

CPS Underwriting Guide

2016

Contents

Accordia UL	3
Accordia Term	4
Allianz	5
American General	7
American National	9
AXA	11
Banner	13
John Hancock	15
Lincoln National	16
MetLife	18
Minnesota Life	20
Nationwide	24
North American	25
Principal Financial	29
Protective Life	32
Protective Life – Over Age 70	34
Prudential	35
SBLI	39
Symetra	41
Transamerica	43
United of Omaha	47
Voya	48
Zurich	50

Accordia – UL Products Only

Class	Premier NT	Preferred NT	Preferred Tobacco
TOBACCO			
Years since last use	3 Celebratory Cigar – 4 per month, No nicotine in urine, no MIB or APS or other info to the contrary	1 Celebratory Cigar – 4 per month, No nicotine in urine, no MIB or APS or other info to the contrary	Available
FAMILY HISTORY			
Cardiovascular/CAD	Up to age 70, no death of parent or sibling before age 60 Age 71+ - family history disregarded	Up to age 70, no death of parent or sibling before age 60 Age 71+ - family history disregarded	
Cancer			
MEDICAL FACTORS			
BP Treatment	With or without treatment	With or without treatment	
Max BP Readings	Up to age 70, 140/85 Age 71+, 145/90	Up to age 70, 145/90 Age 71+, 155/90	Same as Preferred NT
CHOL Treatment	With or without treatment	With or without treatment	
Max Cholesterol Level	Up to age 70, 260 Age 71+ - 280	Up to age 70, 270 if ratio is 6.0 or less 300 if ratio if 5.0 or less Age 71+, 300 if ratio is 6.5 or less	Same as Preferred NT
Max Chol/HDL Ratio	Up to age 70, 4.5 Age 71+, 5.5	See above	See above
MEDICAL HISTORY			
Cancer	No coronary artery disease, diabetes, cancer, cerebrovascular disease. Must be classified as standard mortality risk without application of coronary risk profile credit.	No history of coronary disease, diabetes or cancer except certain types of skin cancer.	
Coronary			
Diabetes			
Alcohol/Drug Treatment	No history		
NON-MEDICAL FACTORS			
Max Driving Violations/years	No more than 1 moving violation in the past 3 yrs	Up to age 70-No more than 2 moving violations in the past 3 yrs Age 71+ - No more than 1 in past 3 yrs	
Reckless Driving/DUI	None in past 5 years		
Private Aviation	Available if qualifies as a standard aviation risk or with an exclusion or flat extra.		
Avocation	Individual Consideration	Available if qualifies as a standard avocation risk or with an available exclusion rider or flat extra rating.	
Travel	Individual Consideration		
Military	No	Individual consideration	
Residence/Citizenship	US citizen or have a permanent visa or green card US resident for past 2 years		
BUILD - HIGH LIMITS	Male/Female	Male / Female	
5' 0"	145	164	
5' 1"	150	170	
5' 2"	155	176	
5' 3"	160	182	
5' 4"	165	192	
5' 5"	170	197	
5' 6"	175	203	
5' 7"	180	208	
5' 8"	185	214	
5' 9"	190	219	
5' 10"	196	225	
5' 11"	201	231	
6' 0"	207	237	
6' 1"	213	243	
6' 2"	219	249	
6' 3"	225	255	
6' 4"	230	261	
6' 5"	237	268	

Accordia – Term Products Only

Class	Premier NT		Preferred NT/Preferred Tobacco	Standard Plus NT
TOBACCO				
Years since last use	5		3 (Tobacco ok for Pref Tobacco rates)	1
FAMILY HISTORY				
Cardiovascular/CAD	No death in parents or siblings before age 65 for Premier or Pref NT No death in parents or siblings before age 60 for Preferred Tobacco			Up to one death of parent or sibling before age 60
Cancer				
MEDICAL FACTORS				
BP Treatment	No		With or without treatment	
Max BP Readings	Ages 18-60, 135/85 Ages 61+,145/90		Ages 18-60, 140/90 for NT Ages 18-55, 140/90 for Tobacco Age 61+, 150/90 for NT Ages 56+, 150/90 for Tobacco	Age 18-45, 140/90 Ages 46-60, 145/90 Ages 61+, 150/90
CHOL Treatment	No		With or without treatment	
Max Cholesterol Level	220		240 for NT 300 for Tobacco	270 (300 if HDL is 5.0 or less)
Max Chol/HDL Ratio	5.0		5.5 or less for NT 6.5 or less for Tobacco	6.5
MEDICAL HISTORY				
Cancer	No coronary artery disease, diabetes, cancer, cerebrovascular disease. Must be classified as standard mortality risk without application of coronary risk profile credit.		No history of coronary disease, diabetes or cancer except certain types of skin cancer.	
Coronary				
Diabetes				
Alcohol/Drug Treatment	No history			
NON-MEDICAL FACTORS				
Max Driving Violations/years	No more than 2 in past 3 years.			
Reckless Driving/DUI	None in past 5 years			
Private Aviation	Available if qualifies as a standard aviation risk or with an exclusion or flat extra.			
Avocation	Individual Consideration		Available if qualifies as a standard avocation risk or with an available exclusion rider or flat extra rating.	
Travel	Individual Consideration			
Military	No		Individual consideration	
Residence/Citizenship	US citizen or have a permanent visa or green card US resident for past 2 years			
BUILD - HIGH LIMITS	Male	Female	Male / Female	
5' 0"	144	135	158	
5' 1"	148	138	163	
5' 2"	153	140	168	
5' 3"	158	143	174	
5' 4"	163	145	179	
5' 5"	168	148	185	
5' 6"	174	150	191	
5' 7"	179	155	197	
5' 8"	185	160	203	
5' 9"	190	165	209	
5' 10"	196	170	215	
5' 11"	201	175	221	
6' 0"	207	180	228	
6' 1"	213	184	234	
6' 2"	219	188	241	
6' 3"	225	193	247	
6' 4"	230	197	253	
6' 5"	237	201	260	

Allianz

Class	Preferred Plus	Preferred	Standard	Preferred Tobacco
TOBACCO				
Years since last use	3	2	1	Tobacco use OK
FAMILY HISTORY				
Cardiovascular/CAD/Cancer *Examples of familial cancer include colon, ovarian, melanoma, breast and prostate *Criteria does not apply if PI is age 70 and above	No death prior to age 60 from heart disease or familial cancer in parents or siblings*	No more than one death prior to age 60 from heart disease or familial cancer in parents or siblings*	Normal guidelines	No death prior to age 60 from heart disease or familial cancer in parents or siblings*
MEDICAL FACTORS				
BP Treatment	OK			
BP Readings	Ages <45 ≤135/80 or ≤140/70 Ages 45-64 ≤140/85 or ≤145/80 Ages 65+ ≤145/90 or ≤150/85	Ages <45 ≤140/90 Ages 45-64 ≤145/90 Ages 65+ ≤150/90	Normal guidelines	Ages <45 ≤140/90 or 145/85 Ages 45-64 ≤145/92 or ≤150/85 Ages 65+ ≤150/92 or ≤155/85
CHOL Treatment	OK			
Cholesterol Level	Ages <40 ≤200 Ages 41-61 ≥130 and ≤220 Ages 62+ ≥130 and ≤235	Ages <62 ≥ ≤260 Ages 62+ ≥130 and ≤270	Normal guidelines	Ages <62 ≥ ≤230 Ages 62+ ≥130 and ≤245
Chol/HDL Ratio	≤5.0	≤7.0	Normal guidelines	≤6.5
Medical History	No history of heart or vascular disease, cancer (except certain skin cancers), diabetes, and no ratable conditions	No history of heart or vascular disease and no ratable conditions	Normal guidelines	No history of heart or vascular disease, diabetes, or cancer in past 15 years (except certain skin cancers), then only a single cancer with no history of radiation treatment. No ratable conditions.
NON-MEDICAL FACTORS				
Alcohol/Drug Treatment	None in past 10 years	None for past 5 years	Normal guidelines	None for past 7 yrs
Max Driving Violations/Years	1 violation in past 3 yrs	2 violations in past 3 yrs	Normal guidelines	2 violations in past 3 yrs
Reckless Driving/DUI Suspension/Revocation	None in past 7 years	None in past 2 years	Normal guidelines	None in past 3 years
Private Aviation	Private pilot with IFR minimum; 400 hours experience and <250 hours annually; If other, requires exclusion rider	Normal guidelines Flat extra available	Normal guidelines Flat extra available	Private aviation No rating
Hazardous Activities	Nonrated avocations only	Normal guidelines	Normal guidelines	Nonrated avocations only
Residence/Citizenship	Must be U.S. resident for past 1 year with green card or minimum of 3 years with visa	Normal guidelines	Normal guidelines	Must be U.S. resident of 1 years with green card or minimum of 3 years with visa
BUILD - UNISEX				
5' 0"	146	163	204	156
5' 1"	151	159	211	164
5' 2"	157	175	218	167
5' 3"	162	181	225	172
5' 4"	167	187	233	177
5' 5"	172	193	240	182
5' 6"	177	199	247	187
5' 7"	182	205	255	192
5' 8"	186	211	263	196
5' 9"	192	217	270	202
5' 10"	196	223	278	206

5' 11"	202	229	286	212
6' 0"	207	235	294	217
6' 1"	212	241	303	222
6' 2"	217	247	311	227
6' 3"	222	253	320	232
6' 4"	228	259	328	238
6' 5"	233	265	337	243
6' 6"	238	271	346	248
6' 7"	244	277	355	254
6' 8"	250	283	364	260

American General								
Class	Preferred Plus		Preferred NT		Standard Plus		Standard NT	
TOBACCO								
Years since last use **	5		3		1		1	
FAMILY HISTORY								
Cardiovascular/CAD	No Cardiovascular <u>disease</u> or Cancer prior to age 60 (parents only)		No Cardiovascular or Cancer <u>death</u> prior to age 60 (parents only)		One Cardiovascular or Cancer <u>death</u> prior to age 60 (parents only)			
Cancer								
**Ignore all family history if PI is age >65								
**Disregard the following female cancers if PI is male: breast, ovarian, uterine								
**Disregard the following male cancers if PI is female: prostate, testicular								
**Disregard a family history of cervical cancer for applicants of either sex								
MEDICAL FACTORS								
BP Treatment	OK							
Max BP Readings	Age 0-60	Age 61+	Age 0-60	Age 61+	Age 0-60	Age 61+	Age 0-60	Age 61+
	140/85 for perm 135/85 for term	150/85 for perm 140/85 for term	145/88 for perm 140/85 for term	155/88 for perm 150/85 for term	150/92 for perm 145/88 for perm	160/92 for perm 155/88 for term	> 150/92 for perm >145/88 for term	>160/92 for perm >155/88 for term
CHOL Treatment	OK							
Cholesterol/HDL ratio, Total Chol	If ratio ≤ 5.0, 215		If ratio ≤ 6.0, 245		If ratio ≤ 7.0, 250			
	If ratio ≤ 4.5, 290		If ratio ≤ 5.5, 290		If ratio ≤ 6.5, 280			
MEDICAL HISTORY								
Cancer / Coronary	No cancer or ratable impairment							
Diabetes	No							
Alcohol/Drug Treatment								
Other Impairments	No other medical history that would adversely affect mortality							
NON-MEDICAL FACTORS								
Max driving/violation yrs	No longer underwrites driving violations other than DUI's unless the applicant has had a significant amount of violations that could be rated							
Reckless Driving/DUI Suspension/Revocation	None in 7 years		None in 6 years		None in 5 years		None in past 3 years	
Private Aviation	Major airline - US/Canada		Common Circumstances		Considered with appropriate rating			
Hazardous Activities	No							
Residence/Citizenship	Must be a US resident for 1 yr. Must be US citizen or have a green card							

MALE									
Height		Preferred Plus		Preferred NT Preferred T		Standard Plus*		Std NT	Std T
Feet	In	Low	High	Low	High	Low	High		
4	8	83	131	82	141	81	147	>147	>141
4	9	85	136	84	146	83	153	>153	>146
4	10	88	141	87	151	86	158	>158	>151
4	11	92	146	91	156	90	164	>164	>156
5	0	96	151	95	161	94	169	>169	>161
5	1	99	156	98	167	97	175	>175	>167
5	2	103	161	102	172	101	180	>180	>172
5	3	107	166	106	177	105	186	>186	>177
5	4	110	172	109	183	108	192	>192	>183
5	5	114	177	112	189	111	198	>198	>189
5	6	117	183	116	195	114	204	>204	>195
5	7	121	188	119	200	118	210	>210	>200
5	8	123	194	122	206	120	217	>217	>206
5	9	128	200	126	212	125	223	>223	>212
5	10	130	205	129	219	127	229	>229	>219
5	11	134	211	132	225	131	236	>236	>225
6	0	137	217	136	231	134	242	>242	>231
6	1	142	223	140	237	138	249	>249	>237
6	2	145	230	144	244	142	256	>256	>244
6	3	149	236	147	251	145	263	>263	>251
6	4	152	242	151	257	149	270	>270	>257
6	5	157	249	155	264	153	277	>277	>264
6	6	161	255	159	271	157	284	>284	>271
6	7	165	262	164	278	162	291	>291	>278
6	8	169	269	168	285	167	299	>299	>285
6	9	174	275	173	292	172	305	>305	>292

Where applicable by plan and state approval.

FEMALE									
Height		Preferred Plus		Preferred NT Preferred T		Standard Plus*		Std NT	Std T
Feet	In	Low	High	Low	High	Low	High		
4	8	82	129	81	139	80	143	>143	>139
4	9	84	134	84	143	83	148	>148	>143
4	10	87	139	86	148	85	153	>153	>148
4	11	90	143	89	153	88	158	>158	>153
5	0	92	148	91	159	90	164	>164	>159
5	1	94	153	93	164	92	169	>169	>164
5	2	97	158	96	169	95	175	>175	>169
5	3	99	160	97	175	96	180	>180	>175
5	4	101	169	100	180	99	186	>186	>180
5	5	103	174	102	186	101	192	>192	>186
5	6	106	180	104	191	103	198	>198	>191
5	7	107	185	106	197	105	204	>204	>197
5	8	111	191	110	203	108	210	>210	>203
5	9	114	196	112	209	111	217	>217	>209
5	10	117	202	116	215	114	223	>223	>215
5	11	120	208	118	221	117	229	>229	>221
6	0	122	214	121	227	120	236	>236	>227
6	1	126	220	124	234	123	242	>242	>234
6	2	128	226	127	240	126	249	>249	>240
6	3	132	232	131	246	129	256	>256	>246
6	4	136	238	134	253	132	263	>263	>253
6	5	139	245	137	260	136	270	>270	>260
6	6	143	251	141	266	139	277	>277	>266
6	7	145	257	144	272	142	284	>284	>272

* Where applicable by plan and state approval.

