# **CPS INSURANCE SERVICES**

# **TERM UNDERWRITING GUIDE**



CARRIER	AMERICAN	GENERAL	AMERICAN G	ENERAL	AMERICAN	GENERAL	AMERICAN	GENERAL
Class	Preferre	,	Preferre		Standar	d Plus	Standa	ırd NT
TOBACCO								
Years since last use **	5		3		2	2		1
FAMILY HISTORY								
Cardiovascular/CAD	No Cardio D to ag (parent	e 60	No Cardio d to age (parents	e 60	No Cardio to ag (parent	e 60	<b>L</b> ectural Lecture	and and and
Cancer	N/	A	N/A	Α	N/	Ά		
MEDICAL FACTORS								
BP Treatment	N	٥	OK w/Pref Plu	ıs readinos	OK w/Pref N	T readings	OK w/Pref	NT readings
	Age 0-60	Age 61+	Age 0-60	Age 61+	Age 0-60	Age 61+	Age 0-60	Age 61+
Max BP Readings	140/85	150/85	145/88	155/88	150/92	160/92	> 150/92	> 160/92
CHOL Treatment	140/03 O		143706 10			K		K
CHOL Iteaunett	If HDL ≤	· · · · · · · · · · · · · · · · · · ·	If HDL ≤ 5		If HDL≤			• •
Cholesterol		· ·					lfHDL≤	7.5, 280
MEDION) INCOME	If HDL ≤	4.0, 240	If HDL ≤ 8	J.U, 20U	If HDL≤	U.U, ZOU		
MEDICAL HISTORY			N.					
Cancer / Coronary					able impairme			1.
Diabetes	N		No			lo	<u></u>	lo
Alcohol/Drug Treatment	N		No			lo		10
Other Impairments		No	other medical h	istory that w	ould adversel	y affect mort	ality	
NON-MEDICAL FACTORS		•						
Max driving/violation yrs	1 violation i	n past 3 yrs	2 violations in	n past 3 yrs	2 violations	in past 3 yrs	3 violations	in past 3 yrs
Reckless Driving/DUI Suspension/Revocation	None in pa	ıst 5 years	None in pa	st 5 years	None in pa	ast 5 years	None in p	ast 3 years
Private Aviation	N	0	No	)	Available wi	th Flat Extra	Available w	ith Flat Extra
Hazardous Activities	N	0	No	<del></del>	Available wi	th Flat Extra	Available w	ith Flat Extra
Residence/Citizenship		Must be	a US resident f	or 1 yr. Must	be US citizer	or have a g	reen card	
BUILD - HIGH LIMITS	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
5' 0"	146	142	158	154	166	162	> 166	> 162
5'1"			# 163 Ph	159	172	167	> 172	J≥1167 JB
5' 2"	155	151	168	163	177	173	> 177	> 173
5'3" (1)	160		173	168		178	> 183	> 178
5' 4"	164	161	178	173	188	183	> 188	> 183
5'.5"	169	165		178	194		> 194	> 189
5' 6"	174	170	188	183	200	195	> 200	> 195
5'7'			188 H193 H H			200		> 200
5' 8'	184	180	199	194	211	206	> 211	> 206
		to all had blobs on a second		194	217	211	> 217	> 211
5'9"	105	100	204	1			> 223	> 217
5' 10"	195	190	210	205	223	217	> 223	> 222
5' 31''	200	195/4	215	210	229	222	> 225 > 235	> 228
6'0"	205	200	221	216	235	228	<del>                                     </del>	
6'4'	211	206	1			234	> 241	> 234
6' 2"	217	211	234	229	248	240	> 248	> 240
6' 3"	222	217		235	255 (	246	> 255 	> 246
<b>6' 4"</b>	228	223	246	242	261	253	> 261	> 253
6',5"	234	229	253	248	268	259	> 268	> 259

<sup>\*\*</sup> For Standard Tobacco class: BP Age 0-60 >145/88; Age 61+ >155/88



CARRIER	AMERICAN	NATIONAL	AMERICA	N NATIONAL
Class	Super Pr		Pro	eferred
TOBACCO	'			
Years since last use	5	· · ·		3
FAMILY HISTORY				
T AMILET THO TON				
Cardiovascular/CAD	No family history of He before:		Neither parent deceased from heart disease of cancer before age 60	
Cancer				
MEDICAL FACTORS			<u> </u>	
BP Treatment	No	)	No	
Max BP Readings	Age 18-45	Age 46+	140/90 or less	without prescription
Max Di Readings	135/85	140/90	1+0/50 0/1000	williout prescription
CHOL Treatment	N	0		No
Max Cholesterol Level	Age 18-45: 200	Age 46+: ≤ 215		≤ 230
Max Chol/HDL Ratio	Male ≤ 4.0	Female ≤ 3.5	Male ≤ 5.5	Female ≤ 4.0
MEDICAL HISTORY				
Cancer / Coronary				
Diabetes	1			
Alcohol/Drug Treatment	The propos	sed insured must have a	sufficiently tavorable me	edical history
Other Impairments	1			
NON-MEDICAL FACTORS				
NON-MEDICAL FACTORS		· · ·	<del></del>	
Max Driving Violations/years	No DUI/DWI, reckless moving violations * If agent has an MVR in	lo DWI : infile within the last 6 mths mit w/application		
Reckless Driving/DUI	please submit	w/application	please sub	ппт м/аррасацоп
Private Aviation	N	0		No
Hazardous Activities	N			No
Residence/Citizenship	Must be a resident for	or at least 1 year. Must be	US citizenand have a	green card and SSN#.
BUILD - HIGH LIMITS	MALE/F	EMALE	MALE	E/FEMALÉ
5' 0"	13	38		153
5 (1)	FIX #910FFT 12 WEST \$12	2	de projection de la company	158
5' 2"	14	17		163
5'3'	4.2 (2.5 (2.5 (2.5 (2.5 (2.5 (2.5 (2.5 (2	ito della coloria coloria		168
<b>5' 4"</b>	15		The state of the s	176
5'5'		Hereas here is the state of	Hastor Esperimental	179
5' 6"	16		STREET,	183
517" 72 (115) 2105 (115)		· <del>-</del>		190, 131, 15
2.8.	17		AND CONTRACTOR CONTRACTOR	195
5'9"// 2'			Aless Zales (1910) Aleks Miller	200 4 4 5 5 15 15 15 15 15
5' 10"		100	41	206
5 10 5 11!		35 35 - Sean A. 1922 - Albanda Horal		212 42 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
			an manifest and link the standards	
6' 0"	19	• •	Alignina intersperational and historical an	219
	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			225
6' 2"	20		Badding (Frigger 2015) 1 (14) Setual 1 (14) 14 (16) 17 we see	230
6'3'		3, Element   1955, 315		237
6' 4"	2′		100	242
6'5"	14 40 21 41 2 22	2 <b>3</b> 11	Jacob Black Hall British	248 (2.4)



	BAN	NER	BANNER	BANNER	BANNER
Class	Preferre		Preferred	Standard Plus	Standard
TOBACCO	Fielene	eu Flus	Preterred	Standard Plus	Standard
Years since last use	3	```	2	1	1
			2		ı
FAMILY HISTORY	NI1!	- 1 11			No death of more than 1
Cardiovascular/CAD	parent or sil		No death of either parent before age 60	No death of more than 1 parent before age 60	parent before age 60
Cancer	age	e bU	·		N/A
MEDICAL FACTORS					
BP Treatment			Currently well controlled	with or without treatment	
No BP Readings in the past 2 years greater than *	136/86 146/90		152/92	156/94	
CHOL Treatment		C	K	C	K
Max Cholesterol Level	≤ 2	220	≤ 250	≤ 280	≤ 300
Max Chol/HDL Ratio		5.0	≤ 6.0	≤ 7.0	≤ 8.0
MEDICAL HISTORY					
Cancer	Or	ly with certa	in skin cancers	Individual c	onsideration
Coronary / Diabetes	<u> </u>	<del></del>	Jo		onsideration
Alcohol/Drug Treatment	N	  D	None for past 10 yrs	None for	past 7 yrs
Other Impairments		_	ment that would affect mortality		n diseases or impairments
NON-MEDICAL FACTORS	10 thotory or all	scase of impair	HOTE THAT WOOD WHOOT THOTEMY	,	
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 pa	ast 5 years	None in past 3 years	None in past 2 years
Private Aviation	Available w/E	xclusion rider	Availahle	with Flat Extra or Excius	ion Rider
Hazardous Activities	No ratabl			ilable but may have Flat E	
Residence/Citizenship	Must be L	JS resident fo	or past 3 yrs. Either US	Must be US resident for	or past 2 yrs. Either US
P		•	ent Visa or Green Card		ent Visa or Green Card
BUILD - HIGH LIMITS	MALE	FEMALE	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE
5' 0"	144	135	158	166	172
5'4"	1		163		EN 178 178
5' 2"	153	140	168	175	183
	<del></del>		174 (4)		190 jin 5 jin
5' 4"	163	145	179	188	195
5'5"			40.4		202
5' 6"	174	150	191	200	208
5'7"	# 179	155	197, 197		215
5' 8'	185	160	203	212	221
5'9"	###190# <b>#</b>	165	209	13/10 Fig. 219	228
5' 10"	196	170	215	226	234
5'11" BERTHAM	## #201FIT	175	221	231 (1911)	5 Y 1 T 241 T 1 T 1 T 1 T 1 T 1 T 1 T 1 T 1 T 1 T
6' 0"	207	180	228	240	249
6.4.	213	184	######################################	4 × 1 × 245	255,
6' 2"	219	188	241	253	263
61.31	225	193	247-14	作権権権 259 年前 (1)	269
6' 4"	230	197	253	265	276
6' 5"ា មាននេះ ម៉ាត់មន្តីធ្វើឡែង	237	201	260 (44) (51)	272	404 km (283 km)

<sup>\*</sup> No readings in the past year may exceed the reading indicated in order to qualify for each class.



