

CPS INSURANCE SERVICES

TERM UNDERWRITING GUIDE



INSURANCE SERVICES SINCE 1974

CARRIER	AMERICAN GENERAL		AMERICAN GENERAL		AMERICAN GENERAL		AMERICAN GENERAL	
Class	Preferred Plus		Preferred NT		Standard Plus		Standard NT	
TOBACCO								
Years since last use **	5		3		2		1	
FAMILY HISTORY								
Cardiovascular/CAD	No Cardio Disease prior to age 60 (parents only)		No Cardio death prior to age 60 (parents only)		No Cardio death prior to age 60 (parents only)			
Cancer	N/A		N/A		N/A			
MEDICAL FACTORS								
BP Treatment	No		OK w/Pref Plus readings		OK w/Pref NT readings		OK w/Pref NT readings	
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	150/85	145/88	155/88	150/92	160/92	> 150/92	> 160/92
CHOL Treatment	OK		OK		OK		OK	
Cholesterol	If HDL ≤ 4.5, 205		If HDL ≤ 5.5, 235		If HDL ≤ 6.5, 250		If HDL ≤ 7.5, 280	
	If HDL ≤ 4.0, 240		If HDL ≤ 5.0, 260		If HDL ≤ 6.0, 280			
MEDICAL HISTORY								
Cancer / Coronary	No cancer or ratable impairment							
Diabetes	No		No		No		No	
Alcohol/Drug Treatment	No		No		No		No	
Other Impairments	No other medical history that would adversely affect mortality							
NON-MEDICAL FACTORS								
Max driving/violation yrs	1 violation in past 3 yrs		2 violations in past 3 yrs		2 violations in past 3 yrs		3 violations in past 3 yrs	
Reckless Driving/DUI Suspension/Revocation	None in past 5 years		None in past 5 years		None in past 5 years		None in past 3 years	
Private Aviation	No		No		Available with Flat Extra		Available with Flat Extra	
Hazardous Activities	No		No		Available with Flat Extra		Available with Flat Extra	
Residence/Citizenship	Must be a US resident for 1 yr. Must be US citizen or have a green card							
BUILD - HIGH LIMITS	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
5' 0"	146	142	158	154	166	162	> 166	> 162
5' 1"	150	147	163	159	172	167	> 172	> 167
5' 2"	155	151	168	163	177	173	> 177	> 173
5' 3"	160	156	173	168	183	178	> 183	> 178
5' 4"	164	161	178	173	188	183	> 188	> 183
5' 5"	169	165	183	178	194	189	> 194	> 189
5' 6"	174	170	188	183	200	195	> 200	> 195
5' 7"	179	175	193	188	206	200	> 206	> 200
5' 8"	184	180	199	194	211	206	> 211	> 206
5' 9"	189	185	204	199	217	211	> 217	> 211
5' 10"	195	190	210	205	223	217	> 223	> 217
5' 11"	200	195	215	210	229	222	> 229	> 222
6' 0"	205	200	221	216	235	228	> 235	> 228
6' 1"	211	206	227	222	241	234	> 241	> 234
6' 2"	217	211	234	229	248	240	> 248	> 240
6' 3"	222	217	240	235	255	246	> 255	> 246
6' 4"	228	223	246	242	261	253	> 261	> 253
6' 5"	234	229	253	248	268	259	> 268	> 259