Important:

Lab Scoring

AGL and US Life uses a lab scoring methodology to determine preferred rate classes for Term applications, and overall acceptability. Applicants with favorable lab scoring results, in addition to our established preferred criteria, are eligible to receive our best offers. The vast majority of applicants who previously met Preferred Plus, Preferred Non Tobacco, Standard Plus, or Preferred Tobacco rate class criteria continue to do so.

American National

Class	Preferred Plus		Preferred		Standard Plus	
TOBACCO						
Years since last use	5 (available to cigar smokers and tobacco chewers – 2 or less uses per month and a negative specimen)		3 (available to cigar smokers and tobacco chewers – 2 or less uses per month and a negative specimen)		2	
CAD, CVA or Familial Cancer (breast, colon, lung, ovarian, prostate or melanoma) **Cancer not considered in Standard Plus category **Family history not considered at ages 71 and up.	No death or occurrence of CAD, CVA or cancer in parents or siblings prior to age 65		No death from CAD, CVA or cancer in parents of siblings prior to age 60		No death from CAD or CVA in parents or siblings prior to age 60	
MEDICAL FACTORS						
BP Treatment	No		OK		OK	
Max BP Readings	To age 60 135/80 61+ 140/85		To age 60 140/90 61+ 150/90		To age 60 150/90 61+ 155/95	
CHOL Treatment	OK		OK		OK	
Max Cholesterol Level	To age 70, 300 Age 71+, 300		To age 70, 300 Age 71+,300		To age 70, 300 Age 71+, 300	
Max Chol/HDL Ratio	To age 70, 4.5 Age 71+, 5.0		To age 70, 5.5 Age 71+, 5.5		To age 70, 6.0 Age 71+, 6.0	
Serum Albumin/GFR	Ages 71+ Serum Albumin 4.0 or greater GFR 60+		Ages 71+ Serum Albumin 4.6 or greater GFR 60+		Ages 71+ Serum Albumin 3.6 or greater GFR 60+	
MEDICAL HISTORY						
Personal History	No personal history of any serious health conditions, including but not limited to heart or vascular disease; diabetes; cancer or melanoma; disorder of lungs; liver, kidney or seizure disorder; rheumatoid arthritis; stroke; ulcerative colitis or Crohn's disease.					
Alcohol/Drug Treatment	No history of treatment by a medical professional for use of alcohol or drugs in past 10 years					
NON-MEDICAL FACTORS						
Max Driving Violations/Years	No more than 2 in 5 years		No more than 2 in 3 years		Not published	
Reckless Driving/DUI	None in 5 years		None in 5 years		None in 5 years	
Private Aviation	Must not be a student pilot or ratable for aviation. Pref Plus considered for Commercial pilots only.					
Hazardous Activities	Non-Ratable		Non-Ratable		Non-Ratable	
Residence/Citizenship	3 years in U.S.		3 years in U.S.		2 years in U.S.	
BUILD - HIGH LIMITS	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
5' 0"	153	137	163	147	163	147
5' 1"	160	141	170	151	170	151
5' 2"	164	145	174	155	174	155
5' 3"	168	149	174	159	174	159
5' 4"	172	152	182	162	182	162
5' 5"	176	155	186	165	186	165
5' 6"	180	158	190	168	190	168
5' 7"	185	163	195	173	195	173
5' 8'	189	167	199	177	199	177
5' 9"	193	172	203	182	203	182
5' 10"	197	177	207	187	207	187
5' 11"	203	182	213	192	213	192

6' 0"	208	187	218	197	218	197
6' 1"	214	192	224	202	224	202
6' 2"	220	197	230	207	230	207
6' 3"	226		237		237	
6' 4"	237		247		247	
6' 5"	243		253		253	

AXA – Ages 18-69

Class	Preferred Elite NT	Preferred NT for term; Preferred Plus for non-term	Standard Plus NT/Preferred Tobacco for term; Preferred NT/Preferred Tobacco for non-term
TOBACCO			
Years since last use	5	3	1
FAMILY HISTORY			
CAD/CVD/CA*			
All Preferred ratings are available if death occurs from testicular, prostate, ovarian, cervical, breast or uterine cancer in a relative of the opposite sex to the Proposed Insured	No deaths of either parent or siblings before age 60 from CAD/CVD/CA	No death of either parent before age 60 from CAD or CA (breast, melanoma, colorectal, ovarian or prostate)	No more than 1 death of either parent from CAD before age 60
MEDICAL FACTORS			
BP Treatment	Rx for BP considered only if 120/85 or better	OK	OK
Max BP Readings	145/80 (150/90 Ages 60-69) 120/85 (on current treatment)	145/90 (150/90 Ages 60-69)	No criteria
CHOL Treatment	OK		
Max Cholesterol Level	300	300	300
Max CHOL/HDL Ratio	5.0; HDL > 35	5.5; HDL > 35	6.0; HDL > 35
MEDICAL HISTORY			
Cancer	No (except basal cell skin cancers)		
Coronary			
Diabetes			
Alcohol/Drug Abuse	None	No history for 8 yrs	No history for 5 yrs
Other Impairments	No other medical history that would adversely affect mortality		
NON-MEDICAL FACTORS			
Max Driving Violations/years	No > 2 MV in past 3 yrs	OR No > 2 MV in past 3 yrs	No > 3 MV past 3 yrs
Reckless Driving/DUI	None in past 5 years	None in past 5 years	None in past 3 years

AXA – AGES 70+

Class	Preferred Elite	Preferred NT for term; Preferred Plus for non-term	Standard Plus NT/Preferred Tobacco for term; Preferred NT/Preferred Tobacco for non-term
TOBACCO			
Years since last use	5	3	1
FAMILY HISTORY			
CAD/CVD/CA*	No Criteria		
MEDICAL FACTORS			
BP Treatment	OK		
Max BP Readings	150/90		
CHOL Treatment	OK		
Max Cholesterol Level	300	300	300
Max Chol/HDL Ratio	5.0	5.5	6.0
MEDICAL HISTORY			
Cancer	No (except basal cell skin cancers)		
Coronary			
Diabetes			
Alcohol/Drug Abuse	None	No history for 8 yrs	No history for 5 yrs
Other Impairments	No other medical history that would adversely affect mortality		
NON-MEDICAL FACTORS			
Max Driving Violations/years	No MV in past 3 years		
Reckless Driving/DUI	None in past 5 years	None in past 5 years	None in past 3 years

	BMI Ages up to 69			BMI Ages 70 and up		
Term, UL/VL (except COIL & SIL) Products	Preferred Elite Non-Tobacco	Preferred Non- Tobacco	Standard Plus Non-Tobacco	Preferred Elite Non-Tobacco	Preferred Non- Tobacco	Standard Plus Non-Tobacco Preferred Tobacco
ISWL, COIL & SIL	N/A	Preferred Plus Non-Tobacco	Preferred Non- Tobacco, Preferred Tobacco Use	N/A	Preferred Plus Non-Tobacco	Preferred Non- Tobacco, Preferred Tobacco
Height	Maximum Weight BMI 28.5	Maximum Weight BMI 30.5	Maximum Weight BMI 32.5	Maximum Weight BMI 30	Maximum Weight BMI 31.5	Maximum Weight BMI 33
4' 6"	118	127	135	125	131	137
4' 7"	123	131	140	130	136	142
4' 8"	127	136	145	134	141	147
4' 9"	132	141	150	139	146	153
4' 10"	136	146	156	144	151	158
4' 11"	141	151	161	149	156	164
5' 0"	146	156	166	154	161	169
5' 1"	151	161	172	159	167	175
5' 2"	156	167	178	165	172	181
5' 3"	161	172	183	170	178	186
5' 4"	166	178	189	175	184	192
5' 5"	171	183	195	180	189	198
5' 6"	177	189	201	186	195	205
5' 7"	182	195	208	192	201	211
5' 8"	187	201	214	197	207	217
5' 9"	193	207	220	203	213	223
5' 10"	199	213	227	209	220	230
5' 11"	204	219	233	215	226	237
6' 0"	210	225	240	221	232	243
6' 1"	216	231	246	227	239	250
6' 2"	222	238	253	234	245	257
6' 3"	228	244	260	240	252	264
6' 4"	234	251	267	246	259	271
6' 5"	240	257	274	253	266	278
6' 6"	247	264	281	260	273	285
6' 7"	253	271	289	266	280	293
6' 8"	259	278	296	273	287	300
6' 9"	266	285	303	280	294	308
6' 10"	273	292	311	287	301	315
6' 11"	279	299	318	294	309	323
7' 0"	286	306	326	301	316	331

Banner

Class	Preferred Plus	Preferred	Standard Plus	Standard
TOBACCO				
Years since last use	3	2	1	1
FAMILY HISTORY				
Cardiovascular/CAD *Banner does not look at family history of cancer anymore* *For clients over age 70 who do not use tobacco, a family history of <u>cardiovascular disease</u> is not a consideration in determining underwriting class.	No cardiovascular disease in either parent or siblings before age 60	No cardiovascular death in either parent before age 60	No cardiovascular death of more than 1 parent before age 60	No cardiovascular death of more than 1 parent before age 60
MEDICAL FACTORS				
BP Treatment	Currently well controlled with or without treatment			
No BP Readings <i>in the past 2 years greater than *</i>	136/86	146/90	152/92	156/94
CHOL Treatment	OK			
Cholesterol Level	120-300	120-300	120-300	120-300
Max Chol/HDL Ratio	4.5	5.5	6.5	8.0
MEDICAL HISTORY				
Cancer	Only with certain skin cancers		Individual consideration	
Coronary / Diabetes	No			
Alcohol/Drug Treatment	No	None for past 10 yrs	None for past 7 yrs	
Other Impairments	No history of disease or impairment that would affect mortality		Can have history of certain diseases or impairments	
NON-MEDICAL FACTORS				
Max Driving Violations/years	2 violations in past 3 yrs		3 violations in past 3 yrs	4 violations in past 3 yrs
Reckless Driving/DUI Suspension/Revocation	None in past 5 years		None in past 3 years	None in past 2 years
Private Aviation	Available only w/Exclusion rider		Available with Flat Extra or Exclusion Rider	
Hazardous Activities	No ratable activity	Available but may have Flat Extra		
Residence/Citizenship	Must be US resident for past 3 yrs. Either US citizen or have permanent Visa or Green Card		Must be US resident for past 2 yrs. Either US citizen or have permanent Visa or Green Card	
BUILD - HIGH LIMITS	MALE	FEMALE	MALE/FEMALE	MALE/FEMALE
5' 0"	144	135	158	172
5' 1"	148	138	163	178
5' 2"	153	140	168	183
5' 3"	158	143	174	190
5' 4"	163	145	179	195
5' 5"	168	148	185	202
5' 6"	174	150	191	208
5' 7"	179	155	197	215
5' 8'	185	160	203	221
5' 9"	190	165	209	228
5' 10"	196	170	215	234
5' 11"	201	175	221	241
6' 0"	207	180	228	249
6' 1"	213	184	234	255
6' 2"	219	188	241	263
6' 3"	225	193	247	269
6' 4"	230	197	253	276
6' 5"	237	201	260	283

6' 6"	243	205	267	280	291
6' 7"	249	209	274	287	299
6' 8"	256	214	281	294	306

ADDITIONAL UNDERWRITING CRITERIA GUIDELINES FOR BANNER LIFE & WILLIAM PENN:

Banner can improve an underwriting decision by **ONE** class **IF** the one adverse finding was for build, blood pressure, family history or cholesterol/HDL ratio and the respective criteria or Super Criteria are satisfied. The additional underwriting criteria can only be applied to cases rated Standard or better:

1. **Build** - Add one-inch to the proposed insured's measured height when referring to published build charts in the current underwriting brochure. If met: improves rate by one class. If no improvement, try Super Criteria.
2. **Family History**: Try Super Criteria.
3. **Blood Pressure**: Try Super Criteria.
4. **Cholesterol/HDL ratio**: Try Super Criteria.

Super Criteria

Super Criteria can improve a rate class for an adverse blood pressure or family history finding or can be used if the build or guidelines above cannot be met. Three of six Super Criteria must be met for applicants who don't use tobacco:

1. No tobacco use in past 10 years. This criteria is met if applicant occasionally smokes cigars (no more than 12 per year) and has a current urine specimen showing negative for nicotine.
2. Chol/HDL ratio < or = 4.5
3. NT Pro BNP under 100
4. A normal cardiac test within the past 2 years yielding superior positive predictive value such as a negative exercise stress test (at least 10 METS), nuclear/perfusion stress test, stress echocardiogram, cardiac angiogram, CT angiogram or EBCT score of 0.
5. Both parents surviving to at least age 75 and no sibling with onset of cancer or cardiovascular disease before age 60.
6. Lifestyle: Demonstration of regular annual checkups, regular participation in exercise/wellness programs and routine age-gender related preventative/baseline studies completed such as gynecological (pap smear, mammography, etc.), urologic (DRE), colonoscopy, etc.
7. GGTP below 30.

A Standard tobacco user may qualify for Preferred Tobacco rates if all criteria for Preferred Tobacco are met except for one finding of build, blood pressure or family history AND IF that one-off finding meets the Standard Plus criteria. If adding one inch to the proposed insured's measured height does not work, three of five Super Criteria must be met:

1. Chol/HDL ratio < or = 4.5
2. NT Pro BNP under 100
3. A normal cardiac test within the past 2 years yielding superior positive predictive value such as a negative exercise stress test (at least 10 METS), nuclear/perfusion stress test, stress echocardiogram, cardiac angiogram, CT angiogram or EBCT score of 0.
4. Both parents surviving to at least age 75 and no sibling with onset of cancer or cardiovascular disease before age 60.
5. Lifestyle: Demonstration of regular annual checkups, regular participation in exercise/wellness programs and routine age-gender related preventative/baseline studies completed such as gynecological (pap smear, mammography, etc.), urologic (DRE), colonoscopy, etc.
6. GGTP below 30.