CARRIER	CHASE / ONE LIFE	CHASE / ONE LIFE	CHASE / ONE LIFE
Class	Premier NT	Preferred NT	Select NT
TOBACCO			
Years since last use	5	3	3
FAMILY HISTORY			
Cardiovascular/CAD *	No disease in parents or siblings	No death of parent or sibling	No death of parent or sibling
Cancer *	before age 60	before age 60	before age 55
MEDICAL FACTORS			
(No) BP treatment Max BP readings	Age 0-60 ≤ 135/85 Age 61+ ≤ 145/90	No: Age 0- 60 ≤ 140/90 No: Age 61+ ≤ 150/90	No: Age 0- 60 ≤ 140/90 No: Age 61÷ ≤ 150/90
(OK) BP Treatment Max BP Readings	Age 0-60: Not available Age 61: Not available	Age 0-60 ≤ 135/85 Age 61+ ≤ 140/90	Age 0-60 ≤ 140/90 Age 61+ ≤ 150/90
CHOL Treatment	No	OK	OK
Max Cholesterol Level	220	240	265
Max Chol/HDL Ratio	≤ 5.0	≤ 6.0	≤ 7.5
MEDICAL HISTORY			
Cancer	No	No	No
Coronary / Diabetes	No	No	No
Alcohol/Drug Treatment	No	No	No
Other Impairments	No other med	lical history that would adversely at	fect mortality
NON-MEDICAL FACTORS			
Max Driving Violations/years	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	None in past 5 years	None in past 5 years
Private Aviation		Major commercial line OK	
Hazardous Activities	None in past or next 2 yrs	Available wi	th Flat Extra
Residence/Citizenship	US resident for past 3 years	US resident for past 2 years	US resident for past 2 years
BUILD - HIGH LIMITS	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE
5' 0"	145	155	170
52 July 18 18 18 18 18 18 18 18 18 18 18 18 18	种图像图象 150网络温利电路	305 February 160 2011 (1891) 183	(175) (10) (10)
5' 2"	155	165	180
5:3"	160	170	185
5' 4"	165	175	190
515% OF STREET	制度原建物 770 元 图 图 图 图 图 图 图 图 图 图 图 图 图 图 图 图 图 图	180 CARREL	排列。据明第一。 <b>195</b> 年在46年中
5' 6"	175	185	200
5'7"	5 // 180 certain	190 J. 190	205
5' 8'	185	195	210
5'9"	90.44	A 8 14 2 14 1/200 (III - 1/11/20)	1 (1) (1) (1) (2) (2) (1) (1) (1) (1)
5' 10"	195	208	223
5:111"	200	215	230
6' 0"	205	220	235
6:17	11 1 210	题 图 225 通知 图 225 通用 图 为 图	温
6' 2"	215	230	245
6'3'	100 220	235	250 14 7 25
6' 4"			
0 4	225	242	257

<sup>\*</sup> Family History: No occurrence of CAD, Colon, Prostate (males), Breast, Ovarian, Colon (females) cancer.



\*Waived if applicant 65 or older unless both parents died from one of the same preceding impairments prior to age 60.

*Waived if applicant 65 or older unles	ss both parents died from EMPIRE GI		ang mpanin			
CARRIER				EMPIRE O		
Class	Select Pr	eterred		Preieir	ea Ni	
TOBACCO	f (company	a a a tirra N		0 /lm.a		
Years since last use	5 (urine n	egative)		3 (urine	negative)	
FAMILY HISTORY		10 16 1 P				
Heart disease/Diabetes	No event/occurrence in pa age 6	_	No deaths	in parents or	siblings befo	re age 60*
Cancer/Stroke	No event/occurrence in pa age 6			N	/A	
MEDICAL FACTORS						
BP Treatment	No history of	treatment	No history of treatment		With treatment	
Max BP Readings	Age 0-50	Age 50+	Age 0-50	Age 50+	Age 0-50	Age 50+
* Average for past 2 yrs	≤ 135/85	≤ 145/90	≤ 145/90	≤ 150/90	≤ 135/85	≤ 145/90
CHOL Treatment	No.		N			К
Max Cholesterol Level	≤ 22		≤ 2			220
Chol/HDL Ratio (average past yr)	≤ 5			5.5		5.5
MEDICAL HISTORY	33					
Cancer/Stroke						
Coronary/Diabetes	l No	1			lo	
Alcohol/Drug Abuse/Treatment	'``	·		.,		
Other Impairments	No of	her medical history that w	loniq aqretee	ly affect mort	ality	
NON-MEDICAL FACTORS	140 01	ner medical history that w	oulu auverse	iy anect mon	.canty	
Max Driving Violations/years	No license si	uspension, revocation or	more than 2 v			· 
Reckless Driving/DUI	None in pas	st 7 years		None in pa	ast 5 years	
Private Aviation	No	1		N	lo	
Hazardous Activities	110	,				
Felony conviction	·	None within the	e past 10 year	rs		
Residence/Citizenship		Permanent resider	nt of US or Ca	mada		
BUILD - HIGH LIMITS	MALE/FE	The At T				
5' 0"		IVALE	MALE/FEMALE			
	136					
	130	6	Chickethius	1:	56	
				1 944848446		
<b>5</b> :1P.	144 144	6 1919-22    133    163    163    6		1 1 1	56 61 MANSHELE 66	
5'1" 5' 2"		6 (1) 6 2		1 四月四月日刊 1 日日日日日日日日日日日日日日日日日日日日日日日日日日日日日日日日日日	56 61 (142) Marie 2 66 72 (15) (15)	
5'1" 5'2" 5'3" 5'4"	144 144 155 157	6 11   12   13   15   16   16   16   16   16   16   16		1 1 1 1 1 1	56 61 (12) (11) (2) 66 72 (6) (12) (1) 77	
5 ' 2" 5 ' 3" 5 ' 4" 5 5 5"	144 144 155 15 164 164 164 164 164 164 164 164 164 164	6 1 1 2 2 7 2			56 61 (14 (14 (14 (14 (14 (14 (14 (14 (14 (1	
5' 1" 5' 2" 5' 3" 5' 4" 5' 5' 5' 6"	144 145 15 15 173	6 1 1 2 2 7 2 2 1 2 1 2 1 2 1 2 1 2 1 2 1			56 6117448644 66 72   13   4   5   11 77 82   12   13   14   15   15	
5 (r) 5 (2" 5 (3" 5 (5 (4") 5 (5 (5 (4")) 5 (6") 5 (7")	144 144 155 157 168 177 177 188 188 188 188 188 188 188 18	6 1 3 2 2 7 2 2			56 61 - 3	
5 (r 5 (3 ) 5 (3 ) 5 (5 ) 5 (5 ) 5 (5 ) 5 (7 ) 5 (7 ) 5 (8 )	144 144 155 157 177 178 189 189 189	6 10 2 2 7 2 2 7			56 61 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	
5 1" 5 2" 5 3" 5 4" 5 5 6" 5 7" 5 8"	144 155 157 177 188 188 188 188	6 11			56 61 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2	
5 (r ) 5 (2" ) 5 (3" ) 5 (4" ) 5 (5" )	144 144 15 15 16 17 17 18 18 18 19	6 11 2 2 7 2 2 7		1 1 1 1 1 1 1 1 1 1 2 2 2 2	56 61 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	
5'.1" 5'.2" 5'.3" 5'.4" 5'.5" 5'.6" 5'.7" 5'.8" 5'.9" 5'.11"	144 155 157 177 188 189 199	6 11 7 22 22 7 1 1		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	56 61 24 4 5 6 6 7 2 1 6 5 4 5 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
5' 1" 5' 2" 5' 3" 5' 4" 5' 5' 5' 6" 5' 7" 5' 8" 5' 9" 5' 10" 5' 14" 6' 0"	144 155 157 169 177 188 189 199 200	6 11 7 2 2 1 1 7		1 1 1 1 1 2 2 2 2 2 2	56 61 2	
5 1° 5 2" 5 3° 5 4" 5 5 6" 5 6" 5 77 5 8" 5 10" 6 0" 6 1°	144 144 155 15 166 177 18 18 19 19 200 200	6 10 2 2 7 2 2 7 1 1 7		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	56 61 (1) (1) (2) (3) (4) (6) (6) (7) (7) (8) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	
5 1° 5 2" 5 3° 5 4" 5 5 6" 5 6" 5 77 5 8" 5 10" 6 0" 6 1° 6" 6 2"	144 149 15 15 160 177 18 18 18 19 20 20 21	6 11 2 2 7 2 2 7 1 1 7 7		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	56 61 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
5 1" 5 2" 5 3" 5 4" 5 5 6" 5 77 5 8" 5 9" 5 10"	144 149 15 15 160 177 18 18 18 19 20 20 21	6 10 10 10 10 10 11 11 11 11 12 13 13		1 1 1 1 1 1 2 2 2 2 2 2 2 2	56 61 (1) (1) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	