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



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CARRIER	AMERICAN NATIONAL		AMERICAN NATIONAL	
Class	Super Preferred		Preferred	
TOBACCO				
Years since last use	5		3	
FAMILY HISTORY				
Cardiovascular/CAD	No family history of Heart Disease or Cancer before age 60		Neither parent deceased from heart disease or cancer before age 60	
Cancer				
MEDICAL FACTORS				
BP Treatment	No		No	
Max BP Readings	Age 18-45 135/85	Age 46+ 140/90	140/90 or less without prescription	
CHOL Treatment	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	The proposed insured must have a sufficiently favorable medical history			
Diabetes				
Alcohol/Drug Treatment				
Other Impairments				
NON-MEDICAL FACTORS				
Max Driving Violations/years	No DUI/DWI, reckless driving, or more than 2 moving violations in the last 5 years * If agent has an MVR in file within the last 6 mths, please submit w/application		No DWI * If agent has an MVR in file within the last 6 mths, please submit w/application	
Reckless Driving/DUI				
Private Aviation	No		No	
Hazardous Activities	No		No	
Residence/Citizenship	Must be a resident for at least 1 year. Must be US citizen and have a green card and SSN#.			
BUILD - HIGH LIMITS	MALE/FEMALE		MALE/FEMALE	
5' 0"	138		153	
5' 1"	142		158	
5' 2"	147		163	
5' 3"	151		168	
5' 4"	158		176	
5' 5"	161		179	
5' 6"	165		183	
5' 7"	171		190	
5' 8"	176		195	
5' 9"	180		200	
5' 10"	185		206	
5' 11"	191		212	
6' 0"	197		219	
6' 1"	203		225	
6' 2"	207		230	
6' 3"	213		237	
6' 4"	218		242	
6' 5"	223		248	



INSURANCE SERVICES SINCE 1974

	BANNER		BANNER		BANNER		BANNER	
Class	Preferred Plus		Preferred		Standard Plus		Standard	
TOBACCO								
Years since last use	3		2		1		1	
FAMILY HISTORY								
Cardiovascular/CAD	No disease in either parent or sibling before age 60		No death of either parent before age 60		No death of more than 1 parent before age 60		No death of more than 1 parent before age 60	
N/A								
Cancer								
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	OK				OK			
Max Cholesterol Level	≤ 220		≤ 250		≤ 280		≤ 300	
Max Chol/HDL Ratio	≤ 5.0		≤ 6.0		≤ 7.0		≤ 8.0	
MEDICAL HISTORY								
Cancer	Only with certain skin cancers				Individual consideration			
Coronary / Diabetes	No				Individual consideration			
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 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		MALE/FEMALE	
5' 0"	144	135	158		166		172	
5' 1"	148	138	163		172		178	
5' 2"	153	140	168		175		183	
5' 3"	158	143	174		182		190	
5' 4"	163	145	179		188		195	
5' 5"	168	148	185		194		202	
5' 6"	174	150	191		200		208	
5' 7"	179	155	197		206		215	
5' 8"	185	160	203		212		221	
5' 9"	190	165	209		219		228	
5' 10"	196	170	215		226		234	
5' 11"	201	175	221		231		241	
6' 0"	207	180	228		240		249	
6' 1"	213	184	234		245		255	
6' 2"	219	188	241		253		263	
6' 3"	225	193	247		259		269	
6' 4"	230	197	253		265		276	
6' 5"	237	201	260		272		283	

* No readings in the past year may exceed the reading indicated in order to qualify for each class.



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CARRIER	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 before age 60	No death of parent or sibling before age 60	No death of parent or sibling before age 55
Cancer *			
MEDICAL FACTORS			
(No) BP treatment	Age 0-60 ≤ 135/85	No: Age 0- 60 ≤ 140/90	No: Age 0- 60 ≤ 140/90
Max BP readings	Age 61+ ≤ 145/90	No: Age 61+ ≤ 150/90	No: Age 61+ ≤ 150/90
(OK) BP Treatment	Age 0-60: Not available	Age 0-60 ≤ 135/85	Age 0-60 ≤ 140/90
Max BP Readings	Age 61: Not available	Age 61+ ≤ 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 medical history that would adversely affect 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 with 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
5' 1"	150	160	175
5' 2"	155	165	180
5' 3"	160	170	185
5' 4"	165	175	190
5' 5"	170	180	195
5' 6"	175	185	200
5' 7"	180	190	205
5' 8"	185	195	210
5' 9"	190	200	215
5' 10"	195	208	223
5' 11"	200	215	230
6' 0"	205	220	235
6' 1"	210	225	240
6' 2"	215	230	245
6' 3"	220	235	250
6' 4"	225	242	257
6' 5"	235	250	265

* Family History: No occurrence of CAD, Colon, Prostate (males), Breast, Ovarian, Colon (females) cancer.