John Hancock

Term and UL guidelines are based on risk factors and a "total view" approach that cannot be easily identified or posted as a guideline. Any quick quote received from them is to be considered highly tentative. They advise us to use the Basic Underwriting Criteria and **UCheck tool** that can be accessed at:

<https://jh1.jhlifeinsurance.com/jhl-ext-templating/filedetail?vgnextoid=49c4443c39de5310VgnVCM1000003e86fa0aRCRD&siteName=JHSalesNet>

[https://jh1.jhlifeinsurance.com/JHSalesNet/New Business and Underwriting/Field Underwriting Guide/Best Class Guidelines/Best Class Criteria - Permanent and Term Products](https://jh1.jhlifeinsurance.com/JHSalesNet/New_Business_and_Underwriting/Field_Underwriting_Guide/Best_Class_Guidelines/Best_Class_Criteria_-_Permanent_and_Term_Products)

Lincoln National

Class	Preferred Plus	Preferred NT*
TOBACCO		
Years since last use	3	2
FAMILY HISTORY		
Cardiovascular	<p>Up to age 69: No deaths of parent or sibling prior to age 65 due to cardiovascular disease</p> <p>Age 70 and up: Disregard family history of cardiovascular disease</p>	<p>Up to age 69: No deaths of parent or sibling prior to age 60 due to cardiovascular disease</p> <p>Age 70 and up: Disregard family history of cardiovascular disease</p> <p>All Ages: If both parents live to age 80, overlook BMI or chol/HDL ratio as long as findings are not ratable</p>
MEDICAL FACTORS		
Max BP Readings	<p>Up to age 69: Treated and untreated hypertension with a 12 month average of 130/80 or lower</p> <p>Age 70 and up: Treated and untreated with an average of 140/90</p>	<p>Up to age 69: Treated hypertension within past 12 months with a 12 month average of 140/90 or lower</p> <p>Age 70 and up: Treated and untreated hypertension within past 12 months with an average of 155/90</p>
Max Cholesterol Level	<p>Up to age 69 treated and untreated readings: Total Chol 125-300 Chol/HDL ratio < or= 5.0</p> <p>Age 70 and up treated and untreated readings: Total Chol 125-300 Chol/HDL ratio < or = 5.5</p>	<p>Up to age 69 treated and untreated readings: Total Chol 125-300 Chol/HDL ratio < or = 6.0</p> <p>Age 70 and up treated and untreated readings: Total Chol 125-300 Chol/HDL ratio < or = 7.0</p>
Build	<p>Up to age 69</p> <ul style="list-style-type: none">• BMI of 29 or less• BMI > 18 <p>Age 70 and up</p> <ul style="list-style-type: none">• BMI of 30 or less• BMI > 19	<p>Up to age 69</p> <ul style="list-style-type: none">• BMI of 31 or less• BMI > 18 <p>Age 70 and up</p> <ul style="list-style-type: none">• BMI of 32 or less• BMI > 19
MEDICAL HISTORY		
Cancer	<p>No history of cancer, CAD or diabetes in order to qualify for Preferred Plus or Preferred</p> <p>No history of alcohol or drug abuse within the past 10 years for Preferred Plus</p> <p>No history of alcohol or drug abuse within the past 7 years for Preferred</p>	
Coronary		
Diabetes		
Alcohol/Drug Treatment		
Other Impairments	No other medical history that would adversely affect mortality	
NON-MEDICAL FACTORS		
Max Driving Violations/years	3 violations in past 3 yrs	
Reckless Driving/DUI	None in past 5 years	
Private Aviation	No private aviation for Preferred Plus Preferred OK if pilot has IFR, 100-250 solo hours, flies between 50 and 250 hours per year, is under age 70, has clean MVR and flies in US and Canada.	
Residence/Citizenship	Must be a US Resident for past 3 yrs. Must be US Citizen or have green card.	

**Additional criteria for Preferred Non-Tobacco: Personal history of diabetes – age 70 and up

- Type 2, duration 3 years or less
- Oral medication or diet controlled
- A1c average over past 12 months of 6.0 or lower
- Current negative HOS and no history of proteinuria
- No history of retinopathy or neuropathy
- Blood pressure well-controlled
- Favorable cardiac work-up within 2 years
- Good lipids (meets Preferred lipids criteria)

See Build Chart Below:

H E I G H T	Lincoln Minimum/Maximum Weight in lbs and BMI							
	Male/Female Ages up to 69				Male/Female Ages 70 and up			
	Preferred Plus BMI		Preferred BMI		Preferred Plus BMI		Preferred BMI	
	Min 18	Max 29	Min 18	Max 31	Min 19	Max 30	Min 19	Max 32
4'10"	88	138	88	148	91	143	91	153
4'11"	91	143	91	153	94	148	94	158
5'0"	94	148	94	158	97	153	97	163
5'1"	98	153	98	164	100	158	100	169
5'2"	101	158	101	169	104	164	104	175
5'3"	104	163	104	175	107	169	107	180
5'4"	108	169	108	180	110	174	110	186
5'5"	111	174	111	186	114	180	114	192
5'6"	114	179	114	192	118	186	118	198
5'7"	118	185	118	198	121	191	121	204
5'8"	122	190	122	203	125	197	125	210
5'9"	125	196	125	209	128	203	128	216
5'10"	129	202	129	216	132	209	132	222
5'11"	133	208	133	222	136	215	136	229
6'0"	136	213	136	228	140	221	140	235
6'1"	140	219	140	235	144	227	144	242
6'2"	144	225	144	241	148	233	148	249
6'3"	148	232	148	248	152	240	152	256
6'4"	152	238	152	254	156	246	156	263

For Heights and Weights
not listed on the chart, go
to the following website:

www.bmi-calculator.net

MetLife

Class	Elite Plus NS for term (there is no Elite Plus for UL)		Elite NS for UL & term		Preferred NS for UL & term Preferred Smoker	
TOBACCO						
Years since last use	5		3		2	
FAMILY HISTORY						
Cardiovascular/CAD/Cancer (N/A to PI's age 66 and over)	No death in parent or sibling prior to age 60 A "wellness" consideration may be allowed for proposed insured to offset one early family history death due to cardiovascular disease or cancer (not available to Smokers)					
MEDICAL FACTORS						
BP Treatment	No for ages 54 and under Yes for ages 55+		No for ages 40 and under Yes for ages 41+		OK	
Max BP Readings	Ages 0-40 Ages 41-54	Age 55-69 Ages 70+	Ages 0-54	Age 55-69 Ages 70+	Ages 0-40 Ages 41-54	Age 55-69 Ages 70+
	130/80 135/85	140/85 140/90	140/85	140/90 145/90	145/90	150/90 155/90
CHOL Treatment	OK					
Max Cholesterol Level	Ages 54 and under Ages 55-69 Ages 70+		Ages 54 and under Age 55-69 Ages 70+		Ages 54 and under Ages 55-69 Ages 70 and older	
	220 230 150-240		240 260/280 150-280/150-300		260/280 280/300 150-300/150-310+	
Max Chol/HDL Ratio	4.5 4.5 5.0		5.0 5.5/.5.0 5.5/5.0		6.0/5.5 6.5/6.0 7.0/6.5	
MEDICAL HISTORY						
Cancer	No (excluding certain skin cancers, some CVD and certain cancers)					
Coronary / Diabetes						
Alcohol/Drug Treatment	No treatment in 15 years				No treatment in past 10 yrs	
NON-MEDICAL FACTORS						
Max Driving Violations/years	Max 1 MV within past 3 yrs		Max 2 MVs within past 3 yrs		Max 3 MV in past 3 years	
DUI	None in past 5 years					
Private Aviation	No				Aviation FEPs acceptable	
Hazardous Activities	No ratable avocations/occupations/foreign travel				Avocation/Occupation acceptable	
Residence/Citizenship	Individual Consideration					

See Build Chart Below:

	ELITE PLUS		ELITE		PREFERRED NS/S		STANDARD		TABLE B ¹	TABLE C ¹
	M	F	M	F	M	F	Age 15 & under	Age 16 & over	Age 16 & over	Age 16 & over
4' 8"	125	121	132	125	143	137	144	173	182	186
4' 9"	130	125	136	130	148	141	150	179	188	193
4' 10"	135	130	141	135	153	146	155	185	195	200
4' 11"	139	134	146	139	158	152	161	192	202	207
5' 0"	144	139	150	144	164	157	166	198	209	214
5' 1"	149	144	154	149	169	162	172	205	216	221
5' 2"	151	148	158	153	175	166	177	212	223	228
5' 3"	156	151	162	157	180	169	183	219	230	236
5' 4"	161	156	166	161	185	175	188	226	238	243
5' 5"	166	161	171	166	191	180	194	233	245	251
5' 6"	170	164	175	170	197	185	199	240	253	259
5' 7"	174	169	179	174	203	189	205	248	261	267
5' 8"	179	174	184	179	209	194	210	255	268	275
5' 9"	182	178	188	183	215	199	216	263	276	283
5' 10"	188	183	193	188	220	204	221	271	285	292
5' 11"	193	189	198	193	226	210	227	278	293	300
6' 0"	199	194	204	199	232	216	232	286	301	309
6' 1"	204	200	209	204	237	221	238	294	310	317
6' 2"	210	205	214	210	243	228	244	303	318	326
6' 3"	215	211	220	215	249	234	250	311	327	335
6' 4"	221	216	226	221	255	240	255	319	336	344
6' 5"	227	222	232	227	261	246	260	328	345	353
6' 6"	233	228	238	233	267	253	265	336	354	362
6' 7"	239	235	244	239	273	259	*	345	363	372
6' 8"	245	241	251	245	279	266	*	354	372	381
6' 9"	251	247	257	251	285	273	*	363	382	391
6' 10"	258	253	263	258	291	279	*	372	392	400
6' 11"	264	259	270	264	298	286	*	381	400	410

*Individual consideration will also be given for heights above or below those listed in chart, for weights indicated by an asterisk, and for Table B or C at age 15.

¹ For proposed insureds ages 81 and above, the best class available is standard. No tables ratings are allowed.

Minnesota Life

Class	Preferred Select	Preferred	Non-tobacco Plus (term and VUL only)
TOBACCO			
Years since last use	No tobacco or nicotine use in the past 36 months	No tobacco or nicotine use in the past 12 months	
FAMILY HISTORY			
Diabetes / CAD / CVD	No death of a parent or sibling before age 60	No death of a parent or sibling before age 60	No more than one death of a parent or sibling before age 60
Cancer			
MEDICAL FACTORS			
BP Treatment /Level	Must be better than or equal to 135/85, with our without treatment	Must be better than or equal to 145/90, with or without treatment	Must be better than or equal to 145/95, with or without treatment
CHOL Treatment	OK	OK	OK
Max Cholesterol Level	240	260	280
Max Chol/HDL Level	5.0	6.0	7.0
MEDICAL HISTORY			
Cancer, CAD, Diabetes, Cerebrovascular Disease	No history of diabetes, heart disease, cerebrovascular disease, or cancer (except certain types of basal cell skin cancer)	No history of diabetes, heart disease, cerebrovascular disease, or cancer (except certain types of basal cell skin cancer)	No history of diabetes, heart disease, cerebrovascular disease, or cancer (except certain types of basal cell skin cancer)
Alcohol/Drugs	No history of, or treatment for alcohol or substance abuse	No history of, or treatment for alcohol or substance abuse within the last 10 years	No history of, or treatment for alcohol or substance abuse within the last 5 years
Other Impairments			
NON-MEDICAL FACTORS			
Reckless Driving/DUI	No DUI or reckless driving in past 10 years	No DUI or reckless driving in past 5 years	No DUI or reckless driving in past 3 years
MVR	No more than 2 moving violations in past 5 years	No more than 2 moving violations in past 3 years	No more than 2 moving violations in past 2 years
Private Aviation	No student or private pilots (unless aviation coverage is excluded). Private pilots considered if IFR rated, 250 or more hours and flying between 50 and 250 hours annually. Commercially certified pilots are eligible if employed full-time as corporate pilots or as commercial airline pilots.	All pilots eligible for Preferred pricing, dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for Preferred pricing.	All pilots eligible for Non-tobacco Plus pricing, dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for Non-tobacco Plus pricing.
Hazardous Activities	No ratable avocations	No ratable avocations	No ratable avocations
Residence/Citizenship	Must be a permanent U.S. resident	Must be a permanent U.S. resident	Must be a permanent U.S. resident

See Build Charts Below:

BUILD CHART (Ages 16-64)

Height and weight help determine underwriting class

Refer to the chart below when discussing available classes for your client's height and weight.

Height	Maximum Weight															
	IC	B	NT+	Preferred Select	Preferred	Non-Tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
4'8"	< 76	78	80	125	132	164	170	174	181	187	192	201	205	210	214	>214
4'9"	< 79	81	83	130	137	170	176	180	187	194	199	208	213	217	222	>222
4'10"	< 81	84	86	134	141	176	182	187	194	201	206	215	220	225	230	>230
4'11"	< 84	87	89	138	146	182	188	193	201	208	213	223	228	233	238	>238
5'0"	< 87	90	92	143	151	188	195	200	207	215	220	230	236	241	246	>246
5'1"	< 90	93	95	148	156	195	201	206	214	222	228	238	243	249	254	>254
5'2"	< 93	96	98	153	161	201	208	213	221	230	235	246	252	257	262	>262
5'3"	< 96	99	102	158	166	208	215	220	229	237	243	254	260	265	271	>271
5'4"	< 99	102	105	163	172	215	221	227	236	245	251	262	268	274	280	>280
5'5"	< 102	105	108	168	177	221	228	234	243	252	258	270	276	282	288	>288
5'6"	< 105	108	112	173	183	228	235	242	251	260	266	279	285	291	297	>297
5'7"	< 109	112	115	178	189	235	243	249	259	268	275	287	294	300	307	>307
5'8"	< 112	115	118	184	195	242	250	257	266	276	283	296	303	309	316	>316
5'9"	< 115	119	122	189	200	250	257	264	274	284	291	305	312	318	325	>325
5'10"	< 118	122	125	195	205	257	265	272	282	293	300	314	321	328	335	>335
5'11"	< 122	125	129	200	212	264	272	280	290	301	308	323	330	337	344	>344
6'0"	< 125	129	133	206	217	272	280	288	299	310	317	332	339	347	354	>354
6'1"	< 129	133	136	212	223	279	288	296	307	318	326	341	349	356	364	>364
6'2"	< 132	136	140	218	230	287	296	304	315	327	335	351	358	366	374	>374
6'3"	< 136	140	144	224	236	295	304	312	324	336	344	360	368	376	384	>384
6'4"	< 140	144	148	230	242	303	312	320	333	345	353	370	378	386	394	>394
6'5"	< 143	148	152	236	249	311	320	329	342	354	363	380	388	396	405	>405
6'6"	< 147	151	156	242	255	319	329	338	351	363	372	389	398	407	415	>415
6'7"	< 151	155	160	249	262	327	337	346	360	373	382	399	408	417	426	>426
6'8"	< 155	159	164	255	269	336	346	355	369	382	391	410	419	428	437	>437

See Mortality Credits Guidelines (F58854-13) for potential improvement in rate on tobacco, family history, cholesterol, build and driving.