						AGES	0-64
CARRIER	FIRST COLON	Y / GENWORTH		FIR	ST COLON	' Y / GENWOR'	TH
Class	Preferred Best	Preferred	NT	Selec	t NT	Standa	ırd NT
TOBACCO	<del></del>						
Years since last use	5	3		2		1	
FAMILY HISTORY							
Cardiovascular/CAD	No disease in parents or siblings on or before age 60 *	No death of parent o	n	Not more th		h in parents o e 60	n or before
Cancer	(Except basal cell carcinoma)	or before ag	je 60		N	/A	
MEDICAL FACTORS		1					-
BP Treatment	No current/history of treatment or meds	OK - Must be co	irrently c	ntrolled and reading		average must	not exceed
Max BP Readings in the	Age ≤ 60 Age 61+	Age ≤ 60 A	ge 61+	Age ≤ 60	Age 61+	Age ≤ 60	Age 61+
past two years	140/85 150/90		150/90	150/90	155/95	155/95	160/95
CHOL Treatment	OK	ОК		0		0	K
Max Cholesterol Level	240	270		28	35	30	00
Max Chol/HDL Ratio	≤ 5.0	≤ 6.0		≤ '		≤ 8	
MEDICAL HISTORY							
Cancer	No (except basal cell	No (except ba	sal cell	No (except	basal cell	Individual Co	onsideration
Coronary	skin cancers)	skin canc	er)	skin ca	ancer)	Individual Co	onsideration
Alcohol/Drug Treatment	No hx or tx ever	None in past 1	0 years	None in pa	st 7 years	None in past 7 years	
Other Impairments	No d	liseases, disorde	rs or activ	ities that wou	ld affect mo		or your
NON-MEDICAL FACTORS	4 1		•				
Reckless Driving/DUI	No license susp., revocation, reckless	No license s		No licens	, .	No licens	
Suspension/Revocation	driving, or DUI in 5 yrs	driving, or DUI		driving, or [		driving, or [	
Private Aviation	A	/ailable (in most o	ases) w/	Flat Extra or I	Exclusion Ric	der	
Hazardous Activities Residence/Citizenship	Mush has a LIC as	-!-!	15				•
BUILD - HIGH LIMITS	MALE/FEMALE	sident for past 2	•			ave a green c	
5' 0"	145	MALE/FEM 154	ALE	MALE/F	EWALE 34	MALE/F	TEWALE 74
5'1" - Lo 2   Julie	J		enilenessät				
5' 2"	153	164	enijatki (20		74		7일 : 11 : 13 : 13 : 13 : 13 : 13 : 13 : 1
5.3"	158		amendousl				
5' 4"	162	175		35-107-37-37-31-31-31-31-31-31-31-31-31-31-31-31-31-	35		98
5'5"	44 A. 166 - 166		All Historia		90 : : :		04 (a) (i)
5' 6"	170	186	michilling		<u>1430 (1430)</u> 96		**************************************
5.7"		1	45 44 86	計劃 - (20			17 4 4 21
5' 8'	182	197	rothub es di	20			24
5'.9"	188 (188	t .			13		- , 30
5' 10"	193	209	to material lawwell		20		37
5/14*(6) 2/60 (60) 500					26	2	
6' 0"	205	221	merania (Abjāl		32	September 2 to 3 to 1 to 2 to 3 per	51
6'1"	211				39	II.	58 / Jan 18
6' 2"	216	234	CHERTIST SHEETS		15		35
6'3"	222		u Safalisal		52		72 H H 53
6' <b>4"</b>	227	246	10.1 January 19.1983		59		79
6'.5"	233 - 12		0105501415		66	2	



### AGES 65 AND OVER

			AGEC	OS AND OVER
CARRIER	FIRST COLONY	//GENWORTH	FIRST COLONY	/ / GENWORTH
Class	Preferred Best	Preferred NT	Select NT	Standard NT
TOBACCO				
Years since last use	5	3	2	1
FAMILY HISTORY				
		<u></u>		
	Ages 65-74: No cancer	Age 65-74: No cancer		
Cancer * (except basal cell	disease in either parent	death in either parent on	,, e ", , ,	. 40 41 15
carcinoma)	on or before age 60. *	or before age 60.*	No family his	tory limitation
our om om o	Age 75+: No limitations	Age 75+: No limitations		
MEDICAL EXCTORS				
MEDICAL FACTORS BP Treatment	No by or tu	C	ha a matural la al Atura ata al a manuta	
Max BP Readings	No hx or tx No history/current BP > 150/90		ly controlled (treated or unt	
		Past 2 yr avg: 150/90	Past 2 yr avg: 155/95	Past 2 yr avg: 160/95
CHOL Treatment	OK OK	OK OK	OK OK	OK OK
Max Cholesterol Level	Between 150-300	Between 150-300	Between 150-300	Between 150-300
HDL Cholesterol	≥ 45 mg/dl	≥ 40 mg/dl	≥ 35 mg/dl	≥ 35 mg/dl
MEDICAL HISTORY				
Cancer *	No	(except basal cell carcinon	na)	Individual consideration
Coronary / Diabetes	No	No	No	No
Alcohol/Drug Treatment	No	None in past 10 years	None in past 7 years	None in past 7 years
Other Impairments	No	diseases, disorders or activ	ities that would effect morta	
NON-MEDICAL FACTORS				
Max Driving Violations/years	No license susp.,	No license susp.,	No license susp.,	No license susp.,
Reckless Driving/DUI	revocation, reckless	revocation, reckless	revocation, reckiess	revocation, reckless
Suspension/Revocation	driving, or DUI in 5 yrs	driving, or DUI in 5 yrs	driving, or DUI in 3 yrs	driving, or DUI in 2 yrs
Aviation		Flat extra (available in mos	t cases) or exclusion rider	
Hazardous Activities	Δ	vallable (in most cases) w/l	Elat Extra or Exclusion Ride	or .
	· · · · · · · · · · · · · · · · · · ·	tvaliable (III IIIbat caaca) Wi	THE EXTENSION FRAME	
Residence/Citizenship	Must be a US r	esident for past 2 yrs. Mi	ust be US citizenship or hav	e a green card
BUILD (MUST BE IN RANGE)	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE
5' 0"	107-143	102-153	97-163	97-174
5'1"	1111-148	106-158	100-169	100-180
5' 2"	115-153	109-164	104-175	104-186
5: 3"	11,8-158	14.4 J 113-169		107-1912 Line
5' 4"	122-163	116-174	110-186	110-197
5' 5"			114-192	·
5' 6"	130-173	124-186	118-198	118-210
	Maria 134-178			
5' 8'	138-184	131-197	125-210	125-223
5'.9"	142-189		123-216	
5' 10"	146-195	139-209		
51 141 Hall Commence of the Co			132-222	132-236
9 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)				
6'1''	154-206	147-221	140-235	140-250
	159-212	# * · · ·		
6' 2"	163-218	155-233	148-249	148-264
6'.3" Line 1 Edg.		160-240		
6' 4"	172-230	164-246	156-263	156-279
6' 5''	177-236 H	169-253	160-270	160-287