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

CARRIER	EMPIRE GENERAL		EMPIRE GENERAL			
Class	Select Preferred		Preferred NT			
TOBACCO						
Years since last use	5 (urine negative)		3 (urine negative)			
FAMILY HISTORY						
Heart disease/Diabetes	No event/occurrence in parents or siblings before age 60*		No deaths in parents or siblings before age 60*			
Cancer/Stroke	No event/occurrence in parents or siblings before age 60*		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		No		OK	
Max Cholesterol Level	≤ 220		≤ 255		≤ 220	
Chol/HDL Ratio (average past yr)	≤ 5.5		≤ 6.5		≤ 5.5	
MEDICAL HISTORY						
Cancer/Stroke	No		No			
Coronary/Diabetes						
Alcohol/Drug Abuse/Treatment						
Other Impairments	No other medical history that would adversely affect mortality					
NON-MEDICAL FACTORS						
Max Driving Violations/years	No license suspension, revocation or more than 2 violations in past 3 years					
Reckless Driving/DUI	None in past 7 years		None in past 5 years			
Private Aviation	No		No			
Hazardous Activities						
Felony conviction	None within the past 10 years					
Residence/Citizenship	Permanent resident of US or Canada					
BUILD - HIGH LIMITS						
	MALE/FEMALE		MALE/FEMALE			
5' 0"	136		156			
5' 1"	141		161			
5' 2"	146		166			
5' 3"	152		172			
5' 4"	157		177			
5' 5"	162		182			
5' 6"	172		192			
5' 7"	177		197			
5' 8"	181		201			
5' 9"	187		207			
5' 10"	191		211			
5' 11"	197		217			
6' 0"	202		222			
6' 1"	208		228			
6' 2"	213		233			
6' 3"	219		239			
6' 4"	224		244			
6' 5"	230		250			



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AGES 0-64

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										
Cardiovascular/CAD	No disease in parents or siblings on or before age 60 * (Except basal cell carcinoma)	No death of either parent on or before age 60				Not more than one death in parents on or before age 60				
Cancer						N/A				
MEDICAL FACTORS										
BP Treatment	No current/history of treatment or meds	OK - Must be currently controlled and the 2 yr BP average must not exceed readings below								
Max BP Readings in the past two years	Age ≤ 60 140/85	Age 61+ 150/90	Age ≤ 60 140/90	Age 61+ 150/90	Age ≤ 60 150/90	Age 61+ 155/95	Age ≤ 60 155/95	Age 61+ 160/95		
CHOL Treatment	OK		OK		OK		OK			
Max Cholesterol Level	240		270		285		300			
Max Chol/HDL Ratio	≤ 5.0		≤ 6.0		≤ 7.0		≤ 8.0			
MEDICAL HISTORY										
Cancer	No (except basal cell skin cancers)	No (except basal cell skin cancer)				No (except basal cell skin cancer)				Individual Consideration
Coronary										Individual Consideration
Alcohol/Drug Treatment	No hx or tx ever	None in past 10 years				None in past 7 years				None in past 7 years
Other Impairments	No diseases, disorders or activities that would affect mortality									
NON-MEDICAL FACTORS										
Reckless Driving/DUI	No license susp., revocation, reckless driving, or DUI in 5 yrs	No license susp., revocation, reckless driving, or DUI in 5 yrs				No license susp., revocation, reckless driving, or DUI in 3 yrs				No license susp., revocation, reckless driving, or DUI in 2 yrs
Suspension/Revocation										
Private Aviation										
Hazardous Activities	Available (in most cases) w/Flat Extra or Exclusion Rider									
Residence/Citizenship	Must be a US resident for past 2 yrs. Must be US citizenship or have a green card									
BUILD - HIGH LIMITS		MALE/FEMALE		MALE/FEMALE		MALE/FEMALE		MALE/FEMALE		
5' 0"	145		154		164		174			
5' 1"	149		159		169		180			
5' 2"	153		164		174		186			
5' 3"	158		169		179		192			
5' 4"	162		175		185		198			
5' 5"	166		180		190		204			
5' 6"	170		186		196		211			
5' 7"	176		192		202		217			
5' 8"	182		197		207		224			
5' 9"	188		203		213		230			
5' 10"	193		209		220		237			
5' 11"	199		215		226		244			
6' 0"	205		221		232		251			
6' 1"	211		227		239		258			
6' 2"	216		234		245		265			
6' 3"	222		240		252		272			
6' 4"	227		246		259		279			
6' 5"	233		253		266		287			