These are general guidelines used at the discretion of the underwriter. Many other factors, such as family history, smoking status, blood pressure and cholesterol also affect a rating for build.

BUILD CHART (Ages 65-74)

Height and weight help determine underwriting class

Refer to the chart below when discussing available classes for your client's height and weight.

Height	Maximum Weight																
	IC	C	B	Standard	Preferred Select	Preferred	Non-Tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
4'8"	< 76	76	80	99	127	132	165	172	176	183	187	192	201	205	210	214	>214
4'9"	< 79	79	83	103	132	137	171	178	183	189	194	199	208	213	217	222	>222
4'10"	< 81	81	86	106	136	141	177	184	189	196	201	206	215	220	225	230	>230
4'11"	< 84	84	89	110	141	146	183	191	196	203	208	213	223	228	233	238	>238
5'0"	< 87	87	92	114	146	151	189	197	202	210	215	220	230	236	241	246	>246
5'1"	< 90	90	95	118	151	156	196	204	209	217	222	228	238	243	249	254	>254
5'2"	< 93	93	98	122	156	161	202	211	216	224	230	235	246	252	257	262	>262
5'3"	< 96	96	102	126	161	166	209	217	223	231	237	243	254	260	265	271	>271
5'4"	< 99	99	105	130	166	172	216	224	230	239	245	251	262	268	274	280	>280
5'5"	< 102	102	108	134	171	177	222	231	237	246	252	258	270	276	282	288	>288
5'6"	< 105	105	112	138	176	183	229	239	245	254	260	266	279	285	291	297	>297
5'7"	< 109	109	115	142	182	189	236	246	252	262	268	275	287	294	300	307	>307
5'8"	< 112	112	118	147	187	195	243	253	260	270	276	283	296	303	309	316	>316
5'9"	< 115	115	122	151	193	200	251	261	268	278	284	291	305	312	318	325	>325
5'10"	< 118	118	125	155	199	205	258	268	275	286	293	300	314	321	328	335	>335
5'11"	< 122	122	129	160	204	212	265	276	283	294	301	308	323	330	337	344	>344
6'0"	< 125	125	133	164	210	217	273	284	291	302	310	317	332	339	347	354	>354
6'1"	< 129	129	136	169	215	223	280	292	299	311	318	326	341	349	356	364	>364
6'2"	< 132	132	140	174	222	230	288	300	308	319	327	335	351	358	366	374	>374
6'3"	< 136	136	144	179	228	236	296	308	316	328	336	344	360	368	376	384	>384
6'4"	< 140	140	148	184	234	242	304	316	325	337	345	353	370	378	386	394	>394
6'5"	< 143	143	152	189	241	249	312	325	333	346	354	363	380	388	396	405	>405
6'6"	< 147	147	156	194	247	255	320	333	342	355	363	372	389	398	407	415	>415
6'7"	< 151	151	160	199	253	262	328	342	351	364	373	382	399	408	417	426	>426
6'8"	< 155	155	164	204	260	269	337	350	360	373	382	391	410	419	428	437	>437

See Mortality Credits Guidelines (F58854-13) for potential improvement in rate on tobacco, family history, cholesterol, build and driving.

These are general guidelines used at the discretion of the underwriter. Many other factors, such as family history, smoking status, blood pressure and cholesterol also affect a rating for build.

BUILD CHART (Ages 75 and over)

Height and weight help determine underwriting class

Refer to the chart below when discussing available classes for your client's height and weight.

Height	Maximum Weight										
	IC	D	B	Standard	NT+ at Best	Product Best	Standard	B	C	D	IC
4'8"	< 77	80	88	122	132	144	172	176	181	187	> 187
4'9"	< 79	83	91	127	137	149	178	183	187	194	> 194
4'10"	< 82	86	95	131	141	155	184	189	194	201	> 201
4'11"	< 85	89	98	136	146	160	191	196	201	208	> 208
5'0"	< 88	92	101	140	151	165	197	202	207	215	> 215
5'1"	< 91	95	105	145	156	171	204	209	214	222	> 222
5'2"	< 94	98	108	150	161	177	211	216	221	230	> 230
5'3"	< 97	102	112	155	166	182	217	223	229	237	> 237
5'4"	< 100	105	116	160	172	188	224	230	236	245	> 245
5'5"	< 104	108	119	165	177	194	231	237	243	252	> 252
5'6"	< 107	112	123	171	183	200	239	245	251	260	> 260
5'7"	< 110	115	127	175	189	207	246	252	259	268	> 268
5'8"	< 114	118	131	181	195	213	253	260	266	276	> 276
5'9"	< 117	122	134	186	200	219	261	268	274	284	> 288
5'10"	< 120	125	138	191	205	226	268	275	282	293	> 293
5'11"	< 124	129	142	197	212	232	276	283	290	301	> 301
6'0"	< 128	133	146	202	217	239	284	291	299	310	> 310
6'1"	< 131	136	151	208	223	245	292	299	307	318	> 318
6'2"	< 135	140	155	214	230	252	300	308	315	327	> 327
6'3"	< 139	144	159	220	236	259	308	316	324	336	> 336
6'4"	< 142	148	163	225	242	266	316	325	333	345	> 345
6'5"	< 146	152	168	231	249	273	325	333	342	354	> 354
6'6"	< 150	156	172	238	255	280	333	342	351	363	> 363
6'7"	< 154	160	177	244	262	288	342	351	360	373	> 373
6'8"	< 158	164	181	250	269	295	350	360	369	382	> 382

See Mortality Credits Guidelines (F58854-13) for potential improvement in rate on tobacco, family history, cholesterol, build and driving.

These are general guidelines used at the discretion of the underwriter. Many other factors, such as family history, smoking status, blood pressure and cholesterol also affect a rating for build.

Nationwide

Class	Nontobacco Preferred Plus	Nontobacco Preferred	Tobacco Preferred
TOBACCO			
Years since last use	5	1	Use within past 12 months
Coronary Artery Disease Cancer (Up to age 70)	No death due to cardiovascular disease or cancer in either parent or sibling prior to age 60	No death due to cardiovascular disease or cancer in either parent or sibling prior to age 60	No death due to cardiovascular disease or cancer in either parent or sibling prior to age 60
MEDICAL FACTORS			
BP Treatment	No treatment	Treatment OK if well controlled for at least one year	Treatment OK if well controlled for at least one year
Max BP Readings	Not to exceed 140/80 Age ≤ 55 Not to exceed 140/90 Age >56	Not to exceed 145/90 Age ≤ 55 Not to exceed 150/90 Age > 56	Not to exceed 145/90 Age ≤ 55 Not to exceed 150/90 Age >56
CHOL Treatment	No treatment	Treatment OK	Treatment OK
Max Cholesterol and Chol/HDL	≤230 and ≤5.0 ≤240 and ≤ 4.5 ≤250 and ≤ 4.0	≤250 and ≤5.5 ages 60 and under ≤280 and 6.0 ages 61 to 70	
Serum Albumin (Ages 71+ only)	Age 71+, ≤270 and ≤4.5 Cholesterol must be ≥ 160 unless treated	Ages 71+, ≤280 and ≤6.5 Cholesterol must be ≥ 160 unless treated	
	Ages 71+ Serum albumin ≥ 4.2	Ages 71+ Serum albumin ≥ 4.0	
NON-MEDICAL FACTORS			
MVR	No more than 1 in past 3 years	No more than 2 in past 3 years	No more than 2 in past 3 years
DUI/DWI	None in past 5 years		
Drug/Alcohol abuse	No history of abuse	No history of abuse in 10 years	
Felony conviction	No history of felony conviction		
Aviation/Avocation/ Foreign Travel	No rating for aviation, hazardous avocation risk or foreign travel/residence risks *Civil exclusion can be used, if available in the state the application was signed, with possible consideration for Preferred and Preferred Plus if rest of case qualifies *Any aviation (excluding commercial pilots) or hazardous avocation risk is not eligible for Preferred Plus		
Personal History	No history of CAD, diabetes, stroke or cancer (except basal cell-skin)		
BUILD	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE
5' 0"	152	161	161
5' 1"	156	165	165
5' 2"	161	170	170
5' 3"	166	175	175
5' 4"	171	180	180
5' 5"	175	185	185
5' 6"	180	190	190
5' 7"	185	195	195
5' 8'	190	200	200
5' 9"	195	205	205
5' 10"	200	210	210
5' 11"	205	216	216
6' 0"	211	222	222
6' 1"	218	229	229
6' 2"	224	236	236
6' 3"	231	243	243
6' 4"	238	250	250
6' 5"	244	257	257

North American

	Super Preferred Non-Tobacco		Preferred Non-Tobacco	
	Builder IUL, Custom GrowthCV, Custom TermGUL, Guarantee Builder IUL, Rapid Builder IUL, and Survivorship GIUL	ADDvantage and Custom Guarantee	Builder IUL, Custom GrowthCV, Custom TermGUL, Guarantee Builder IUL, Rapid Builder IUL, and Survivorship GIUL	ADDvantage and Custom Guarantee
<i>Aviation</i>	Ages 70 and under: Private pilots (ages 27-65) may qualify with 300+ hours, IFR, 50-150 flight hours per year, and all flights within the USA. Ages 71 and over: No participation in the last 12 months or with plans to participate in the future.	Ages 70 and under: Non-ratable pilots for major airlines only, or with the Aviation Exclusion Rider. Ages 71 and over: No participation in the last 12 months or with plans to participate in the future.	Ages 70 and under: Flat extra allowed for aviation. Ages 71 and over: No participation in the last 12 months or with plans to participate in the future.	Ages 70 and under: Non-ratable commercial and private pilots are acceptable. Ages 71 and over: No participation in the last 12 months or with plans to participate in the future.
<i>Blood Pressure</i>	Ages 50 and below: Has blood pressure that is 140/85 or better, without treatment from all sources. Ages 51-60: Has blood pressure that is 145/85 or better, without treatment from all sources. Ages 61-70: Has blood pressure that is 150/85 or better without treatment from all sources. Ages 71 and over: Has blood pressure that is 150/85 or better, without treatment from all sources and no pulse pressure greater than 75.	Ages 50 and below: Has blood pressure that is 135/85 or better, without treatment from all sources. Ages 51-60: Has blood pressure that is 140/85 or better, without treatment from all sources. Ages 61-70: Has blood pressure that is 145/85 or better without treatment from all sources. Ages 71 and over: Has blood pressure that is 150/85 or better, without treatment from all sources and no pulse pressure greater than 75.	Ages 50 and below: Has blood pressure that is 140/90 or better with or without treatment from all sources. Ages 51-60: Has blood pressure that is 145/90 or better with or without treatment from all sources. Ages 61-70: Has blood pressure that is 150/90 or better with or without treatment from all sources. Ages 71 and over: Has blood pressure that is 150/90 or better, with or without treatment from all sources and no pulse pressure greater than 75.	Ages 50 and below: Has blood pressure that is 140/85 or better with or without treatment from all sources. Ages 51-60: Has blood pressure that is 145/85 or better with or without treatment from all sources. Ages 61-70: Has blood pressure that is 145/90 or better with or without treatment from all sources. Ages 71 and over: Has blood pressure that is 150/90 or better, with or without treatment from all sources and no pulse pressure greater than 75.
<i>Cholesterol</i>	Ages 70 and under: Has a cholesterol count, with or without treatment, of 220 or less, with a total cholesterol/HDL ratio of 5.0 or less. Ages 71 and over: Has a cholesterol count, with or without treatment, of 150-250, with a HDL of at least 45.	Ages 70 and under: Has a cholesterol count, with or without treatment, of 220 or less, with a total cholesterol/HDL ratio of 4.5 or less. Ages 71 and over: Has a cholesterol count, with or without treatment, of 150-250, with a HDL of at least 45.	Age 70 and under: Has a cholesterol count, with or without treatment, of 240 or less with a total cholesterol/HDL ratio of 6.0 or less. Age 71 and over: Has a cholesterol count, with or without treatment, of 150-260, with an HDL of at least 40.	Ages 70 and under: Has a cholesterol count, with or without treatment, of 240 or less, with a total cholesterol/HDL ratio of 5.5 or less. Ages 71 and over: Has a cholesterol count, with or without treatment, of 150-260, with a HDL of at least 40.
<i>Citizenship</i>	Is a US citizen or has had a permanent resident status for at least 2 years			

	Super Preferred Non-Tobacco		Preferred Non-Tobacco	
	Builder IUL, Custom GrowthCV, Custom TermGUL, Guarantee Builder IUL, Rapid Builder IUL, and Survivorship GIUL	ADDvantage and Custom Guarantee	Builder IUL, Custom GrowthCV, Custom TermGUL, Guarantee Builder IUL, Rapid Builder IUL, and Survivorship GIUL	ADDvantage and Custom Guarantee
Driving	Has not had more than 1 moving violation in the past 3 years, or a DWI, DUI, reckless driving conviction, or non-administrative license suspension in the past 5 years.		Has not had more than 2 moving violations in the past 3 years, or a DWI, DUI, reckless driving conviction, or non-administrative license suspension in the past 5 years.	
Drug / Alcohol	No history of drug or alcohol abuse or treatment within the past 10 years.			
Family History (not applicable for age 71 & older)	Has not had a natural parent or sibling diagnosed with or die from coronary artery disease or cancer prior to age 60.		Has not had a natural parent die from coronary artery disease or cancer prior to age 60.	
Foreign Travel	Travel to countries or areas considered hazardous by North American may be excluded (may vary by state).			
Military	Not an active duty military risk.			
Personal History	Ages 70 and under: No history of cancer (excluding non-melanoma skin cancers), diabetes, cardiovascular disease, coronary artery disease, or other significant health problems. Ages 71 and over: Attending physician statement demonstrating regular health care. Must be a standard risk before credits. No history of chronic or recurring mental illness or depression. No history of cancer (excluding non-melanoma skin cancers), heart disease or stroke.			
Recreation	No participation in hazardous sports within the past 2 years with no future plans to participate in hazardous sports. Non-technical scuba diving with max. depth of 50 ft. is acceptable.		Non-ratable hazardous sports (e.g. racing, scuba diving, skydiving) are acceptable.	
Tobacco	Ages 70 and under: Has not used tobacco or nicotine, in any form, in the past 3 years. Occasional cigar (up to 12 per year) is acceptable if admitted on the application and urine specimen is negative for nicotine byproducts. Ages 71 and over: Has not used tobacco or nicotine, in any form, in the past 5 years. Occasional cigar (up to 12 per year) is acceptable if admitted on the application and urine specimen is negative for nicotine byproducts.	All ages: Has not used tobacco or nicotine, in any form, in the past 5 years. Occasional cigar (up to 12 per year) is acceptable if admitted on the application and urine specimen is negative for nicotine byproducts.	Ages 70 and under: Has not used tobacco or nicotine, in any form, in the past 2 years. Occasional cigar (up to 12 per year) is acceptable if admitted on the application and urine specimen is negative for nicotine byproducts. Ages 71 and over: Has not used tobacco or nicotine, in any form, in the past 3 years. Occasional cigar (up to 12 per year) is acceptable if admitted on the application and urine specimen is negative for nicotine byproducts.	All ages: Has not used tobacco or nicotine, in any form, in the past 3 years. Occasional cigar (up to 12 per year) is acceptable if admitted on the application and urine specimen is negative for nicotine byproducts.

