

Underwriting Guidelines

	Preferred Plus Non-Tobacco	Preferred Non-Tobacco	Standard Plus Non-Tobacco	Standard Non-Tobacco	Preferred Tobacco	Standard Tobacco
Alcohol/Drug History	No abuse	No abuse in the past 10 years	No abuse in the past 7 years	No abuse in the past 7 years	No abuse in the past 10 years	No abuse in the past 7 years
Aviation	Available only with exclusion rider	Available only with exclusion rider	Available, however may have flat extra or exclusion rider	Available, however may have flat extra or exclusion rider	Available only with exclusion rider	Available, however may have flat extra or exclusion rider
Avocation	Available only if no flat extra premium would be required	Available, however may have flat extra	Available, however may have flat extra	Available, however may have flat extra	Available, however may have flat extra	Available, however may have flat extra
Blood Pressure	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 136/86	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 146/90	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 152/92	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 156/94	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 146/90	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 156/94
Cholesterol	120-300 with or without treatment; CHOL/HDL Ratio may not exceed 4.5 with or without treatment	120-300 with or without treatment; CHOL/HDL Ratio may not exceed 5.5 with or without treatment	120-300 with or without treatment; CHOL/HDL Ratio may not exceed 6.5 with or without treatment	120-300 with or without treatment; CHOL/HDL Ratio may not exceed 8.0 with or without treatment	120-300 with or without treatment; CHOL/HDL Ratio may not exceed 5.5 with or without treatment	120-300 with or without treatment; CHOL/HDL Ratio may not exceed 8.0 with or without treatment
Family History	Cardiovascular Disease: No cardiovascular disease in either parent or sibling before age 60. A family history of cardiovascular disease is not a consideration for applicants over 70 who don't use tobacco.	Cardiovascular Disease: No cardiovascular death in either parent before age 60. A family history of cardiovascular disease is not a consideration for applicants over age 70 who don't use tobacco.	Cardiovascular Disease: No cardiovascular death of more than one parent before age 60. A family history of cardiovascular disease is not a consideration for applicants over age 70 who don't use tobacco.	Cardiovascular Disease: No cardiovascular death of more than one parent before age 60. A family history of cardiovascular disease is not a consideration for applicants over age 70 who don't use tobacco.	Cardiovascular Disease: No cardiovascular death in either parent before age 60. A family history of cardiovascular disease is not a consideration for applicants over age 70 who don't use tobacco.	Cardiovascular Disease: No cardiovascular death of more than one parent before age 60. A family history of cardiovascular disease is not a consideration for applicants over age 70 who don't use tobacco.
Foreign Travel						
Medical History	No personal history of disease or impairment that would affect mortality	No personal history of disease or impairment that would affect mortality	Can have personal history of certain diseases or impairments	Can have personal history of certain diseases or impairments	No personal history of disease or impairment that would affect mortality	Can have personal history of certain diseases or impairments
Military						
Motor Vehicle Report	No more than 2 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.	No more than 2 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.	No more than 3 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 3 years.	No more than 4 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 2 years.	No more than 2 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.	No more than 4 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 2 years.
Other/Misc.	<u>Cancer History:</u> Only available on certain types of skin cancer	<u>Cancer History:</u> Only available on certain types of skin cancer	<u>Cancer History:</u> Available depending on type and date of onset of cancer	<u>Cancer History:</u> Available depending on type and date of onset of cancer	<u>Cancer History:</u> Only available on certain types of skin cancer	<u>Cancer History:</u> Available depending on type and date of onset of cancer
Residence/Citizenship	Must be permanent U.S. resident for past 3 years and either a U.S. citizen or have permanent Visa or Green Card	Must be permanent U.S. resident for past 3 years and either a U.S. citizen or have permanent Visa or Green Card	Must be permanent U.S. resident for past 2 years and either U.S. citizen or have permanent Visa or Green Card	Must be permanent U.S. resident for past 2 years and either U.S. citizen or have permanent Visa or Green Card	Must be permanent U.S. resident for past 3 years and either a U.S. citizen or have permanent Visa or Green Card	Must be permanent U.S. resident for past 2 years and either U.S. citizen or have permanent Visa or Green Card
Tobacco Definition	No use of tobacco or nicotine-based products in the past 36 months. One celebratory cigar allowed per month with HO specimen negative for cotinine	No use of tobacco or nicotine-based products in the last 24 months. One celebratory cigar allowed per month with HO specimen negative for cotinine	No use of tobacco or nicotine-based products in the last 12 months. One celebratory cigar allowed per month with HO specimen negative for cotinine	No use of tobacco or nicotine-based products in the last 12 months. One celebratory cigar allowed per month with HO specimen negative for cotinine		