INSURANCE SERVICES SINCE 1974

AGES 65 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					
Cancer * (except basal cell carcinoma)	Ages 65-74: No cancer disease in either parent on or before age 60. * Age 75+: No limitations	Age 65-74: No cancer death in either parent on or before age 60. * Age 75+: No limitations	No family history limitation		
MEDICAL FACTORS					
BP Treatment	No hx or tx	Currently controlled (treated or untreated)			
Max BP Readings	No history/current BP > 150/90	Past 2 yr avg: 150/90	Past 2 yr avg: 155/95	Past 2 yr avg: 160/95	
CHOL Treatment	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 carcinoma)			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 activities that would effect mortality.				
NON-MEDICAL FACTORS					
Max Driving Violations/years	No license susp., revocation, reckless driving, or DUI in 5 yrs	No license susp., revocation, reckless driving, or DUI in 5 yrs	No license susp., revocation, reckless driving, or DUI in 3 yrs	No license susp., revocation, reckless driving, or DUI in 2 yrs	
Reckless Driving/DUI Suspension/Revocation					
Aviation	Flat extra (available in most cases) or exclusion rider				
Hazardous Activities	Available (in most cases) w/Flat Extra or Exclusion Rider				
Residence/Citizenship	Must be a US resident for past 2 yrs. Must be US citizenship or have 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"	111-148	106-158	100-169	100-180	
5' 2"	115-153	109-164	104-175	104-186	
5' 3"	118-158	113-169	107-180	107-191	
5' 4"	122-163	116-174	110-186	110-197	
5' 5"	126-168	120-180	114-192	114-204	
5' 6"	130-173	124-186	118-198	118-210	
5' 7"	134-178	127-191	121-204	121-217	
5' 8"	138-184	131-197	125-210	125-223	
5' 9"	142-189	135-203	128-216	128-230	
5' 10"	146-195	139-209	132-222	132-236	
5' 11"	150-200	143-215	136-229	136-243	
6' 0"	154-206	147-221	140-235	140-250	
6' 1"	159-212	151-227	144-242	144-257	
6' 2"	163-218	155-233	148-249	148-264	
6' 3"	168-224	160-240	152-256	152-272	
6' 4"	172-230	164-246	156-263	156-279	
6' 5"	177-236	169-253	160-270	160-287	



INSURANCE SERVICES SINCE 1974

CARRIER		JEFFERSON PILOT		JEFFERSON PILOT	
Class		Preferred Plus		Preferred	
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 siblings before age 60	
Diabetes					
MEDICAL FACTORS					
BP Treatment		None in past 12 months		OK	
Max BP Readings past 12 months) (average		140/90 (all ages)		Age < 60	Age 61+
				140/90 or less	150/90 or less
CHOL Treatment		OK		OK *	
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 benign skin cancer)	
Coronary		No		No	
Diabetes		No		No	
Alcohol/Drug Treatment		No		No	
Other Impairments		No other medical history that would adversely affect mortality			
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		No		No	
Hazardous Activities		No		No	
Residence/Citizenship		Must be a US/Canadian Citizen or permanent US resident (green card).			
BUILD - HIGH LIMITS		MALE		FEMALE	
5' 0"		146	131	166	149
5' 1"		151	136	171	154
5' 2"		156	140	175	158
5' 3"		162	146	180	162
5' 4"		168	151	185	167
5' 5"		174	157	190	174
5' 6"		179	161	195	176
5' 7"		185	167	201	181
5' 8"		190	171	205	185
5' 9"		196	176	210	189
5' 10"		201	181	216	194
5' 11"		207	186	222	200
6' 0"		212	191	228	205
6' 1"		218	196	233	210
6' 2"		223	201	239	215
6' 3"		228	205	245	221
6' 4"		234	211	251	226
6' 5"		240	216	258	232