Additional Requirements Super Preferred Non-Tobacco and Preferred Non-Tobacco Underwriting Classifications for Ages 71 and Over

	Super Preferred Non-Tobacco		Preferred Non-Tobacco	
	Builder IUL, Custom GrowthCV, Custom TermGUL, Guarantee Builder IUL, Rapid Builder IUL, and Survivorship GIUL	ADDvantage and Custom Guarantee	Builder IUL, Custom GrowthCV, Custom TermGUL, Guarantee Builder IUL, Rapid Builder IUL, and Survivorship GIUL	ADDvantage and Custom Guarantee
Cognitive Function	No evidence of cognitive impairment.			
Falls	No history of falls within the past five years.			
Kidney Function	Has an estimated glomerular filtration rate (eGFR) that is greater than 70.		Has an estimated glomerular filtration rate (eGFR) that is greater than 60.	
Physical/Social Activity	Physically active including, but not limited to, travel, exercise, and social activities. Independent in all Activities of Daily Living and Instrumental Activities of Daily Living.			
Serum Albumin	Level greater than 3.9 g/dl.		Level greater than 3.8 g/dl.	

See Build Charts Below:

Build Requirements for Super Preferred Non-Tobacco and Preferred Non-Tobacco Underwriting Classifications for Builder IUL®, Custom Growth CV®, Custom TermGUL®, Guarantee Builder IUL®, Rapid Builder IUL®, and Survivorship GIUL

Super Preferred Non-Tobacco Height & Weight Limits						
Height	Male Ages 70 & Under	Male Ages 71+	Female Ages 70 & Under	Female Ages 71+	Male/Female 70 & Under Minimum	Male/Female 71+ Minimum
4'10"	137	143	127	134	91	100
4'11"	141	148	131	138	94	104
5'0"	146	153	136	143	97	107
5'1"	151	158	140	148	100	111
5'2"	156	164	145	153	104	115
5'3"	161	169	149	158	107	118
5'4"	166	174	154	163	110	122
5'5"	171	180	159	168	114	126
5'6"	176	186	164	173	118	130
5'7"	181	191	169	178	121	134
5'8"	187	197	174	184	125	138
5'9"	192	203	179	189	128	142
5'10"	198	209	184	195	132	146
5'11"	203	215	189	200	136	150
6'0"	209	221	194	206	140	154
6'1"	215	227	200	212	144	158
6'2"	221	233	205	218	148	163
6'3"	227	240	211	224	152	168
6'4"	233	246	216	230	156	172
6'5"	239	253	222	236	160	176

For ages 71 and greater, weight must be stable the past two years.

Preferred Non-Tobacco Height & Weight Limits						
Height	Male Ages 70 & Under	Male Ages 71+	Female Ages 70 & Under	Female Ages 71+	Male/Female 70 & Under Minimum	Male/Female 71+ Minimum
4'10"	146	153	137	143	91	100
4'11"	151	158	141	148	94	104
5'0"	156	163	146	153	97	107
5'1"	164	169	151	158	100	111
5'2"	167	175	156	164	104	115
5'3"	172	180	161	169	107	118
5'4"	177	186	166	174	110	122
5'5"	183	192	171	180	114	126
5'6"	189	198	176	186	118	130
5'7"	194	204	181	191	121	134
5'8"	200	210	187	197	125	138
5'9"	206	216	192	203	128	142
5'10"	212	222	198	209	132	146
5'11"	218	229	203	215	136	150
6'0"	224	235	209	221	140	154
6'1"	230	242	215	227	144	158
6'2"	236	249	221	233	148	163
6'3"	243	256	227	240	152	168
6'4"	249	263	233	246	156	172
6'5"	256	270	239	253	160	176

For ages 71 and greater, weight must be stable the past two years.

Build Requirements for Super Preferred Non-Tobacco and Preferred Non-Tobacco Underwriting Classifications for ADDvantage® and Custom Guarantee®

Super Preferred Non-Tobacco Height & Weight Limits						
Height	Male Ages 70 & Under	Male Ages 71+	Female Ages 70 & Under	Female Ages 71+	Male/Female 70 & Under Minimum	Male/Female 71+ Minimum
4'10"	134	143	124	134	91	100
4'11"	138	148	128	138	94	104
5'0"	143	153	133	143	97	107
5'1"	148	158	137	148	100	111
5'2"	153	164	142	153	104	115
5'3"	158	169	146	158	107	118
5'4"	163	174	151	163	110	122
5'5"	168	180	156	168	114	126
5'6"	173	186	161	173	118	130
5'7"	178	191	166	178	121	134
5'8"	184	197	171	184	125	138
5'9"	189	203	176	189	128	142
5'10"	195	209	181	195	132	146
5'11"	200	215	186	200	136	150
6'0"	206	221	191	206	140	154
6'1"	212	227	197	212	144	158
6'2"	218	233	202	218	148	163
6'3"	224	240	208	224	152	168
6'4"	230	246	213	230	156	172
6'5"	236	253	219	236	160	176

For ages 71 and greater, weight must be stable the past two years.

Preferred Non-Tobacco Height & Weight Limits						
Height	Male Ages 70 & Under	Male Ages 71+	Female Ages 70 & Under	Female Ages 71+	Male/Female 70 & Under Minimum	Male/Female 71+ Minimum
4'10"	143	153	134	143	91	100
4'11"	148	158	138	148	94	104
5'0"	153	163	143	153	97	107
5'1"	158	169	148	158	100	111
5'2"	164	175	153	164	104	115
5'3"	169	180	158	169	107	118
5'4"	174	186	163	174	110	122
5'5"	180	192	168	180	114	126
5'6"	186	198	173	186	118	130
5'7"	191	204	178	191	121	134
5'8"	197	210	184	197	125	138
5'9"	203	216	189	203	128	142
5'10"	209	222	195	209	132	146
5'11"	215	229	200	215	136	150
6'0"	221	235	206	221	140	154
6'1"	227	242	212	227	144	158
6'2"	233	249	218	233	148	163
6'3"	240	256	224	240	152	168
6'4"	246	263	230	246	156	172
6'5"	253	270	236	253	160	176

Principal Financial

	SUPER STANDARD	PREFERRED	SUPER PREFERRED
FAMILY HISTORY <ul style="list-style-type: none"> Includes: parents & siblings Cardiovascular defined as: Coronary Artery Disease, Peripheral Vascular Disease, Stroke, and Transient Ischemic Attack 	<ul style="list-style-type: none"> Up to one death prior to age 60 of: <ul style="list-style-type: none"> Cardiovascular Disease, Breast Cancer, Colon Cancer, Ovarian Cancer, Prostate Cancer, Diabetes Disregard cancer of opposite sex except for colon cancer Family history not considered for applicants aged 71+ 	<ul style="list-style-type: none"> No death prior to age 60 of: <ul style="list-style-type: none"> Cardiovascular Disease Breast Cancer Colon Cancer Ovarian Cancer Prostate Cancer Diabetes Disregard cancer of opposite sex except for colon cancer Family history not considered for applicants aged 71+ 	<ul style="list-style-type: none"> No death prior to age 65 of: <ul style="list-style-type: none"> Cardiovascular Disease Breast Cancer Colon Cancer Ovarian Cancer Prostate Cancer Diabetes Disregard cancer of opposite sex except for colon cancer Family history not considered for applicants aged 71+
BLOOD PRESSURE <ul style="list-style-type: none"> Use exam average if no hypertension treatment Use 12 month average if hypertension history 	Cannot exceed: <ul style="list-style-type: none"> 145/90 at ages 20-64 150/90 at ages 65-85 	Cannot exceed: <ul style="list-style-type: none"> 140/85 at ages 20-44 140/90 at ages 45-64 145/90 at ages 65-85 	Cannot exceed: <ul style="list-style-type: none"> 135/85 at ages 20-44 140/85 at ages 45-64 140/90 at ages 65-85
CHOLESTEROL <ul style="list-style-type: none"> Medication may be disregarded We assess the ratio within the context of the entire lipid profile 	Cannot exceed: <ul style="list-style-type: none"> Total Cholesterol 300, Cholesterol/HDL of 6.5 at ages 20-64 Total Cholesterol 300, Cholesterol/HDL of 7.0 at ages 65-85 	Cannot exceed: <ul style="list-style-type: none"> Total Cholesterol 270, Cholesterol/HDL of 5.5 at ages 20-64 Total Cholesterol 280, Cholesterol/HDL of 6.0 at ages 65-85 	Cannot exceed: <ul style="list-style-type: none"> Total Cholesterol 240, Cholesterol/HDL of 4.5 at ages 20-64 Total Cholesterol 260, Cholesterol/HDL of 5.0 at ages 65-85
HISTORY OF: <ul style="list-style-type: none"> Alcohol abuse Drug abuse Cancer Diabetes 	<ul style="list-style-type: none"> No rating 	<ul style="list-style-type: none"> No personal history of alcohol or drug abuse within 10 years No personal history of diabetes or cancer ever Exception – Basal and Squamous Cell Personal history of certain cancers will be allowed. Consult your home office underwriter for criteria. 	<ul style="list-style-type: none"> No personal history of alcohol or drug abuse, diabetes or cancer ever Exception – Basal and Squamous Cell
FOREIGN RESIDENCY/ TRAVEL	<ul style="list-style-type: none"> Applicant must be a U.S. citizen or permanent U.S. resident Travel to hazardous area may disqualify for Super Standard, Preferred and Super Preferred Consult with your home office underwriter for applicants who are not U.S. citizens or permanent residents 		

	SUPER STANDARD	PREFERRED	SUPER PREFERRED
TOBACCO¹ <ul style="list-style-type: none"> Tobacco use includes any tobacco or nicotine product (i.e., cigar, patch, gum & marijuana) 	<ul style="list-style-type: none"> No tobacco use for: one year, ages 20-70 three years, ages 71-85 	<ul style="list-style-type: none"> No tobacco use for: two years, ages 20-70 three years, ages 71-85 Exception – 12 or fewer cigars per year with a negative urine For Tobacco/Preferred rates all preferred criteria must be met except tobacco use 	<ul style="list-style-type: none"> No tobacco use for: five years, ages 20-80
DRIVING²	<ul style="list-style-type: none"> No rating 	<ul style="list-style-type: none"> No more than two moving violations in the past three years No driving under the influence or reckless driving in five years 	
OCCUPATION/ MILITARY/AVIATION/ HAZARDOUS SPORTS	<ul style="list-style-type: none"> Not ratable for occupation and military For aviation and hazardous sports risk, refer to your home office underwriter 		

¹ Tobacco definitions:

- Tobacco:** Current or past use in the prior 12 months of any tobacco including cigarettes, cigars, pipe, chew, snuff or nicotine aids. (For ages 71-85, a client will be classified as tobacco if they have used any types of tobacco in the last 3 years.)
- Non-tobacco:** No tobacco use in any form currently or in the prior 12 months.
- Exception to non-tobacco:** Twelve or fewer cigars in the prior 12 months with admitted use on the application (or TeleApp) and a negative urine specimen for nicotine will qualify for non-tobacco.
- Marijuana:** A recreational user of marijuana with a maximum use of 1-2 times per month, may qualify for non-tobacco rates. For increased frequency and for other types of use (medicinal, non-smoked forms, etc.), please contact your Home office Underwriter for details.
- In New Jersey, marijuana only users (no tobacco use) are considered non-tobacco.

² Subject to review of specific infractions.