CARRIER	JEFFERS	ON PILOT	JEFFERSON PILOT			
Class	Preferr	ed Plus	Prefe	erred		
TOBACCO						
Years since last use		3		2		
FAMILY HISTORY						
Cardiovascular/CAD	No death of either parent	or siblings before age 65	No death of either parent	or sibiings before age 60		
Diabetes						
MEDICAL FACTORS						
BP Treatment	None in pas	t 12 months	C	К		
Max BP Readings (average past 12 months)	140/90 (	all ages)	Age < 60 Age 61 140/90 or less 150/90 or			
CHOL Treatment	C	K		<b>(*</b>		
Max Cholesterol Level	≤ 240	≤ 230	≤ 265	≤ 250		
Max Chol/HDL Ratio	≤ 5.0	≤ 5.5	≤ 5.5	≤ 6.5		
MEDICAL HISTORY						
Cancer	No cancer (excluding	benign skin cancer)	No cancer (excluding	ı benign skin cancer)		
Coronary	N	lo	N	lo		
Diabetes	N	lo		lo		
Alcohol/Drug Treatment	N	lo	N	lo		
Other Impairments	No o	ther medical history that w	ould adversely affect mort	ality		
NON-MEDICAL FACTORS						
Max Driving Violations/years	2 violations ir	ı past 3 years	2 violations in	past 3 years		
Reckless Driving/DUI Suspension/Revocation	None in pa	ast 5 years	None in pa	ast 5 years		
Private Aviation	N	o		lo		
Hazardous Activities	No		N	ío		
Residence/Citizenship	Must be a	US/Canadian Citizen or p	ermanent US resident (gre	een card).		
BUILD - HIGH LIMITS	MALE	FEMALE	MALE	FEMALE		
5' 0"	146	131	166	149		
51:41 Passas ilias i	M-16 Marie 1512 (Sept. 1914)	36 L	- <b>1171</b> / 12 / 13	154 = 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
5' 2"	156	140	175	158		
5'3"	162	146	180	162		
5' 4"	168	151	185	167		
51.5"	174			i (124)   1430  1743  440  1444		
5' 6"	179	161	195	176		
5'7"	A CONTRACTOR OF THE PROPERTY O		1 1 2 2 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	4.54 - 1819 - 15 A		
5' 8'	190	171	205	185		
5' 10"	201	181	216	194		
51111	1.7	186	222	200		
	212	191	228	205		
6' 1" 6' 2"				######################################		
<b>6.3.</b>	223	201	239	215		
6' 4"	228		245 245			
	234	211	251	226		
6'5"	240 July 1	ı μ∠ib malanı s	<b>展を開ける。ことうない。</b>	நான் கட்ட232 தேர்த்த <b>தி</b>		



#### **TERM UNDERWRITING GUIDELINES**

**AGES: 18-70** 

- A	1010111411000	W / BRANGULIEF	JOHN HANCOC	W/MANULIEE	
CARRIER	JOHN HANCOC		JOHN HANCOC		
Class	Super Pr	eterred	Prefe	errea	
TOBACCO					
Years since last use	5		2		
FAMILY HISTORY				<u>.</u>	
Coronary Artery Disease	No death of a parent or	sibling prior to age 60	No more than one death to ag		
Cancer				4 74 70	
MEDICAL FACTORS	Age 18-50	Age 51-70	Age 18-50	Age 51-70	
BP Treatment	Yes	Yes	Yes	Yes	
	Up to 135/85	Up to 140/90	≤ 140/85	≤ 145/90	
CHOL Treatment	Yes	Yes	Yes	Yes	
Max Cholesterol Level	230 mg/dl**	250 mg/dl**	250 mg/dl**	270 mg/dl**	
Max Chol/HDL Level	4.5	5	5	5.5	
MEDICAL HISTORY		<u></u>			
Cancer, CAD, Diabetes,	l N	D	N **	· <del>-</del>	
Cerebrovascular		-	*Some cancer/diabet		
Alcohol/Drugs	No hx of treatment/ab		No hx of treatment/at	<u>-</u>	
Other Impairments	No of	her medical history that	would adversely affect mor	tality	
NON-MEDICAL FACTORS				·	
Reckless Driving/DUI	None within the past 10 years, No more than 1 conviction ever		None within the No more than 1	e past 10 years, conviction ever	
MVR	Max 1 moving violation within last 2 year		Max 2 moving violation	ons within last 2 year	
Private Aviation	None within	12 months	* See	below	
Hazardous Activities	None within past 12 months			able sport. Preferred with y be available.	
Residence/Citizenship		Permanent Residen	t (Green Card Holder)		
BUILD	AGES	18-70	AGES	18-70	
5' 0"	14		164		
5'1"	12	g			
5' 2"	15		176		
5'3"	Marine ensure Section 15	7	。 [18] [18] [18] [18] [18] [18] [18] [18]		
5' 4"	16			86	
51/5"4 - 244 4 年 4 年 4 年 4 年 4 年 4 年 4 年 4 年 4 年	<b>.</b>	66 e est fals de la president de la fille	Paul Salan Barana and American	92 okalisalistesi Kampilali	
5' 6"	17			97	
5' 7"	6	6 644666	<b>1</b>	03 3 3 5 6 6 6 6 6 6	
5' 8'	18			08	
5'9"	<b>K</b> (A) (1244) (1441) (1441) (1441)	37 - Tarangan (1944)	有特别为"中国的国际区"2	14-20-5 - 17-31-6	
5' 10"	19			19	
53/11/16 15 15 15 15 15 15 15 15 15 15 15 15 15	ulijujeje og kiju čavikaji sa 19	oolull head specification	电动脉间流 电影电影 2	25 (4) (1-2) (1-3) (1-4)	
6' 0"	20	)5	2	31	
6' 1"		On a little black the second		37.ii	
6' 2"	2.			43	
6'3"	period 2 pro-		# 19 P 19 19 2	49	
6' 4"	22	23		55	
6'5"	22	27) 11/10/14/2019 11/10/10/20	<b>"</b> 国际国际工具型形式"2	61) 44-244 (57-16-42-24-14) (43-44-44	

<sup>\*</sup>Only private pilots >300+ hrs who fly 25-200 hrs yearly & have IFR or pilots & crew on regularly scheduled aireline flights.

Preferred w/flat extra or aviation exclusion may be available. \*\* Total chol up to 300 is OK for SP/Pref if chol/HDL is 1 less than published limit.



### TERM UNDERWRITING GUIDELINES

## AGE 71 AND OLDER\*

A A DAILER		
CARRIER	JOHN HANCOCK / MANULIFE	JOHN HANCOCK / MANULIFE
Class	Super Preferred	Preferred
TOBACCO		
Years since last use	5	2
FAMILY HISTORY		
Cardiovascular/CAD	No death of parent or sibling prior to age 60	No more than one death of parent or sibling prior
Cancer	146 death of parent of signing phot to age of	to age 60
MEDICAL FACTORS		
BP Treatment	Yes	Yes
Di Treatment	Up to 140/90	Up to 145/90
CHOL Treatment	Yes	Yes
Max Cholesterol Level	Between 175 - 280 mg/dl	Between 159 - 300 mg/dl
Max Chol/HDL Level	Must exceed 40 mg/dl	Must exceed 35 mg/dl
Serum Albumin	Must be ≥ 4.0 g/dl	Must exceed 3.6 g/dl
Creatinine	Must be within normal limits	N/A
Cognitive	No evidence of cognitive impairment	No evidence of cognitive impairment
Functional	Independently perform all daily activities	Independently perform all daily activities
MEDICAL HISTORY	independently perioriti an daily activities	independently perform all daily activities
Cancer, CAD, Diabetes,		
Cancer, CAD, Diabetes, Cerebrovascular	No	No *Some cancer and diabetes cases may qualify
	None and the second of the sec	5 . 5
Alcohol/Drug Treatment	None within past 10 yrs	None in past 10 yrs
Other impairments	No current impairment	No ratable impairment
NON-MEDICAL FACTORS		
Reckless Driving/DUI	None within the past 10 years,	None within the past 5 years,
	No more than 1 conviction	No more than 1 conviction
Suspension/Revocation	No moving violations within past 2 years	Only 1 moving violation within last 2 years
Private Aviation	Niggram with the discussion of 40 cm.	N. 101.00 1.00
Hazardous Activities	None within the past 12 months	None within the last 12 months
Residence/Citizenship	Permanent Resident	(Green Card holder)
BUILD RANGES	AGES 71+	AGES 71+
5' 0"	106-154	106-164
5'.1"	109-160	
5' 2"	111-166	111-176
5' 3"		114-182
5' 4"	118-176	118-186
		型的原则。 121-192 10 20 20 20 20 20 20 20 20 20 20 20 20 20
5' 6"	124-187	124-197
5' 7"	127-193	127-203
5' 8'	130-198	130-208
5'9" - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	134-204	134-212
5' 10"	The state of the s	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
5 111"	138-209 1441-215	138-219
6' 0"		并受制。但是1915年1141-225(APS 中国中国 1916年11年11年11年11年11年11年11年11年11年11年11年11年1
	145-221	145-231
6'.1"		制作的3/144。1916年8月2日48-237。 海市多种智能量量
6' 2"	152-233	152-243
The second secon		156-249
6' 4"	161-245	161-255
6' 5'	<b>通用的影响。251</b> 65-25165 通過開始。	[4] [4] [4] [4] [4] [4] [4] [4] [4] [4]