INSURANCE SERVICES SINCE 1974

TERM UNDERWRITING GUIDELINES

AGES: 18-70

CARRIER		JOHN HANCOCK / MANULIFE		JOHN HANCOCK / MANULIFE	
Class	Super Preferred			Preferred	
TOBACCO					
Years since last use	5			2	
FAMILY HISTORY					
Coronary Artery Disease	No death of a parent or sibling prior to age 60			No more than one death of parent or sibling prior to age 60	
Cancer					
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					
Cancer, CAD, Diabetes, Cerebrovascular	No			No *Some cancer/diabetes cases may qualify	
Alcohol/Drugs	No hx of treatment/abuse in past 10 years			No hx of treatment/abuse in past 10 years	
Other Impairments	No other medical history that would adversely affect mortality				
NON-MEDICAL FACTORS					
Reckless Driving/DUI	None within the past 10 years, No more than 1 conviction ever			None within the past 10 years, No more than 1 conviction ever	
MVR	Max 1 moving violation within last 2 year			Max 2 moving violations within last 2 year	
Private Aviation	None within 12 months			* See below	
Hazardous Activities	None within past 12 months			No participation in a rateable sport. Preferred with a flat extra may be available.	
Residence/Citizenship	Permanent Resident (Green Card Holder)				
BUILD		AGES 18-70		AGES 18-70	
5' 0"	145		164		
5' 1"	149		170		
5' 2"	153		176		
5' 3"	157		182		
5' 4"	162		186		
5' 5"	166		192		
5' 6"	170		197		
5' 7"	176		203		
5' 8'	182		208		
5' 9"	187		214		
5' 10"	193		219		
5' 11"	199		225		
6' 0"	205		231		
6' 1"	210		237		
6' 2"	216		243		
6' 3"	220		249		
6' 4"	223		255		
6' 5"	227		261		

*Only private pilots >300+ hrs who fly 25-200 hrs yearly & have IFR or pilots & crew on regularly scheduled airline 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.



INSURANCE SERVICES SINCE 1974

TERM UNDERWRITING GUIDELINES

AGE 71 AND OLDER*

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 to age 60
Cancer		
MEDICAL FACTORS		
BP Treatment	Yes	Yes
	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		
Cancer, CAD, Diabetes, Cerebrovascular	No	No *Some cancer and diabetes cases may qualify
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, No more than 1 conviction	None within the past 5 years, No more than 1 conviction
Suspension/Revocation	No moving violations within past 2 years	Only 1 moving violation within last 2 years
Private Aviation	None within the past 12 months	None within the last 12 months
Hazardous Activities		
Residence/Citizenship	Permanent Resident (Green Card holder)	
BUILD RANGES		
	AGES 71+	AGES 71+
5' 0"	106-154	106-164
5' 1"	109-160	109-170
5' 2"	111-166	111-176
5' 3"	114-172	114-182
5' 4"	118-176	118-186
5' 5"	121-182	121-192
5' 6"	124-187	124-197
5' 7"	127-193	127-203
5' 8'	130-198	130-208
5' 9"	134-204	134-214
5' 10"	138-209	138-219
5' 11"	141-215	141-225
6' 0"	145-221	145-231
6' 1"	148-227	148-237
6' 2"	152-233	152-243
6' 3"	156-239	156-249
6' 4"	161-245	161-255
6' 5"	165-251	165-261