See Build Charts Below:

Super Preferred, Preferred, Super Standard, Standard Build Height																										
AGE 20-44 MALE AND FEMALE																										
Height	4'8"	4'9	4'10	4'11	5'0	5'1	5'2	5'3	5'4	5'5	5'6	5'7	5'8	5'9	5'10	5'11	6'0	6'1	6'2	6'3	6'4	6'5	6'6	6'7	6'8	6'9
Super Preferred	129	134	139	144	149	154	159	164	169	174	180	185	191	197	202	208	214	220	226	232	239	245	251	258	264	271
Preferred	138	143	148	153	159	164	170	175	181	186	192	198	204	210	216	222	229	235	242	248	255	262	269	276	283	290
Super Standard	147	152	158	163	169	175	180	186	192	198	205	211	217	224	230	237	244	250	257	264	271	279	286	293	301	308
Standard	162	168	174	180	186	193	199	206	212	219	226	233	240	247	254	261	269	276	284	292	299	307	315	323	332	340

Super Preferred, Preferred, Super Standard, Standard Build Height																										
AGE 45-64 MALE AND FEMALE																										
Height	4'8"	4'9	4'10	4'11	5'0	5'1	5'2	5'3	5'4	5'5	5'6	5'7	5'8	5'9	5'10	5'11	6'0	6'1	6'2	6'3	6'4	6'5	6'6	6'7	6'8	6'9
Super Preferred	132	136	141	146	151	156	161	167	172	177	183	188	194	200	206	212	218	224	230	236	243	249	256	262	269	276
Preferred	140	146	151	156	161	167	172	178	184	189	195	201	207	213	220	226	232	239	246	252	259	266	273	280	287	294
Super Standard	152	157	163	168	174	180	186	192	198	204	211	217	224	230	237	244	251	258	265	272	280	287	295	302	310	318
Standard	167	173	179	185	192	198	205	211	218	225	232	239	246	253	261	268	276	284	292	300	308	316	324	332	341	349

Super Preferred, Preferred, Super Standard, Standard Build Height																										
AGE 65 & UP MALE AND FEMALE																										
Height	4'8"	4'9	4'10	4'11	5'0	5'1	5'2	5'3	5'4	5'5	5'6	5'7	5'8	5'9	5'10	5'11	6'0	6'1	6'2	6'3	6'4	6'5	6'6	6'7	6'8	6'9
Super Preferred	134	139	144	149	154	159	164	169	175	180	186	192	197	203	209	215	221	228	234	240	247	253	260	267	273	280
Preferred	143	148	153	158	164	169	175	181	187	192	198	204	211	217	223	230	236	243	250	256	263	270	277	284	292	299
Super Standard	156	162	167	173	179	185	191	198	204	210	217	224	230	237	244	251	258	266	273	280	288	295	303	311	319	327
Standard	167	173	179	185	192	198	205	211	218	225	232	239	246	253	261	268	276	284	292	300	308	316	324	332	341	349

Protective Life

Class	Select Preferred	Preferred
TOBACCO		
Years since last use	5	2
Cancer/Heart Disease/Cardiac-Related Condition	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 applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.	No death from cancer, heart disease or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if 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, ie: breast, colon, prostate, ovarian, melanoma, lung cancer		
MEDICAL FACTORS		
BP Treatment	Ok if controlled for one year or more	OK if controlled for one year or more
Max BP Readings	135/85 through age 60 140/85 ages 61-70	140/90 or less through age 60 150/90 ages 61-70
CHOL Treatment	OK	
Max Cholesterol Level	275	275
Max Chol/HDL Ratio	4.5	5.5
MEDICAL HISTORY		
Cancer	No	Individual consideration
Stroke	No	
Diabetes/Glucose		
Alcohol/Drug Treatment	Individual consideration	
Other Impairments	No other medical history that would adversely affect mortality	
NON-MEDICAL FACTORS		
Max Driving Violations/years	No more than 1 MV in last 3 years	No more than 2 MV in last 3 years
Reckless Driving/DUI Suspension/Revocation	None in past 5 years.	None in past 5 years
Private 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.	
Hazardous Activities	No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting or SCUBA diving within past 3 years. Recreational SCUBA diving allowed up to depths of 75 feet. Exclusions will be permitted for qualification, where jurisdiction approved.	
Residence/Citizenship	Permanent resident of US, Canada, or Puerto Rico. Minimum residency of at least 1 year.	
BUILD - HIGH LIMITS	MALE/FEMALE	MALE/FEMALE
4' 10"	134	144
4' 11"	139	149
5' 0"	143	154
5' 1"	148	159
5' 2"	153	164
5' 3"	158	169
5' 4"	163	175
5' 5"	168	180
5' 6"	167	186
5' 7"	173	192
5' 8'	179	197
5' 9"	184	203
5' 10"	190	209
5' 11"	195	215
6' 0"	201	221
6' 1"	212	227
6' 2"	218	234

Protective Life

Class	Select Preferred	Preferred
6' 3"	224	240
6' 4"	230	246
6' 5"	236	253

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



For Agent/Broker-Dealer Use Only. Do Not Use With Consumers.

CLA 1040 (07/12)

* 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
- Protective Life refers to Protective Life Insurance Company and its affiliates, including Protective Life & Annuity Insurance Company. Both located in Birmingham, AL.

Protective Life – Over Age 70

Class	Super Preferred	Preferred
TOBACCO		
Years since last use	5	2
MEDICAL FACTORS		
BP treatment	No history of BP treatment for term; treatment Ok for UL	OK
Max BP Readings	150/90	Average from exam and readings within the last year may not exceed 160/95
CHOL Treatment	OK	OK
Max Cholesterol Level	Total cholesterol may not be lower than 130 untreated and may not exceed 275 with or without treatment	Total cholesterol may not be lower than 130 untreated and may not exceed 275 with or without treatment
Max Chol/HDL Ratio	4.5	5.5
NON-MEDICAL FACTORS		
Max Driving Violations/years	No more than 1 MV in last 3 years	No more than 2 in last 3 years
Reckless Driving/DUI	None in last 5 years	None in last 5 years
Private Aviation	Exclusions will be permitted for qualification, where jurisdiction approved	Exclusions will be permitted for qualification, where jurisdiction approved
Residence/Citizenship	Citizen of U.S. (including Puerto Rico) or Canada or proof of permanent residence. Required minimum residency of at least 1 year	Citizen of U.S. (including Puerto Rico) or Canada or proof of permanent residence. Required minimum residency of at least 1 year
BUILD - HIGH LIMITS	MALE/FEMALE	MALE/FEMALE
4' 10"	105-144	96-158
4' 11"	109-149	99-163
5' 0"	113-154	102-169
5' 1"	116-159	106-175
5' 2"	120-164	109-180
5' 3"	124-169	113-186
5' 4"	128-175	117-192
5' 5"	132-180	120-196
5' 6"	132-180	124-204
5' 7"	140-192	128-211
5' 8"	145-197	132-217
5' 9"	149-203	135-223
5' 10"	153-209	139-230
5' 11"	158-215	143-237
6' 0"	162-221	147-243
6' 1"	167-227	152-250
6' 2"	171-234	156-257
6' 3"	176-240	160-264
6' 4"	181-246	164-271
6' 5"	186-253	169-278

Prudential

Class	Preferred Best	Preferred NT	Non Smoker Plus	Preferred Smoker	Smoker
TOBACCO					
Years since last use	5	3	1	Currently smokes cigarettes	Currently smokes cigarettes
FAMILY HISTORY					
Cardiovascular/CVA or Stroke/Diabetes/Cancer					
*Cancer limited to those with high familial risk e.g., breast, colon, melanoma, ovarian, pancreas, prostate and stomach	No death of parents or siblings before age 60	No death of more than one parent prior to age 60	No specific criteria	No death of more than one parent prior to age 60	No specific criteria
MEDICAL FACTORS					
BP Treatment	No	OK	OK	OK	Insurability and ratings depend on actual BP readings and other medical conditions
Max BP Readings	To age 49 ≤ 130/80 Ages 50+ ≤ 135/85 without medication	To age 49 ≤ 135/85 Ages 50+ ≤ 140/90 with or without medication	To age 49 ≤ 140/90 Ages 50+ ≤ 145/90 with or without medication	To age 49 ≤ 135/85 Ages 50+ ≤ 140/90 with or without medication	
CHOL Treatment	OK	OK		OK	OK
Max Cholesterol Level	Does not consider total cholesterol as long as over 150 and under 300	Does not consider total cholesterol as long as over 150 and under 300	Does not consider total cholesterol as long as over 150 and under 300	Does not consider total cholesterol as long as over 150 and under 300	Does not consider total cholesterol as long as over 150 and under 300
Max Chol/HDL Ratio	5.0	6.0	7.0	6.0	Same as above
MEDICAL HISTORY					
Cancer	No * (except skin cancer excluding melanoma)		Individual Consideration	No (except skin cancer excluding melanoma)	Depends on details
Coronary / Hepatitis C*	No: Coronary / Hepatitis C	No Coronary		No Coronary	Depends on details
Diabetes/Glucose	No	No		No	Depends on details
Alcohol/Drug Treatment		None in past 10 years		None in past 10 years	Depends on factors such as substances used, quantities used, and how recent the history was.
NON-MEDICAL FACTORS					
Max Driving Violations/years	No more than 1 citation for MV or MVA within last 3 yrs	No more than 2 citation for MV or MVA within last 3 yrs	Individual Consideration	No more than 2 citations for MV or MVA within last 3 years	May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record.
Reckless Driving/DUI Suspension/Revocation	No DWI,DUI,OUI, Reckless driving within the last 5 years. No license suspension within the last 3 years			No DWI, DUI, OUI or reckless driving within the last 5 years	Same as above
Private Aviation	No	No	No ratable aviation	No	Insurability and ratings depend on actual aviation activities.
Hazardous Activities		No ratable activities	Available to residents of "A" and "B" countries	No ratable activities	Occupational ratings available for avocation
Residence/Citizenship	Full time, permanent of the U.S., Canada or "A" countries			Full time, permanent resident of the U.S., Canada or "A" countries	Available to residents of "A" and "B" countries

Prudential

Class	Preferred Best	Preferred NT	Non Smoker Plus	Preferred Smoker	Smoker
Build	Ages 60 and under: BMI ≤ 29 Over age 60: BMI ≤ 31	Ages 60 and under: BMI ≤ 31 Over age 60: BMI ≤ 35	Ages 60 and under: BMI ≤ 33 Over age 60: BMI ≤ 40	Ages 60 and under: BMI ≤ 31 Over age 60: BMI ≤ 35	Not published

Build Table 1 Male and Female—Ages 18 to 59

Rating classification is based on Body Mass Index (BMI). (The height and weight tables are presented for guidance only.)

Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.													
			4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"
IC (<40)		17	82	84	87	90	93	96	99	102	106	109	112	115	119	122
IC (40-59)		18	86	89	92	96	99	102	105	108	112	115	119	122	126	129
Best	0	≤29	138	143	148	153	158	163	169	174	179	185	190	196	202	208
PNT/PS	0	≤31	148	153	158	164	169	175	180	186	192	198	203	209	216	222
NSP	0	≤33	158	163	168	174	180	186	192	198	204	211	216	223	229	236
NS/Smkr	0	≤38	181	188	194	201	207	214	221	228	235	242	249	257	264	272
Class A	50	≤41	196	203	209	217	224	231	238	246	253	261	269	277	285	293
Class B	75	≤43	205	212	220	227	235	242	250	258	266	274	282	291	299	308
Class C	100	≤45	215	222	230	238	246	254	262	270	278	287	295	304	313	322
Class D	150	≤47	224	232	240	248	256	265	273	282	291	299	308	318	327	338
Class E	200	≤50	239	247	255	264	273	282	291	300	309	319	328	338	348	358
Decline		>50	240	248	256	265	274	283	292	301	310	320	329	339	349	359

(Table Continued)

Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.										
			6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"
IC (<40)		17	125	129	133	136	140	143	147	151	155	159	163
IC (40-59)		18	133	137	140	144	148	152	156	160	164	168	172
Best	0	≤29	213	219	225	232	238	245	251	257	264	271	277
PNT/PS	0	≤31	228	235	241	248	254	261	268	275	282	289	296
NSP	0	≤33	242	250	256	264	271	278	286	293	300	308	316
NS/Smkr	0	≤38	279	288	295	303	312	320	329	337	346	355	363
Class A	50	≤41	302	310	319	327	336	346	355	364	373	383	392
Class B	75	≤43	316	325	334	343	353	363	372	382	391	401	411
Class C	100	≤45	331	340	350	359	369	379	389	399	410	420	430
Class D	150	≤47	346	355	365	375	385	396	407	417	428	439	450
Class E	200	≤50	368	378	389	399	410	422	433	444	455	467	478
Decline		>50	369	379	390	400	411	423	434	445	456	468	479

NOTE: For individuals heavier than the maximum limits for Class D or lighter than the minimum stated weight for their height (i.e., Individual Consideration range), an APS is required. Separate build tables are available from birth to 17 years of age within our medical guidelines.

Build Table 2 Male and Female—Age 60 and Over

Rating classification is based on Body Mass Index (BMI). (The height and weight tables are presented for guidance only.)

Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.													
			4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"
IC		18	86	89	92	96	99	102	105	108	112	115	119	122	126	129
Best	0	≤31	148	153	158	164	169	175	180	186	192	198	203	209	216	222
PNT/PS	0	≤35	167	173	179	185	191	197	204	210	216	223	230	236	243	250
NSP	0	≤40	191	198	204	211	218	225	232	240	247	255	262	270	278	286
NS/Smkr	0	≤45	215	222	230	238	246	254	262	270	278	287	295	304	313	322
Class A	50	≤47	224	232	240	248	256	265	273	282	291	299	308	318	327	338
Class B	75	≤50	239	247	255	264	273	282	291	300	309	319	328	338	348	358
Class C	100	≤52	248	257	266	275	284	293	302	312	322	331	341	351	362	372
Class D	150	≤53	253	262	271	280	289	299	308	318	328	338	348	358	369	379
Class E	200	≤55	263	272	281	291	301	310	320	330	341	351	362	372	383	394
Decline		>55	264	273	282	292	302	311	321	331	342	352	363	373	384	395

(Table Continued)

Class	Debit	BMI	The maximum weight for each classification is reflected in the chart.										
			6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"
IC		18	133	137	140	144	148	152	156	160	164	168	172
Best	0	≤31	228	235	241	248	254	261	268	275	282	289	296
PNT/PS	0	≤35	258	265	272	279	287	295	303	311	319	327	335
NSP	0	≤40	294	302	311	319	328	337	346	355	364	373	383
NS/Smkr	0	≤45	331	340	350	359	369	379	389	399	410	420	430
Class A	50	≤47	346	355	365	375	385	396	407	417	428	439	450
Class B	75	≤50	368	378	389	399	410	422	433	444	455	467	478
Class C	100	≤52	383	393	404	415	426	438	450	462	473	485	497
Class D	150	≤53	390	401	412	423	435	447	459	470	482	495	507
Class E	200	≤55	405	417	428	440	452	464	476	488	501	513	526
Decline		>55	406	418	429	441	453	465	477	489	502	514	527

NOTE: For individuals heavier than the maximum limits for Class D or lighter than the minimum stated weight for their height (i.e., Individual Consideration range), an APS is required.