	LINCOLN BENEFIT	LINCOLN BENEFIT	LINCOLN BENEFIT	LINCOLN BENEFIT
Class	Preferred Elite	Preferred NT	Standard Select	Standard NT
TOBACCO		7 10101700 111		occition of 11
Years since last use	5	3	2	1
FAMILY HISTORY		-	_	<u> </u>
Cardiovascular/CAD	No disease in parents or siblings before age	No death of parents or siblings before	No death in more than 1 parent before age 60 **	No death in more than 1 parent before age 60 **
Cancer/Melanoma	60**	age 60**	parent before age of	parent belote age of
MEDICAL FACTORS				
BP Treatment	No	OK	OK	OK
Max BP Readings	Ages 0-60 Ages 61+	Ages 0-60 Ages 61+	Ages 0-60 Ages 61+	Ages 0-60 Ages 61+
CHOL Treatment	135/85 145/90	140/85 150/90	145/90 155/95	155/90 160/95
	No 220, or 250 if < 4.0	OK	OK 285	OK 200
Cholesterol	4.5	250, or 275 if < 5.5 6.0	7.0	300
Max Chol/HDL Ratio MEDICAL HISTORY	4.0	0.0	7.0	9.0
Cancer	No	No	No	Ma
Coronary / Diabetes	No No	No No		No Individual Consideration
Alcohol/Drug Treatment	No	No No	No None in past 5 years	None in past 5 years
Other Impairments			ould adversely affect mort	
NON-MEDICAL FACTORS	140 0	ther medical history that w	ould adversely affect filori	ality
Max Driving Violations/years	1 violation in past 3 yrs	2 violations in past 3 yrs	3 violations	in past 3 yrs
Reckless Driving/DUI	None in past 10 years	None in past 5 years	None in past 5 years	None in past 2 years
Private Aviation	No	Available with Flat Extra	Available with Flat Extra	Available with Flat Extra
Hazardous Activities				
Residence/Citizenship	Lawful permanent resi	ident of US for 3 years	Lawful permanent res	sident of US for 1 year
BUILD - HIGH LIMITS	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE
5' 0"	143	154	161	179
514世紀 西北北部 医肾髓管	(147 - H. H. H.	de ding 1595 ding	167	185 de la 185
5' 2"	152	164	172	191
53"	157	169	178	197
5' 4"	162	175	184	203
5' 5"	167 matik (1	180	at 2 3 at 189 feet at	210
5' 6"	172	186	195	216
5'7"	176	191	201	223
5' 8'	183	197	207	230
5'.9" and the state of the stat		parigrafia (1, 203 je i 1) jij (2 i 1	4 Harden (213 Harris)	repaire 237 m que la
<u>5' 10"</u>	194	209	220	243
5 and the second of the second	200	215	226	250
6' 0"	205	221	232	258
	211.5	49 E 31 ( 227 E )   315 E	1 1 1 239 April 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	- h / jpln (265)/illining (1)
6' 2"	217	234	245	272
6' 3"	223 7 1	240	252	279
6' 4"	229	246	259	287
6'5"-	அதிரும் ரா. (235) இதி இந	高 美国 三 三 <b>253</b> 国 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	######################################	295 m (44)

<sup>\*\*</sup> Cancer exception: Basal cell and squamous cell, carcinoma in situ, cancers in gender-specific organs when relative is not same sex as the proposed insured.



INSUDANCE SERVICES KINCE TOTAL

\*Preferred Tobacco - client cannot have a history of high blood pressure

Carrier	LINCOLN NATIONAL	LINCO	LN NATIONAL	LINCOLN NATIONAL			
Class	Preferred Best		eferred NT*	Standard Plus NT			
TOBACCO	: reterred beat	1.16	SICILEO IVI	Standard Plus IVI			
Years since last use	5		3	3			
FAMILY HISTORY	Ü		0	3			
	No disease in parents or siblings	No death of	f parente or ciblinge	No death of parents or siblings			
Cardiovascular/CAD	before age 60	No death of parents or siblings before age 60		before age 50			
	No disease in parents or siblings		f parents or siblings	No death of parents or siblings			
Cancer	before age 60		fore age 60	before age 50			
MEDICAL FACTORS			•				
BP Treatment	No	No	OK	OK T			
Max BP Readings	140/85	150/90	140/90	Individual Consideration			
CHOL Treatment	No		OK	OK			
Max Cholesterol Level	220		250	275			
Max Chol/HDL Ratio	5.0		6.5	7.5			
MEDICAL HISTORY							
	No (except basal cell skin	No (exce	pt basal cell skin	No (except basal cell skin			
Cancer	cancers)		cancers)	cancers)			
Coronary	No		No	No			
Diabetes	No		No	No			
Alcohol/Drug Treatment	No	•	No	No			
Other Impairments	No other med	dical history th	at would adversely af	fect mortality			
NON-MEDICAL FACTORS							
Max Driving Violations/years	2 violations i	in nast 3 vrs		3 violations in past 3 yrs			
· <u> </u>	2 Violations			a viciations in basi a Ala			
Reckless Driving/DUI			n past 5 years				
Private Aviation		None i	n past 2 years				
Hazardous Activities	None in past 2 years		Available wi	th Flat Extra			
Residence/Citizenship	Must be a US Resider	nt for past 3 yr	Must be a US Resident for past 3 yrs. Must be US Citizen or have green card.				
BUILD - HIGH LIMITS				n or have green card.			
	MALE / FEMALE	MAL	E / FEMALE				
5' 0"	MALE / FEMALE 145	MAL	E / FEMALE 155	MALE / FEMALE			
5' 0"	145	·	155	MALE / FEMALE 170			
5' 0" 5' 11'		·	155	MALE / FEMALE 170			
5' 0" 5' 11'	145 150 (150 (150 (150 (150 (150 (150 (150 (		155   160	MALE / FEMALE 170 125 175 188 188 188 188 188 188 188 188 188 18			
5' 0" 5' 31' 5' 2" 5' 31'	145 145 - 153 150 16 175 251 142		155   160	MALE / FEMALE 170 125 175 188 188 188 188 188 188 188 188 188 18			
5' 0" 5' 1" 5' 2" 5' 3" 5' 4"	145 150 155 160 165		155 160 165 170 175	MALE / FEMALE 170 175 180 180 190			
5' 0" 5' 1" 5' 2" 5' 3" 5' 3" 5' 4" 5' 5' 6"	145 150 155 165 170 175		155 160 165 170 175 180 185	MALE / FEMALE 170 180 180 190 190 200			
5' 0" 5' 1" 5' 2" 5' 3" 5' 3" 5' 4" 5' 5' 6"	145 150 155 165 170 175		155 160 165 170 175 180 185	MALE / FEMALE 170 180 180 190 190 200			
5' 0" 5' 11' 5' 2" 5' 3" 5' 4" 5' 5' 6" 5' 6"	145 144 344 37 150 47 14 344 37 155 165 165		155 160 165 170 175 180 185	MALE / FEMALE 170 180 180 190 190 200			
5' 0" 5' 11' 5' 2" 5' 2" 5' 4" 5' 5' 6" 5' 7" 5' 8"	145 150 (44 35 4 4 155 155 160) 165 175 175 185		155 160 165 170 175 180 185 190	MALE / FEMALE 170 185 180 190 195 200 210			
5'0" 5'31' 5'3' 5'3' 5'5'4" 5'5'5' 5'6" 5'7"	145 150 (14 3) (15 15 16 16 16 16 17 17 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18		155 160 165 170 175 180 185	MALE / FEMALE 170 185 180 190 195 200 210			
5'0" 5'11' 5'2" 5'3" 5'5'4" 5'15' 5'6" 5'7" 5'8" 5'9"	145 150 155 160 165 175 175 185 190 195		155 160 165 170 175 180 185 195 200 210	MALE / FEMALE 170 180 185 195 200 210 215 225			
5'0" 5'1" 5'2" 5'31' 5'4" 5'5'' 5'6" 5'7" 5'8" 5'9"	145 150 155 160 165 170 175 185 190		155 160 165 170 175 180 185 190 195	MALE / FEMALE 170 180 1851 195 200 210 215 225			
5' 0" 5' 11" 5' 2" 5' 3" 5' 3" 5' 4" 5' 5' 6" 5' 7" 5' 10" 5' 10" 5' 11	145 150 155 160 165 170 175 185 190 195 200 205		155 160 165 170 175 180 185 190 200 210 215 220	MALE / FEMALE 170 180 180 185 190 200 210 215 225 225 235			
5' 0" 5' 11" 5' 2" 5' 3" 5' 4" 5' 5' 6" 5' 7" 5' 8" 5' 9" 5' 10" 5' 10" 6' 0"	145 150 155 160 165 170 175 185 190 195		155 160 165 170 175 180 185 190 200 210 215	MALE / FEMALE 170 175 180 185 190 195 200 205 210 215 225 230 235			
5' 0" 5' 11" 5' 2" 5' 3" 5' 4" 5' 5' 6" 5' 7" 5' 8" 5' 9" 5' 10" 5' 10" 6' 0" 6' 2"	145 150 155 160 165 170 175 180 185 190 195 200 205 210		155 160 170 175 180 185 190 195 200 210 215 220 225 230	MALE / FEMALE 170 175 180 186 190 195 200 205 210 215 225 230 235 240			
5' 0" 5' 11' 5' 2" 5' 3' 5' 4" 5' 5'' 5' 6"	145 150 155 160 165 170 175 185 190 195 200 205		155 160 170 175 180 185 190 195 200 210 215 220 225 230	MALE / FEMALE 170 185 180 190 195 200 205 210 215 225 230 235			



