316
5'9"	190	203	149-203	135-223	246	259	281	291	303	315	322	326
5'10"	195	209	153-209	139-230	253	267	289	300	312	324	331	335
5'11"	201	215	158-215	143-237	260	275	298	308	321	333	341	345
6'0"	206	221	162-221	147-243	268	282	306	317	330	343	350	355
6'1"	212	227	167-227	152-250	275	290	315	326	339	352	360	365
6'2"	218	234	171-234	156-257	283	298	323	335	349	362	370	375
6'3"	224	240	176-240	160-264	290	306	332	344	358	372	380	385
6'4"	230	246	181-246	164-271	298	315	341	353	368	382	390	395
6'5"	236	253	186-253	169-278	306	323	350	363	377	392	401	406
6'6"	242	260	190-260	173-286	314	331	359	372	387	402	411	416
6'7"	249	266	195-266	178-293	322	340	368	382	397	413	422	427
6'8"	255	273	200-273	182-300	330	349	378	391	407	423	432	438
6'9"	261	280	205-280	187-308	339	357	387	401	418	434	443	449
6'10"	268	287	210-287	191-316	347	366	397	411	428	445	454	460
6'11"	274	294	216-294	196-323	356	375	407	421	438	456	465	471
DEBITS					+25*	+50*	+75	+100	+125	+150	+175	+200
TABLE					1	2	3	4	5	6	7	8

* FEMALES: Allow 25 credits if no co-morbid impairment (CAD, DM, OSA, etc.)

* MALES: Allow 25 credits if lipid and blood pressure values fall within published Select criteria.

- Ratings through Table 2 may be eligible for credits.
- Table ratings extend to 1 pound below the next Table weight. Example: Height 6'0, Weight 305lbs. = Table 2
- Credits and most favorable actions are reserved for otherwise healthy risks, with no significant medical conditions or poorly controlled risk

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