INSURANCE SERVICES SINCE 1974

	LINCOLN BENEFIT		LINCOLN BENEFIT		LINCOLN BENEFIT		LINCOLN BENEFIT		
Class	Preferred Elite		Preferred NT		Standard Select		Standard NT		
TOBACCO									
Years since last use	5		3		2		1		
FAMILY HISTORY									
Cardiovascular/CAD	No disease in parents or siblings before age 60**		No death of parents or siblings before age 60**		No death in more than 1 parent before age 60 **		No death in more than 1 parent before age 60 **		
Cancer/Melanoma									
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+	
	135/85	145/90	140/85	150/90	145/90	155/95	155/90	160/95	
CHOL Treatment	No		OK		OK		OK		
Cholesterol	220, or 250 if < 4.0		250, or 275 if < 5.5		285		300		
Max Chol/HDL Ratio	4.5		6.0		7.0		9.0		
MEDICAL HISTORY									
Cancer	No		No		No		No		
Coronary / Diabetes	No		No		No		Individual Consideration		
Alcohol/Drug Treatment	No		No		None in past 5 years		None in past 5 years		
Other Impairments	No other medical history that would adversely affect mortality								
NON-MEDICAL FACTORS									
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 resident of US for 3 years				Lawful permanent resident of US for 1 year				
BUILD - HIGH LIMITS		MALE/FEMALE		MALE/FEMALE		MALE/FEMALE		MALE/FEMALE	
5' 0"		143		154		161		179	
5' 1"		147		159		167		185	
5' 2"		152		164		172		191	
5' 3"		157		169		178		197	
5' 4"		162		175		184		203	
5' 5"		167		180		189		210	
5' 6"		172		186		195		216	
5' 7"		178		191		201		223	
5' 8"		183		197		207		230	
5' 9"		189		203		213		237	
5' 10"		194		209		220		243	
5' 11"		200		215		226		250	
6' 0"		205		221		232		258	
6' 1"		211		227		239		265	
6' 2"		217		234		245		272	
6' 3"		223		240		252		279	
6' 4"		229		246		259		287	
6' 5"		235		253		266		295	

** 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.



INSURANCE SERVICES SINCE 1974

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

Carrier	LINCOLN NATIONAL		LINCOLN NATIONAL		LINCOLN NATIONAL	
Class	Preferred Best		Preferred NT*		Standard Plus NT	
TOBACCO						
Years since last use	5		3		3	
FAMILY HISTORY						
Cardiovascular/CAD	No disease in parents or siblings before age 60		No death of parents or siblings before age 60		No death of parents or siblings before age 50	
Cancer	No disease in parents or siblings before age 60		No death of parents or siblings before age 60		No death of parents or siblings before age 50	
MEDICAL FACTORS						
BP Treatment	No		No	OK	OK	
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						
Cancer	No (except basal cell skin cancers)		No (except basal cell skin cancers)		No (except basal cell skin cancers)	
Coronary	No		No		No	
Diabetes	No		No		No	
Alcohol/Drug Treatment	No		No		No	
Other impairments	No other medical history that would adversely affect mortality					
NON-MEDICAL FACTORS						
Max Driving Violations/years	2 violations in past 3 yrs				3 violations in past 3 yrs	
Reckless Driving/DUI	None in past 5 years					
Private Aviation	None in past 2 years					
Hazardous Activities	None in past 2 years		Available with Flat Extra			
Residence/Citizenship	Must be a US Resident for past 3 yrs. Must be US Citizen or have green card.					
BUILD - HIGH LIMITS						
	MALE / FEMALE		MALE / FEMALE		MALE / FEMALE	
5' 0"	145		155		170	
5' 1"	150		160		175	
5' 2"	155		165		180	
5' 3"	160		170		185	
5' 4"	165		175		190	
5' 5"	170		180		195	
5' 6"	175		185		200	
5' 7"	180		190		205	
5' 8"	185		195		210	
5' 9"	190		200		215	
5' 10"	195		210		225	
5' 11"	200		215		230	
6' 0"	205		220		235	
6' 1"	210		225		240	
6' 2"	215		230		245	
6' 3"	220		235		250	
6' 4"	225		240		255	
6' 5"	235		250		265	