CARRIER	MASS MUTUAL		MASS MUTUAL	
Class	Ultra Preferred		Select Preferred	
TOBACCO				
Years since last use	1		1	
FAMILY HISTORY				
Cardiovascular/CAD	Both parents reach a	age 60 with no CAD	Both parents reach a	ge 60 with no CAD
Cancer	N/	Α	N/	A
MEDICAL FACTORS				
BP Treatment				···
Max BP Readings		POINT S	VOTEM	
CHOL Treatment		POINTS	O I O I E IVI	
Max Cholesterol Level				
Max Chol/HDL Ratio				
MEDICAL HISTORY				
Cancer	No history of cancer	within past 10 years	No history of cancer	within past 10 years
Coronary	N		N	
Diabetes	N	0	N	0
Alcohol/Drug Treatment	No history of abuse or	treatment in 10 years	No history of abuse or	treatment in 10 years
Other Impairments			would adversely affect mo	rtality
NON-MEDICAL FACTORS				
Max Driving Violations/years	No more than 2 moving	violations within 5 years	No more than 2 moving	violations within 5 years
Reckless Driving/DUI Suspension/Revocation	No DUI / DWI in past 5 years		No DUI / DWI in past 5 years	
Private Aviation	Available with exclusion rider		Available with	exclusion rider
Hazardous Activities	N.	/A	N	/A
Residence/Citizenship	Must be a permane US/Canadian citize			ent US resident with nship or green card
BUILD - HIGH LIMITS	MALE	FEMALE	MALE	FEMALE
5' 0"	153	143	153	143
5'4"	<b>458</b>	) (148)   148	158	148 1
5' 2"	164	153	164	153
51312	#II # 169 II # 1	# 14 N & 158 AM F. S	id 144 169 Hepting	20 Apr 158 May 1
5' 4"	174	163	174	163
5! 5!!	180 - 180	168	180	168
5' 6"	186	173	186	173
51705 13 61 7 61 8 18 18 18 18 18 18 18	建的制造 1919 建	5 S. S. S. 178 74 64	at 6.5 - 1917 N. 1817	italia - 1178 - 14
5' 8'	197	184	197	184
5) 9"	203	189	203	189
5' 10"	209	195	209	195
	All 16 (215)			200%
6' 0"	221	206	221	206
6'.1"		212		212
6' 2"	233	218	233	218
6'3'''	240)		240	224
6' 4"	246	230	246	230
	260 44			2424545454
A CONTRACTOR OF THE STATE OF TH		energy and the TANGER CONTRACT	lates and 2000 to Annual Confession	



#### MASS MUTUAL POINT SYSTEM

Proposed Insured must accumulate the required number of points from the following list.

Ultra Preferred Non-tobacco: 10 points

Select Preferred Non-Tobacco & Preferred non Smoker: 8 points

Select Preferred Tobacco: 7 points

CRITERIA FOR WOMAN	POINTS	CRITERIA FOR MEN
Current cholesterol/HDL ratio ≤ 4.5	2	Current cholesterol/HDL ratio ≤ 4.9
Current cholesterol/HDL ratio ≤ 3	2	Current cholesterol/HDL ratio ≤ 3.4
Blood pressure average over last 2 years ≤ 136/78		Blood pressure average over last 2 years ≤ 136/86
Blood pressure average over last 2 years ≤ 130/72	1.51	Blood pressure average over last 2 years ≤ 132/80
Current blood/urine results are within normal limits (except blood lipids)		Current blood/urine results are within normal limits (except blood lipids)
Both parents reach 60-years-old without cardiovascular disease		Both parents reach 60-years-old without cardiovascular disease
No current treatment for blood pressure or blood lipids		No current treatment for blood pressure or blood lipids
Normal electrocardiogram (EKG) in last 2 years and currently ≥ 60-years-old	1	Normal electrocardiogram (EKG) in last 2 years and currently ≥ 60-years-old
Normal stress test, angiography or pulmonary function test within last 2 years and currently ≥ 60-years-old	<b>1</b>	Normal stress test, angiography or pulmonary function test within last 2 years and currently ≥ 60-years-old
Favorable electron beam computerized tomography (EBCT) scan within last 5 years	2	Favorable electron beam computerized tomography (EBCT) scan within last 5 years
No nicotine use of any kind, including cigars, in the last 2 years		No nicotine use of any kind, including cigars, in the last 2 years
No rating due to avocation		No rating due to avocation
Body Mass Index (BMI) is 17 through 28	1. 1	Body Mass Index (BMI) is 18 through 30
Body Mass Index (BMI) is 17 through 23		Body Mass Index (BMI) is 18 through 25

All listed points are available if the proposed insured meets the stated criteria. Certain criteria provide the opportunity to earn multiple points. For example, a man may earn 4 points for a current cholesterol/HDL ratio of 3.2 (2 points for being below 4.9 and 2 more points for being below 3.4)



CARRIER	MONY	/ AXA	MONY	/ AXA
Class	Preferred Plus (Ultimate Select)		Preferre	d (Select)
TOBACCO				
Years since last use	3			1 '
FAMILY HISTORY				
Cardiovascular/CAD	NI	th	No more than 1 CAD	for either parent < 60
Cancer	No deaths for el	ther parent < 60	N/A	
MEDICAL FACTORS				
BP Treatment	. N	0	All RX is o	considered
Max BP Readings	145/90 (150/	90 Ages 60+)	No ratable b	lood pressure.
CHOL Treatment	C	)k	All RX is o	considered
Max Cholesterol Level	230	250	270	300
Max Chol/HDL Ratio	5.0	≤ 4.5	6.0	≤ 5.0
MEDICAL HISTORY				
Cancer	N	lo		No
Coronary	N	o	l	No
Diabetes	N	io .		No
Alcohol/Drug Treatment	No history of ab			buse for 5 years
Other Impairments		None that would adv	ersely affect mortality	
NON-MEDICAL FACTORS				
Max Driving Violations/years  Reckless Driving/DUI Suspension/Revocation	No DWI or reckless driving in 5 years No > 1 mv past 2 years < age 44 No > 2 mv past 2 years ≥ age 45		No DWI or reckless driving in 3 years  No > 2 mv past 2 years < age 44 for Term  No > 3 mv past 2 years ≥ age 45 for Term  No > 3 mv past 2 years/all ages for Perm.	
Private Aviation	Individual co	onsideration	Individual o	onsideration
Hazardous Activities	No ratable avoc	ation/occupation	No ratable avo	cation/occupation
Residence/Citizenship	No criteria		No c	riteria
BUILD - HIGH LIMITS	MALE/F	EMALE	MALE/	FEMALE
5' 0"	145		1	152
5 1" Files Condition Employee	<b>Daniel de la company</b>	49 AAN ON MICHELPHAN AN	以計劃部別用與中國第一日第一日第一日第一日第一日第一日第二日 日本 10 日本 1	
5' 2"	1	53		162
5'3"		571 (4) 12 12 12 12 12 12 12 12 12 12 12 12 12		167
5' 4"		61	l	173
5'5"	Admilionijenska 4 - 1	65		178 (1981) 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
5' 6"	1	69		184
5'7"		74		189 (
5' 8'	•	78		194
51.9"。高品质型温度			Selentero de companyo	2011
5' 10"	187			205
5'11"	192		·	
6' 0"		96		217
6'1" a / s landad <b>/ i</b>	建氯磺基甲基甲基甲基	00 fili i ja sajas Africa		224 - 53   53   54   54   54
6' 2"	·	04	I	230
6'3"	154 P 2	09		237 (134) (14) (14)
6' 4"		13		243
16'5" - LEVE USE GEORGE	協議協議議員20日本日本	18 A. John College British British	acadinal nikatawa	249 1605 452 10 10 164 16 16