SBLI				
Class	Preferred Plus NT	Preferred NT	Select NT	Standard
TOBACCO				
Years since last use	5	3	2	1
FAMILY HISTORY				
Cardiovascular/CAD/ Cancer	No CVD or cancer in parents/siblings prior to age 60 *Waived if insured is 65 or older and meets all other Pref Plus criteria *Family history disregarded if insured is age 70 and over	No death in a parent prior to age 60 due to CVD or cancer	Not more than one CVD or cancer death in parents prior to age 60	More than one CVD death in parents prior to age 60. Indiv Consideration
MEDICAL FACTORS				
BP Treatment	Treatment OK			
Max BP Readings	135/85 up to age 60 140/85 age 61 and up	135/85 up to age 60 145/90 age 61and up	140/90 under age 60 145/90 age 61 and up	Depends on actual BP and other medical conditions
CHOL Treatment	OK			OK
Max Cholesterol Level	120 minimum; 300 max	120 minimum; 300 max	120 minimum; 300 max	120 minimum; 300 max
Max Chol/HDL Ratio	Max 5.0 males Max 4.5 females	Max 5.5 males Max 5.0 females	Max 6.5 males Max 6.0 females	Max 7.0
MEDICAL HISTORY				
Cancer	No cancer (except basal cell for Preferred)			Need specifics
Coronary/Diabetes	No			Need specifics
Alcohol/Drug Treatment	No history or treatment for alcohol/drugs		No history or treatment for alcohol/drugs in 10 yrs	
Other Impairments	No other medical history that would adversely affect mortality			Same as for Pref Plus/Pref/Select criteria
NON-MEDICAL FACTORS				
Max Driving Violations/years	No more than 2 MV in last 3 years	No more than 2 MV in last 3 years	No more than 3 MV in last 3 years	No more than 3 MV in last 3 years
Reckless Driving/DUI	No more than 1 DUI, none last 7 yrs No reckless in last 7 yrs	No more than 1 DUI, none last 5 years No reckless in last 5 years	No DUI in last 5 years	No DUI in last 2 years
Suspension/Revocation	No license suspension in last 3 years		N/A	N/A
Private Aviation	See details below			See details below
Hazardous Activities	No hazardous occupations/avocations for Pref Plus; Private pilot OK with exclusion for all categories; Active military not accepted for Pref Plus Non-hazardous occup/avocations considered for Pref and Select Military considered for Pref and Select if stationed in U.S. and non-hazardous occupation Scuba diving Ok < 75 ft for Preferred Plus			Hazardous occupation/avocation subject to rating Flat extra or exclusion for private pilot Active military considered if stationed in U.S. and non- hazardous occupation Scuba diving OK < 100 ft

See Build Charts Below:

Criteria	Preferred Plus Non-Nicotine				Preferred Non-Nicotine			
Build (ht and wt) Male and Female	4'8"	126	4'9"	131	4'8"	135	4'9"	140
	4'10"	135	4'11"	140	4'10"	145	4'11"	150
	5'0"	145	5'1"	149	5'0"	155	5'1"	160
	5'2"	154	5'3"	159	5'2"	165	5'3"	170
	5'4"	164	5'5"	169	5'4"	176	5'5"	181
	5'6"	174	5'7"	179	5'6"	187	5'7"	192
	5'8"	185	5'9"	190	5'8"	198	5'9"	204
	5'10"	196	5'11"	201	5'10"	209	5'11"	215
	6'0"	207	6'1"	212	6'0"	221	6'1"	227
	6'2"	218	6'3"	224	6'2"	234	6'3"	240
	6'4"	230	6'5"	236	6'4"	246	6'5"	253
	6'6"	242	6'7"	248	6'6"	259	6'7"	266
	6'8"	254	6'9"	260	6'8"	273	6'9"	279
	6'10"	267	6'11"	273	6'10"	286	6'11"	293
Criteria	Select Non-Nicotine				Standard Non-Nicotine			
Build (ht and wt) Male and Female	4'8"	147	4'9"	152	4'8"	164	4'9"	170
	4'10"	157	4'11"	162	4'10"	176	4'11"	182
	5'0"	168	5'1"	173	5'0"	188	5'1"	194
	5'2"	179	5'3"	185	5'2"	200	5'3"	207
	5'4"	190	5'5"	196	5'4"	213	5'5"	220
	5'6"	202	5'7"	208	5'6"	226	5'7"	234
	5'8"	214	5'9"	221	5'8"	241	5'9"	248
	5'10"	227	5'11"	233	5'10"	255	5'11"	263
	6'0"	240	6'1"	247	6'0"	271	6'1"	279
	6'2"	253	6'3"	260	6'2"	286	6'3"	294
	6'4"	267	6'5"	274	6'4"	302	6'5"	309
	6'6"	281	6'7"	288	6'6"	318	6'7"	326
	6'8"	295	6'9"	303	6'8"	334	6'9"	343
	6'10"	310	6'11"	318	6'10"	351	6'11"	360

Symetra

Class	Super Preferred Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Preferred Nicotine	
TOBACCO					
Years since last use	5	3	1	Nicotine use ok	
FAMILY HISTORY					
Heart disease, CAD, Cancer *Cancer only considered in Super Preferred category	No death or disease of parent or sibling prior to age 65 from heart disease, CAD or cancer	No death or disease of parent or sibling prior to age 60 from heart disease or CAD	No death or disease of parent or sibling prior to age 60 from heart disease or CAD	No death or disease of parent or sibling prior to age 60 from heart disease or CAD	
MEDICAL FACTORS					
BP Treatment	No	OK			
Max BP Readings	135/85 max for ages 20-50 and 140/90 max for ages 51+	135/85 max for ages 20-50 and 140/90 max for ages 51+	140/90 max for all ages	140/90 max for all ages	
CHOL Treatment	No Rx allowed for Super Preferred				
Max Cholesterol & Ratio Levels	Chol/HDL ratio 4.5 or less Total Chol & Trigs < 300	Chol/HDL ratio 5.5 or less Total Chol & Trigs < 300	300	No Limit	
MEDICAL HISTORY					
Cancer	No heart or vascular disease, diabetes, cancer (except certain skin cancers).			No ratable impairments	
Coronary / Diabetes					
Alcohol/Drug Treatment	None		None for 7 years		
NON-MEDICAL FACTORS					
Max Driving Violations/years	No more than 2 moving violations in the past 3 years		No more than 3 moving violations in the past 3 years		
DUI	No DUI in 10 yrs		No DUI in 5 yrs		
Private Aviation	No aviation, except as passenger or crew members of regularly scheduled commercial airline				

See Build Charts Below:

Height/Weight Charts

Symetra's UL-G, CAUL and SUL-G Life Insurance

	Super Preferred Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine/Preferred Nicotine
Height	Unisex Weight	Unisex Weight	Unisex Weight
4.8	124	135	143
4.9	129	139	148
4.10	133	142	153
4.11	138	147	159
5 feet	144	153	164
5.1	151	159	170
5.2	157	165	176
5.3	162	171	183
5.4	167	177	188
5.5	172	182	193
5.6	176	187	198
5.7	182	193	205
5.8	187	198	211
5.9	193	205	217
5.10	198	210	221
5.11	203	216	228
6 feet	209	222	236
6.1	214	227	241
6.2	219	233	248
6.3	223	240	254
6.4	229	246	261
6.5	234	252	267
6.6	240	259	275
6.7	245	266	282

All Other Symetra Life Insurance Products

	Super Preferred Non-Nicotine		Preferred Non-Nicotine		Standard Plus Non-Nicotine/Preferred Nicotine	
Height	Male Weight	Female Weight	Male Weight	Female Weight	Male Weight	Female Weight
4.8	117	116	125	118	133	132
4.9	123	120	129	126	139	136
4.10	127	125	133	131	143	141
4.11	130	130	137	137	148	146
5 feet	136	134	142	141	153	151
5.1	143	138	149	145	159	154
5.2	149	143	156	151	166	158
5.3	154	146	162	155	172	161
5.4	159	151	167	159	177	165
5.5	164	155	172	163	183	170
5.6	168	159	177	167	187	173
5.7	174	162	183	170	194	178
5.8	179	166	188	175	199	183
5.9	185	170	193	179	206	188
5.10	190	175	198	184	210	192
5.11	194	180	203	189	216	198
6 feet	199	184	209	193	223	203
6.1	203	188	214	198	228	207
6.2	208	193	219	202	235	213
6.3	213	198	224	207	241	219
6.4	219	202	230	211	248	224
6.5	223	207	234	216	253	229
6.6	229	211	241	221	261	235
6.7	235	215	245	226	268	240

Transamerica

Class	Preferred Plus (term) Select (UL) Preferred Elite (IUL)	Preferred (term and UL) Preferred Plus (IUL)	Standard Plus (term) Preferred (IUL)	Standard (term and UL) Non-Tobacco (IUL)
TOBACCO				
Years since last use	5	2	2 (N/A for smoker classes)	
FAMILY HISTORY				
Includes CAD and the following cancers: Breast Prostate Lung Ovarian Colon Melanoma Some gender specific cancers may qualify for Preferred rates	No family deaths before age 65 of either parent or sibling Disregard if PI is age 65 or older	No family deaths before age 60 of either parent Disregard if PI is age 60 or older.	No family deaths before age 60 of either parent Disregard if PI is age 60 or older.	Individual Consideration
MEDICAL FACTORS				
BP Treatment	Through age 49 and 81+: Without treatment Ages 50-80: With treatment, as long as readings fit criteria	OK		
Max BP Readings (avg past 2 years)	135/85 for ages ≤70 145/85 for ages 71+	145/85 for ages ≤70 150/90 for ages 71+	148/88 for ages ≤70 152/88 for ages 71+	Individual Consideration
CHOL Treatment	OK			
Max Cholesterol Level	230	260	300	No Limit
Max CHOL/HDL Ratio	5.0 for ages ≤70 5.5 for ages 71+	5.5 for ages ≤70 6.0 for ages 71+	6.2 for ages ≤70 6.7 for ages 71+	7.0 for ages ≤70 7.5 for ages 71+
MEDICAL HISTORY				
Cancer	No heart or vascular disease, diabetes, cancer (except certain skin cancers).			No ratable impairments
Coronary / Diabetes				
Alcohol/Drug Treatment	None		None for 10 years	None for 7 years
NON-MEDICAL FACTORS				
Max Driving Violations/years	No more than 1 MAJOR violation in the past 3 years None in past 12 months for "best" rates No more than 3 MINOR moving violations in the past 3 years		No more than 1 moving violation in the past 3 years	Individual consideration
Reckless Driving/DUI Suspension/Revocation	None in past 5 years			
Private Aviation	Available with Aviation Exclusion Rider. Not available for ages 71+	Available	Available	
Military	Active military is acceptable provided the proposed insured is not serving in a hazardous area or does not have orders to serve in a hazardous area			
Foreign Travel	No traveling to "dangerous" areas of the world where the State Department has issued travel advisories.			
Avocation	No participation in recreational activities involving aeronautics (e.g. hang gliding, ultralight, soaring, skydiving, ballooning, etc.), powered racing, competitive vehicles, mountain climbing, rodeos, competitive skiing, or scuba/skin diving at a depth > 75 feet.			
Residence/Citizenship	U.S. citizen or legal permanent resident/green card residing in the U.S. - all others contact Underwriting for individual consideration			

See Build Charts Below:

Height & Weight Chart – Male

Through Age 70

Ages 71+

TransNavigator Transamerica Journey Transamerica Journey NY	Select	Preferred (S/NS)	N/A	Standard (S/NS)	TransNavigator Transamerica Journey Transamerica Journey NY	N/A	N/A	N/A	Standard (S/NS)
Trendsetter Super Trendsetter Super NY Trendsetter LB & Trendsetter Express (Bands 3 & 4)	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)	Trendsetter Super Trendsetter Super NY Trendsetter LB & Trendsetter Express (Bands 3 & 4)	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)
Freedom Global IUL II Freedom Index Universal Life II	Preferred Elite	Preferred Plus/ Preferred Tobacco	Preferred	Non-Tobacco & Tobacco	Freedom Global IUL II Freedom Index Universal Life II	N/A	Preferred Tobacco	Preferred	Non-Tobacco & Tobacco
Height	Weight				Height	Weight			
4'6"	119	132	139	155	4'6"	123	133	143	158
4'7"	123	136	144	160	4'7"	127	138	148	164
4'8"	127	140	149	166	4'8"	131	143	153	170
4'9"	131	145	154	172	4'9"	135	148	158	176
4'10"	135	150	159	178	4'10"	140	153	163	182
4'11"	140	155	164	184	4'11"	145	158	168	188
5'0"	144	160	169	190	5'0"	149	163	173	194
5'1"	149	164	175	196	5'1"	154	168	179	200
5'2"	154	169	180	202	5'2"	159	173	185	206
5'3"	159	174	186	208	5'3"	164	178	191	212
5'4"	164	179	192	214	5'4"	169	184	197	218
5'5"	169	184	198	220	5'5"	174	189	203	225
5'6"	174	189	204	227	5'6"	179	194	209	232
5'7"	179	195	210	233	5'7"	185	200	215	238
5'8"	184	200	215	239	5'8"	190	205	221	244
5'9"	189	206	221	244	5'9"	195	211	227	249
5'10"	195	211	227	250	5'10"	200	216	232	255
5'11"	200	217	233	256	5'11"	206	222	238	261
6'0"	205	223	239	263	6'0"	212	228	244	268
6'1"	211	229	245	269	6'1"	217	234	250	274
6'2"	217	235	251	276	6'2"	222	240	256	281
6'3"	223	241	257	283	6'3"	228	246	262	288
6'4"	228	247	263	289	6'4"	234	252	268	295
6'5"	233	253	269	296	6'5"	239	258	274	302
6'6"	238	259	276	303	6'6"	244	264	281	309
6'7"	244	265	283	310	6'7"	250	270	287	316
6'8"	249	271	289	317	6'8"	255	276	293	323
6'9"	254	277	295	324	6'9"	261	282	300	331
6'10"	260	283	302	331	6'10"	266	288	306	338
6'11"	265	289	308	338	6'11"	272	294	313	345
7'0"	270	295	314	346	7'0"	277	300	319	353

Height & Weight Chart – Female

Through Age 70

Ages 71+

TransNavigator Transamerica Journey Transamerica Journey NY	Select	Preferred (S/NS)	N/A	Standard (S/NS)	TransNavigator Transamerica Journey Transamerica Journey NY	N/A	N/A	N/A	Standard (S/NS)
Trendsetter Super Trendsetter Super NY Trendsetter LB & Trendsetter Express (Bands 3 & 4)	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)	Trendsetter Super Trendsetter Super NY Trendsetter LB & Trendsetter Express (Bands 3 & 4)	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)
Freedom Global IUL II Freedom Index Universal Life II	Preferred Elite	Preferred Plus/ Preferred Tobacco	Preferred	Non-Tobacco & Tobacco	Freedom Global IUL II Freedom Index Universal Life II	N/A	Preferred Tobacco	Preferred	Non-Tobacco & Tobacco
Height	Weight				Height	Weight			
4'6"	117	128	136	149	4'6"	120	132	140	152
4'7"	121	132	141	154	4'7"	124	136	145	157
4'8"	125	136	146	159	4'8"	128	140	150	162
4'9"	129	140	151	164	4'9"	133	145	155	168
4'10"	133	144	156	169	4'10"	137	150	160	174
4'11"	138	149	161	175	4'11"	142	155	165	180
5'0"	142	154	166	181	5'0"	146	160	170	186
5'1"	147	159	171	187	5'1"	151	164	176	192
5'2"	151	164	176	193	5'2"	156	169	181	198
5'3"	156	169	181	197	5'3"	160	174	186	203
5'4"	161	174	185	202	5'4"	165	179	190	207
5'5"	165	179	189	206	5'5"	170	184	195	211
5'6"	170	184	194	210	5'6"	175	189	199	215
5'7"	174	189	199	215	5'7"	179	195	204	220
5'8"	178	195	204	220	5'8"	183	200	210	225
5'9"	182	200	210	225	5'9"	187	205	215	230
5'10"	186	205	215	230	5'10"	191	210	220	235
5'11"	190	210	221	236	5'11"	196	216	226	241
6'0"	195	216	227	242	6'0"	201	222	232	247
6'1"	200	222	233	248	6'1"	206	228	238	254
6'2"	205	228	239	254	6'2"	211	233	244	260
6'3"	210	233	244	260	6'3"	216	239	251	267
6'4"	215	239	250	267	6'4"	221	244	257	273
6'5"	220	245	256	274	6'5"	226	250	263	279
6'6"	225	250	262	281	6'6"	231	256	270	286
6'7"	230	256	268	287	6'7"	237	261	277	292
6'8"	235	262	274	293	6'8"	243	267	284	299
6'9"	240	267	280	300	6'9"	249	273	291	305
6'10"	245	273	286	306	6'10"	254	279	298	312
6'11"	250	279	292	313	6'11"	259	285	305	319
7'0"	255	284	298	319	7'0"	264	290	312	325

Height & Weight Chart – Trendsetter LB and Trendsetter Express Band 1 & 2 only.