CARRIER	NORTH A	MERICAN	NORTH A	MERICAN
Class	Super Pre	eferred NT	Prefer	red NT
TOBACCO				
Years since last use		3		2
FAMILY HISTORY				
Cardiovascular/CAD		or sibling before age 60	No death of a parent before age 60	
Cancer	No death of a parent of	or sibling before age 60	N	/A
MEDICAL FACTORS				
BP Treatment		0	N	·
Max BP Readings (from all sources)		10/85 up to age 64 45/90 at ages 65+		50/90 up to age 64 55/93 at ages 65+
CHOL Treatment	0	K	C	K
Max Cholesterol Level	≤ :	230	≤ :	250
Max Chol/HDL Ratio	≤	4.5	≤	6.0
MEDICAL HISTORY				
Cancer	No (excluding non-me	elanoma skin cancers)	No (excluding non-me	elanoma skin cancers)
Coronary	<u> </u>	No.	N	lo
Diabetes	N	10	N	lo
Alcohol/Drug Treatment	No history of abuse	or treatment allowed	No hx of abuse or trea	tment in past 10 years
Other Impairments	No o	ther medical history that w	vould adversely affect mor	tality
NON-MEDICAL FACTORS				
Max Driving Violations/Years	No more than 2 violations in past 3 years		No more than 3 violations in past 3 years	
Reckless Drīving/DUI Suspension/Revocation	None in past 10 years		None in past 5 years	
Private Aviation	Not av	/ailable	Available - see Priv	rate Aviation Guide
Hazardous Activities	None in pa	st 2 years**	Non-ratable ac	tivities available
Residence/Citizenship	Must be US	G Citizen or have permane	nt residence status for at l	east 2 years
BUILD - HIGH LIMITS	MALE	FEMALE	MALE/F	EMALE
5' 0"	143	133	153	143
57475年6月 中部海绵斯海巴斯州岛澳洲	Historia 48	Pales 137 Silvers	file 1 158 4 4 4	
5' 2"	153	142	164	153
573世紀至後北海(海海湖)	158	146	169	1583
5' 4"	163	151	174	163
5'.5"	<b>建筑地流流168</b> 比较。	156 *	180 . jaj - j	168 M
5' 6"	173	161	186	173
5.7% of the constant of the facility of the constant of the co	1947 PM 10178 WWW - 4	466 Miles 444	SEPTEMBER 1914 CANADA	444 4 178 (PA)
5' 8'	184	171	197	184
5'9"	189 Marine	11-46-4-1176-4-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	ili ili 1208) <sup>#</sup> . a ≒	189 (144 )
5' 10"	195	181	209	195
5、41、北京等的加速中央影響學等等。	\$710 E 1/200 NO 100 NO	16 Mill 186 Mill 188	215	200
6' 0"	206	191	221	206
6'1"	212	5 5 3 197 (PE)	227	212
6' 2"	218	202	233	218
613": 11 11 11 11 11 11 11 11 11 11 11 11 11	III (1224 M	31. 49. 208	240	224
6' 4"	230	213	246	230

<sup>\*\*</sup> Scuba allowed to 50 ft depth - Maximum



CARRIER	PRI	JDENTIAL	PRUDENTIAL		PRU	DENTIAL
Class	Pref	erred Best	Prefe	rred Plus NT	Pre	ferred NT
TOBACCO						
Years since last use		5		3		1
FAMILY HISTORY						
Cardiovascular/Stroke Diabetes/Cancer		a parent or sibling ore age 70		a parent or sibling ore age 65		a parent or sibling ore age 60
MEDICAL FACTORS	,					
BP Treatment Max BP Readings	1	age 49 ≤ 130/80 50+ ≤ 135/85		age 49 ≤ 135/85 50+ ≤ 140/90		age 49 ≤ 140/90 50+ ≤ 145/90
CHOL Treatment		No		ОК		OK
Max Cholesterol Level		≤ 220		≤ 250		≤ 275
Max Chol/HDL Ratio		≤ 5.0		≤ 6.0		≤ 7.0
MEDICAL HISTORY						
Cancer	N	o * (except skin cance	er excluding me	elanoma)		
Coronary / Hepatitis C*	No: Caro	nary / Hepatitis C	No	Coronary	Individua	l Consideration
Diabetes/Glucose		No		No	munidua	: CONSIDERATION
Alcohol/Drug Treatment		No	None in	past 10 years		
Other Impairments		No other med	dical history the	at would adversely aff	ect mortality	
NON-MEDICAL FACTORS						
Max Driving Violations/years	No more than MVA within la	1 1 citation for MV or st 3 yrs	V or No more than 2 citation for MV or MVA within last 3 yrs		Individual Consideration	
Reckless Driving/DUI Suspension/Revocation			UI, Reckless driving within the last 5 years se suspension within the last 3 years		Individual Consideration	
Private Aviation		No		No	No rat	able aviation
Hazardous Activities		No	No rat	able activities	Individus	I Consideration
Residence/Citizenship	Must	be a full time perman	ent US/Canad	ian resident	marvioue	ar Consideration
BUILD - HIGH LIMITS	AGE 18-64	AGE 65+	AGE 18-64	AGE 65+	AGE 18-64	AGE 65+
5' 0"	148	158	148	158	169	204
5'-1"-1"	153	164	153 点	164	174	211
5' 2"	158	169	158	169	180	218
51.3"	163	175	163	175%	186	225
5' 4"	169	180	169	180	192	233
5'.5' he is not a substitute that	15: 174 3s.	186241	174	186 JUNE	1981	240
5' 6"	179	192	179	192	204	247
5'7"	185	198	1185	1987 - 1	图210周围	255
5' 8'	190	203	190	203	217	263
<b>5'.9'.</b> 2.46, align and align <del>and align all align</del> a	196	209-4	196	209	223	270
5' 10"	202	216	202	216	230	278
5'11'	207	222	207	222	236	286,
6' 0"	213	228	213	228	243	294
6' 1"	.219	234	219	,234 4	250	303.2
6' 2"	225	241	225	241	256	311
613"	232	247	232	247	263	319
6' 4"	238	254	238	254	271	328
6'.5'	244	1.1 × 261×3	244	261	278	337

MV = Moving Violation; MVA = Motor Vehicle Accident



CARRIER	RELIAS	FAR / ING	RELIAST	AR / ING
Class	Super F	Preferred	Preferr	ed NT
TOBACCO			Troising IV	
Years since last use		5		3
FAMILY HISTORY				
Cardiovascular/CAD				
Cancer	No death of parents	or siblings before 70	No death of parents	or siblings before 60
MEDICAL FACTORS		****		
BP Treatment	N	0	0	K
Max BP Readings	Age ≤ 60	Age 61+	Age ≤ 60	Age 61+
Max Dr Readings	140/85	150/90	145/90	150/90
CHOL Treatment	No to	or hx	Individual Co	onsideration
Max Cholesterol Level	≤:	210	≤ 2	240
Max Chol/HDL Ratio	≤	5.0	≤ (	6.0
MEDICAL HISTORY				
Cancer	<u> </u>	No.	No	0
Coronary / Diabetes	N	lo	N	0
Alcohol/Drug Treatment	None in pa	st 10 years	None in pas	st 10 years
Other Impairments	No c	ther medical history that w	ould adversely affect mort	ality
NON-MEDICAL FACTORS				
Max Driving Violations/years	2 violations in past 3 years		2 violations in past 3 years	
Reckless Driving/DUI Suspension/Revocation	None in past 5 years		None in past 5 years	
Private Aviation	Available with exclusion rider		Available with	exclusion rider
Hazardous Activities	No ratable activity		No ratable	
Residence/Citizenship	Must be a US	resident for past 2 years. I	Must be US citizen or have	a green card
BUILD - HIGH LIMITS	MALE	FEMALE	MALE	FEMALE
5' 0"	145	130	160	150
5'd!"国本企业制造解制的特别。	######################################	1133 g 4 (5-1)	84 11 5 465	M 2 m (2153 5 0 m)
5' 2"	153	135	170	155
5'3"	MIN 158	1138	1175	159
5' 4"	162	140	180	161
5'.5"	166 aug 166	et a par 4 <b>143</b> 0440 par	9-4 1 may 1185 15 miles	1964 <b>- 1964</b>
5' 6"	170	145	190	167
5:7f*/	176	150.444	495	773 34 - 44
5' 8'	182	155	200	178
5'9"				184-11
5' 10"	193	165	212	190
5'11"	***	170 7 11		1961
6' 0 <b>''</b>	205	175	224	201
6'1';				国际通过206回报
6' 2"	216	183	237	210
6.31.12.53.04.15.04.06.00.00.00.00.00.00.00				***************************************
6' 4"	227	192	248	221
6' 5" (a	<b>海州市 6.233</b> 市場	19624 NA	###### 254 / This is a	THE R 225



#### PERMANENT PRODUCT ONLY

CARRIER	SUN LIFE	SUN LIFE	SUN LIFE
Class	Preferred Best	Preferred Plus NT	Preferred NT
TOBACCO			
Years since last use	1	1	1
FAMILY HISTORY			
Cardiovascular/GAD	No disease in parents or siblings before 60	Not considered	Not considered
Cancer	Sibilitigs before ob		
MEDICAL FACTORS			
BP Treatment	No Treatment allowed:	No Treatment allowed:	Treatment OK:
Max BP Readings	Ages 20-44 ≤ 140/85	Ages 20-44 ≤ 140/90	Ages 20-44 ≤ 150/95
	Ages 45+ ≤ 140/90	Ages 45+ ≤ 140/95	Ages 45+ ≤ 155/100
CHOL Treatment	No	No	ок
Max Cholesterol Level	≤ 220	≤ 250	≤ 275
Max Chol/HDL Ratio	≲ 5.0	≤ 6.0	≤ 6.5
MEDICAL HISTORY			
Cancer	No	No	No
Coronary / COPD	No	No	No
Diabetes	No	No	No
Alcohol/Drug Treatment	No	None in last 10 years	None in last 5 years
Other Impairments	No other medi	cal history that would adversely a	iffect mortality
NON-MEDICAL FACTORS			
Max Driving Violations/years	2 violations in past 3 years	2 violations in past 3 years	2 violations in past 3 years
Reckless Driving/DUI Suspension/Revocation	No history within past 5 years	No history within past 5 years	1 or fewer DUI, DWI, reckless within past 5 years
Private Aviation	No	No	See aviation guide
Hazardous Activities	No	No	No
Residence/Citizenship	Insure	ed must be a resident of US or Ca	anada
BUILD - HIGH LIMITS	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE
5' 0"	142	142	160
5'1"	147	Family 147 Family in	地域。
5' 2"	152	152	170
5'8'	157	157.	[2] 175 [2] [3]
5' 4"	162	162	180
5'5" (** )	原的計劃 167年度的第三人	167	185
5' 6"	172	172	190
5'7"		\$4.50 pp 177-165-165-13	1807 (ali di 1818) (195) (ali di 1818)
5' 8'	182	182	200
THE PARTY OF THE P		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	205 64-51
5' 10"	192	192	212
	######################################	arto della 197, della decid	\$1.00 Per 217
6' 0"	202	202	224
	207	207	232
6' 2"	212	212	237
6'.3" Francisco de la compansión de la comp		President 1217	<b>副集集的 242</b> 点 点
6' 4"	222	222	248
6 5"	227	227 中国。	254



CARRIER	TRAVELERS		TRAVE	LERS
Class	Preferred Plus		Preferred	
TOBACCO				
Years since last use	5		3	
FAMILY HISTORY				
Cardiovascular/CAD	No deaths of parents o	r siblings under age 60	No deaths of parents or	siblings under age 60
Cancer	No deaths of parents or	r siblings under age 60	N/	A
MEDICAL FACTORS				
BP Treatment	N	0	0	K
Max BP Readings	Age 0-50	Age 51+	Age 0-50	Age 51+
	130/80	140/90	140/90	150/90
CHOL Treatment	N.	o	Ol	
Max Cholesterol Level	Age 0-50	Age 51+	Age 0-50	Age 51+
	≤ 220	≤ 230	≤ 240	≤ 250
Max Chol/HDL Ratio	≤ 5.0	≤ 5.5	≤ 6.0	≤ 6.5
MEDICAL HISTORY				
Cancer	No (excluding cert	tain skin cancers)	No (excluding cert	· · · · · · · · · · · · · · · · · · ·
Coronary / Diabetes		lo	N	<del></del>
Alcohol/Drug Treatment	No history of ab		No history of abuse in 10 years	
Other Impairments NON-MEDICAL FACTORS	N	/A	N/A	
Max Driving Violations/years Reckless Driving/DUI	No more than 2 violations in 2 years  None in past 5 years		No more than 2 violations in 2 years  None in past 5 years	
Private Aviation	No		OK w/ IFR - see Priva	te Aviation Guidelines
Hazardous Activities		lo	N	
Residence/Citizenship	Individual Co	onsideration	Individual Co	onsideration
BUILD - HIGH LIMITS	To age 50	Age 51+	To age 50	Age 51+
5' 0"	140	145	155	160
5'1"	146	ii a 150∰	15 July - 161	165
5' 2"	151	156	166	171
5'3"	156	161	171	176
5' 4"	161	166	177	182
5'5"	167 <i>5</i>	172	183 (ini. 183	188 163
5' 6"	173	177	189	193
51.7" The state of	网络斯特特 1978年5月1日日	188 h 188	26 No. 1194 Philippin F	1994年
5' 8'	184	190	200	206
5'9"	Europe 191 - Inc.	196	**************************************	210
5' 10"	197	202	212	217
5.31		12		224
6' 0"	210	216	224	230
6.1"		222		236
6' 2"	222	232	234	244
6.3			237	
6'4"	228	238	240	250
6',5"	232	242	244	254



CARRIER	UNITED OF OMAHA	UNITED OF OMAHA	UNITED OF OMAHA
Class	Preferred Plus	Preferred	Standard Plus
TOBACCO			
Years since last use	5	5	1
FAMILY HISTORY			
Cardiovascular/CAD Diabetes *	No death of parents or siblings before age 65 *	No death of parents or siblings before age 65 *	No death of parents or siblings before age 60 (heart disease only)
Cancer		N/A	N/A
MEDICAL FACTORS			
BP Treatment	No	None in past year	OK
Max BP Readings	No bp in past year > 135/80	No bp in past year > 140/90	No bp in past year > 140/90
CHOL Treatment	No	ОК	OK
Max Cholesterol Level	≤ 220	≤ 230	≤ 260
Max Chol/HDL Ratio	≤ 4.5	≤ 5.0	≤ 6.5
MEDICAL HISTORY			
Cancer		No (except basal cell skin cancer	)
Coronary/CAD/Stroke	No	No	No
Diabetes	No	No	No
Alcohol/Drug Treatment	No	No	No
Other Impairments	No other medi	cal history that would adversely a	affect mortality
NON-MEDICAL FACTORS			
Max driving violations	2 violations in past 5 years	2 violations in past 3 years	2 violations in past 3 years
Reckless Driving/DUI Suspension/Revocation	None in past 10 years	None in past 5 years	None in past 5 years
Criminal History	No	felony convictions in past 10 year	ars
Private Aviation	No	No	Available w/ Flat Extra
Hazardous Activities	No	No	Available w/ Flat Extra
Residence/Citizenship	Must	be a US citizen or have a green	card
BUILD - HIGH LIMITS	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE
5' 0"	141	141	167
5'1"	146	146	175
5' 2"	152	152	180
5'3"	* 2000 单一 157 图 3 2 3 4 3 4 3 4 3 4 3 4 4 3 4 4 3 4 4 4 4		24 - 185 L - 186
5' 4"	162	162	190
5'5"	167	167	195
5' 6"	172	172	200
57" 美洲名别西美国高兴的	可能的对称。1776年出版指令		A644 205 44 A64
5' 8'	181	181	210
5'9"	187		
5' 10"	191	191	222
5'11'	esamphan 1978 high co	lacinal en 197a en hijola	in it where 227 out that it
6' 0"	202	202	234
6!1"	208	208	242
6' 2"	213	213	247
6.31	a fine it is 219 per projection	Anadison in 219 repairs	252
6' 4"	224	224	258
6'.5"	230	230	264



\*There are no exceptions to these guidelines - no appeals

CARRIER CARRIER	ns to these guidelines - no appeals	MEET COAST
	WEST COAST	WEST COAST
Class	Super Preferred	Preferred NT
TOBACCO		
Years since last use	3	<u> </u>
FAMILY HISTORY		
Heart disease or any cardiac related condition	No disease in parents before age 60, unless the insured is attained age 60 or older	No disease in parents before age 60, unless the insured is attained age 60 or older
Cancer	(insured is attained age ob or olde)	moured is attained age of or class
MEDICAL FACTORS		
BP Treatment or History of	No	ок
Max BP Readings	140/85	Age ≤ 50: 145/90 Age 51+: 150/90
CHOL Treatment	No	ОК
Max Cholesterol Level	≤ 210, if ratio is ≤ 3.5 then 220 is OK	≤ 230 *
Max Chol/HDL Ratio	≤ 4.5	≤ 6.0
MEDICAL HISTORY	2 7.0	12 0.0
intern. Cancer/Melanoma		
	None in the past 20 Years	None in the past 20 Years
Coronary/Heart Disease		
Diabetes (Gestational-OK)	No	No
Alcohol/Drug Treatment	None in the past 20 Years	None in the past 20 Years
Other Impairments	No other medical history that w	vould adversely affect morality
NON-MEDICAL FACTORS		
Max Driving Violations/years	1 violation in past 2 years	1 violation in past 2 years
Reckless Driving/DUI Suspension/Revocation	None in past 5 years	None in past 5 years
Private Aviation	No	No
Hazardous Activities	None in past 3 years	None in past 3 years; Scuba OK to 75 ft
Residence/Citizenship	Must be Permanent US resi	dent (green card holder) or US Citizen
BUILD - HIGH LIMITS	MALE/FEMALE	MALE/FEMALE
5' 0"	137	156
R .	142: Hand	160
5' 2"	147	165
5' 4"	157	175
<u> </u>	1 - 1	
5' 6"	167	185
	inter-constitution of 70 Public Series and place	
5' 8'	177	195
5'19"	计控制 的现在分词 182	
5' 10"	187	205
5' 11"	historica programme in 192 of the state of the state of the	医动脉性动物 214等 化化学管理
6' 0"	198	217
6'.1" CARACE	基础设施的设施设施。204 法人员的制度的基础	224 : : : : : : : : : : : : : : : : : :
6' 2"	210	233
6'3"	13100000000000000000000000000000000000	238
6' 4"	222	245
	1247 - 1 227 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
	Programme and Principles of the Programme of the Principles of the	

<sup>\*</sup> Cholesterol: If all other criteria are met, add+10 (240 total), including treated cholesterol