Male

Height	Preferred Choice	Standard	Standard Express	Disability Income Rider	Maximum Weight*
Weight					
4'6"	132	155	169	150	189
4'7"	136	160	176	156	196
4'8"	140	166	182	164	203
4'9"	145	172	189	169	211
4'10"	150	178	196	174	219
4'11"	155	184	203	178	227
5'0"	160	190	210	182	235
5'1"	164	196	217	187	243
5'2"	169	202	224	191	250
5'3"	174	208	231	196	258
5'4"	179	214	239	201	267
5'5"	184	220	246	207	275
5'6"	189	227	254	212	284
5'7"	195	233	261	218	292
5'8"	200	239	270	225	302
5'9"	206	244	278	231	311
5'10"	211	250	286	238	320
5'11"	217	256	294	243	329
6'0"	223	263	302	251	338
6'1"	229	269	310	257	347
6'2"	235	276	319	263	357
6'3"	241	283	327	270	366
6'4"	247	289	336	278	376
6'5"	253	296	345	286	386
6'6"	259	303	354	296	396
6'7"	265	310	363	305	406
6'8"	271	317	372	314	416
6'9"	277	324	381	323	426
6'10"	283	331	390	331	437
6'11"	289	338	399	342	448
7'0"	295	346	409	353	458

Female

Height	Preferred Choice	Standard	Standard Express	Disability Income Rider	Maximum Weight*
Weight					
4'6"	128	149	157	145	174
4'7"	132	154	163	150	180
4'8"	136	159	167	156	187
4'9"	140	164	173	161	193
4'10"	144	169	179	166	200
4'11"	149	175	185	170	207
5'0"	154	181	192	173	215
5'1"	159	187	198	178	221
5'2"	164	193	205	182	229
5'3"	169	197	212	187	237
5'4"	174	202	219	191	245
5'5"	179	206	226	196	253
5'6"	184	210	234	201	262
5'7"	189	215	241	207	269
5'8"	195	220	249	214	278
5'9"	200	225	257	219	287
5'10"	205	230	265	226	296
5'11"	210	236	273	231	305
6'0"	216	242	280	238	313
6'1"	222	248	288	243	322
6'2"	228	254	296	249	331
6'3"	233	260	304	256	340
6'4"	239	267	312	264	349
6'5"	245	274	320	271	358
6'6"	250	281	329	280	368
6'7"	256	287	337	289	377
6'8"	262	293	346	297	387
6'9"	267	300	354	306	396
6'10"	273	306	362	314	406
6'11"	279	313	371	321	415
7'0"	284	319	380	330	425

*Maximum weights to qualify for a rated policy; anything above these weights will be declined.

United of Omaha

Class	Preferred Plus	Preferred	Standard Plus
TOBACCO			
Years since last use	3	2	1
FAMILY HISTORY			
CAD/Cancer (Does not apply if age 60 and older)	No death of a parent or sibling prior to age 60 due to cancer or heart disease	No death of a parent before age 60 due to cancer or heart disease, however, one cardiac death will be allowed WITH a negative cardiac workup and good risk factors	One death of parent prior to age 60 due to heart disease allowed *Family history of cancer not considered in this category
MEDICAL FACTORS			
BP Treatment	OK		
Average BP Readings	Ages 18-55: BP ≤135/85 Ages 56 and up: ≤140/85	Ages 18-55: ≤145/90 Ages 56 and up: ≤150/90	Ages 18-55: ≤152/90 Ages 56 and up: ≤156/92
CHOL Treatment	OK		
Cholesterol: Average 3 cholesterol over past 12 months if available	≤ 300	≤ 300	≤ 300
Max Chol/HDL Ratio	Ages 18-55: ≤ 4.5 Ages 56 and up: ≤ 5.0	Ages 18-55: ≤ 5.5 Ages 56 and up: ≤ 6.0	Ages 18-55: ≤ 7.0 Ages 56 and up: ≤7.5
MEDICAL HISTORY			
Cancer	No (except basal cell skin cancer & superficial squamous cell)		
Alcohol/Drug Use	After 15 years	After 10 years	After 5 years
NON-MEDICAL FACTORS			
Max driving violations	2 violations in past 3 years	2 violations in past 3 years	3 violations in past 3 years
Reckless Driving/DUI Suspension/Revocation	None in past 5 years		
Criminal History	No felony convictions in past 10 years		
Private Aviation	No flying as pilot or crewmember of private aircraft unless aviation exclusion		No flying as pilot or crewmember of private aircraft unless aviation exclusion (IFR pilots allowed if Standard)
Hazardous Activities	None in past 5 years	None within past 2 years	No hazardous sports
Residence/Citizenship	Must be a US citizen or have a green card		
BUILD - HIGH LIMITS	MALE/FEMALE**	MALE/FEMALE**	MALE/FEMALE**
4' 8"	125	134	143
4' 9"	131	140	150
4' 10"	135	145	155
4' 11"	141	150	160
5' 0"	146	156	167
5' 1"	152	163	175
5' 2"	158	169	180
5' 3"	164	174	185
5' 4"	169	179	190
5' 5"	174	185	195
5' 6"	180	190	200
5' 7"	185	195	205
5' 8"	189	199	210
5' 9"	195	205	215
5' 10"	200	211	222
5' 11"	206	217	227
6' 0"	211	222	234
6' 1"	217	229	242
6' 2"	222	234	247
6' 3"	228	240	252
6' 4"	233	245	258
6' 5"	239	251	264

Voya Financial

Class	Super Preferred NT		Preferred NT		Select NT	
TOBACCO						
Years since last use	5		3		2	
FAMILY HISTORY						
Cardiovascular/CAD (if PI <age 60)	No cardiovascular death in parents prior to age 65		No cardiovascular death in parents prior to age 60		No more than one cardiovascular death in parents prior to age 60	
Cancer	N/A					
MEDICAL FACTORS						
BP Treatment	Age 16-60: No treatment Ages 61-80: Ok if treated		Age 0-60: Treated, well controlled hypertensives with pretreatment levels exceeding the below limit may be considered Age 61+ - Average of past 2 years' blood pressure readings not in excess of levels noted below			
No current or prior BP reading in excess of	Age 16-60	Male: 135/90 Female: 135/85	Age 0-60	Male: 140/90 Female: 135/90	Age 0-60	Male: 145/95 Female: 140/95
	Age 61+	140/95	Age 61+	145/100	Age 61-70	145/100
	Age 61+: No pulse pressure greater than 70		Age 61+, no pulse pressure greater than 75		N/A	
CHOL Treatment	OK					
Total Chol & Ratio	Age 16-60	Max Chol 300 Max HDL: Male 75 Female 90 Max Ratio: Male 5.0 Female 4.5	Age 16-60	Max Chol 300 Max HDL: Male 75, Female 90 Max Ratio: Male 5.5 Female 5.2	Age 16-60	Max Chol 300 Max HDL: Male 75 Female 90 Max Ratio: Male 6.0 Female 6.0
	Age 61+	Max Chol 300; Max Ratio: Male 6.0 Female 5.5	Age 61+	Max Chol 300 Max Ratio: Male 6.5 Female 6.2	Age 61+	Max Chol 300 Max Ratio: Male 7.0 Female 7.0
Serum Albumin and Serum Creatinine/GFR	Ages 61+	Albumin-Male 4.0 Female 3.9 GFR 60+	Ages 61+	Albumin-Male 3.8 Female 3.7 GFR 55+	N/A	
MEDICAL HISTORY						
Cancer	Standard medical risk; no history in past 30 yrs of cancer (other than basal cell skin cancer)					
Alcohol/Drug	No history of drug or alcohol abuse within the past 10 years					
NON-MEDICAL FACTORS						
MVR	Age 0-70: No DUI or reckless driving in past 5 yrs and no more than 2 MVs in past 3 yrs.		Age 0-70: No DUI or reckless driving in past 5 yrs and no more than 2 MVs in past 3 yrs.		Age 0-70: No DUI or reckless driving in past 5 yrs and no more than 2 MVs in past 3 yrs.	
	Age 71+ - No history of accidents, reckless driving or revocation of license in past 10 years					
Private Aviation	Aviation available may have Aviation Exclusion Rider (AER) or flat extra premium.					
Hazardous Avocation/Occupation	No ratable hazardous avocation or occupation.					

Voya Financial

Class		Super Preferred NT		Preferred NT		Select NT	
BUILD - MIN FOR ALL		AGES 16-60 MAX	AGES 61+ MAX	AGES 16-60 MAX	AGES 61+ MAX	AGES 16-60 MAX	AGES 61+ MAX
4'11"	89	144	154	154	163	163	183
5'0"	92	149	159	159	169	169	189
5'1"	95	153	164	164	175	175	196
5'2"	98	159	170	170	180	180	202
5'3"	102	164	175	175	186	186	209
5'4"	105	169	181	181	192	192	216
5'5"	108	174	186	186	198	198	222
5'6"	112	180	192	192	204	204	229
5'7"	115	185	198	198	211	211	236
5'8"	118	191	204	204	217	217	243
5'9"	122	196	210	210	223	223	251
5'10"	125	202	216	216	230	230	258
5' 11"	129	208	222	222	237	237	265
6' 0"	133	214	229	229	243	243	273
6' 1"	136	220	235	235	250	250	280
6' 2"	140	226	241	241	257	257	288
6' 3"	144	232	248	248	264	264	296
6' 4"	148	238	255	255	271	271	304

Zurich

Class	Preferred Best		Preferred Non Tobacco		Standard Plus Non Tobacco		Standard Non Tobacco	
TOBACCO								
Years since last use	5 Recreational cigar: 6x year + neg nicotine		3-5 Recreational cigar: 1x month + neg nicotine		2-3 Recreational cigar: 2x month + neg nicotine		1-2 Recreational cigar: 2x month + neg nicotine	
FAMILY HISTORY								
No family deaths before age 65 Only if proposed insured < 66	No CAD, cancer DEATH < 65 in parents		No CAD/cancer DEATH < 60 in parents		1 CAD/cancer DEATH < 60 allowed in parents		2 CAD/cancer DEATHS<60 allowed in parents	
MEDICAL FACTORS								
BP Treatment	OK							
Max BP Readings	Ages 0-50: 135/85 Ages 51+: 140/88		Ages 0-50: 140/90 Ages 51+: 145/90		Ages 0-50: 145/90 Ages 51+: 150/90		Ages 0-50: 155/92 Ages 51+: 165/92	
CHOL Treatment	OK							
Max Total Cholesterol / Ratio	Ages 0-50 220/5.0 or 235/4.0 Ages 51+ 240/5.5		Ages 0-50 250/5.5 or 265/4.5 Ages 51+ 270/6.0		280/6.5		>280>6.5	
MEDICAL HISTORY								
Cancer	No heart or vascular disease, diabetes, cancer (except basal and squamous cell)						No ratable impairments	
Coronary / Diabetes								
NON-MEDICAL FACTORS								
Max Driving Violations/years	To age 35: 0-1 violations last 3 yrs Ages 36+: 2 violations last 3 yrs		2 violations last 3 yrs		2 violations last 3 yrs		3 violations last 3 yrs	
Reckless Driving/DUI Suspension/Revocation	None in past 5 years						None in past 3 yrs	
Private Aviation	No		Yes + rating available					
BUILD - HEIGHT	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE*	FEMALE*
5' 0"	145	134	155	143	165	152	192-197	177-184
5' 1"	149	139	160	147	170	157	198-203	185-190
5' 2"	154	143	165	153	176	162	205-210	192-197
5' 3"	159	148	170	158	181	168	211-217	198-203
5' 4"	164	152	175	163	187	173	218-224	205-210
5' 5"	168	157	180	168	193	178	225-231	211-217
5' 6"	173	162	185	173	199	183	232-238	218-224
5' 7"	179	167	191	178	205	189	239-245	225-231
5' 8"	184	171	196	183	211	194	246-253	232-238
5' 9"	189	177	202	188	217	200	253-260	239-248
5' 10"	195	182	207	194	223	205	261-268	246-253
5' 11"	200	187	213	199	229	211	268-276	253-260
6' 0"	206	192	219	205	235	217	276-283	261-268
6' 1"	211	197	224	210	241	223	284-291	268-276
6' 2"	217	203	231	216	247	229	292-299	276-283
6' 3"	223	208	237	222	254	235	300-308	284-291
6' 4"	228	214	243	228	261	242	308-316	292-299
6' 5"	234	220	249	234	267	249	316-324	300-308

*Ages 16-44, use lower weight. Ages 45 and older, use higher weight. Assumes no ratable impairments.