INSURANCE SERVICES SINCE 1974

CARRIER	MASS MUTUAL	MASS MUTUAL		
Class	Ultra Preferred	Select Preferred		
TOBACCO				
Years since last use	1	1		
FAMILY HISTORY				
Cardiovascular/CAD	Both parents reach age 60 with no CAD	Both parents reach age 60 with no CAD		
Cancer	N/A	N/A		
MEDICAL FACTORS				
BP Treatment	POINT SYSTEM			
Max BP Readings				
CHOL Treatment				
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	No	No		
Diabetes	No	No		
Alcohol/Drug Treatment	No history of abuse or treatment in 10 years	No history of abuse or treatment in 10 years		
Other Impairments	* No other medical history that would adversely affect mortality			
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 permanent US resident with US/Canadian citizenship or green card	Must be a permanent US resident with US/Canadian citizenship or green card		
BUILD - HIGH LIMITS				
	MALE	FEMALE	MALE	FEMALE
5' 0"	153	143	153	143
5' 1"	158	148	158	148
5' 2"	164	153	164	153
5' 3"	169	158	169	158
5' 4"	174	163	174	163
5' 5"	180	168	180	168
5' 6"	186	173	186	173
5' 7"	191	178	191	178
5' 8"	197	184	197	184
5' 9"	203	189	203	189
5' 10"	209	195	209	195
5' 11"	215	200	215	200
6' 0"	221	206	221	206
6' 1"	227	212	227	212
6' 2"	233	218	233	218
6' 3"	240	224	240	224
6' 4"	246	230	246	230
6' 5"	260	242	260	242



INSURANCE SERVICES SINCE 1974

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 $\leq 136/78$	1	Blood pressure average over last 2 years $\leq 136/86$
Blood pressure average over last 2 years $\leq 130/72$	1	Blood pressure average over last 2 years $\leq 132/80$
Current blood/urine results are within normal limits (except blood lipids)	1	Current blood/urine results are within normal limits (except blood lipids)
Both parents reach 60-years-old without cardiovascular disease	1	Both parents reach 60-years-old without cardiovascular disease
No current treatment for blood pressure or blood lipids	1	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	1	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	1	No nicotine use of any kind, including cigars, in the last 2 years
No rating due to avocation	1	No rating due to avocation
Body Mass Index (BMI) is 17 through 28	1	Body Mass Index (BMI) is 18 through 30
Body Mass Index (BMI) is 17 through 23	1	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)



INSURANCE SERVICES SINCE 1974

CARRIER	MONY / AXA		MONY / AXA	
Class	Preferred Plus (Ultimate Select)		Preferred (Select)	
TOBACCO				
Years since last use	3		1	
FAMILY HISTORY				
Cardiovascular/CAD	No deaths for either parent < 60		No more than 1 CAD for either parent < 60	
Cancer			N/A	
MEDICAL FACTORS				
BP Treatment	No		All RX is considered	
Max BP Readings	145/90 (150/90 Ages 60+)		No ratable blood pressure.	
CHOL Treatment	Ok		All RX is considered	
Max Cholesterol Level	230	250	270	300
Max Chol/HDL Ratio	5.0	≤ 4.5	6.0	≤ 5.0
MEDICAL HISTORY				
Cancer	No		No	
Coronary	No		No	
Diabetes	No		No	
Alcohol/Drug Treatment	No history of abuse for 8 years		No history of abuse for 5 years	
Other Impairments	None that would adversely affect mortality			
NON-MEDICAL FACTORS				
Max Driving Violations/years	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.	
Reckless Driving/DUI Suspension/Revocation				
Private Aviation	Individual consideration		Individual consideration	
Hazardous Activities	No ratable avocation/occupation		No ratable avocation/occupation	
Residence/Citizenship	No criteria		No criteria	
BUILD - HIGH LIMITS				
	MALE/FEMALE		MALE/FEMALE	
5' 0"	145		152	
5' 1"	149		157	
5' 2"	153		162	
5' 3"	157		167	
5' 4"	161		173	
5' 5"	165		178	
5' 6"	169		184	
5' 7"	174		189	
5' 8"	178		194	
5' 9"	183		201	
5' 10"	187		205	
5' 11"	192		211	
6' 0"	196		217	
6' 1"	200		224	
6' 2"	204		230	
6' 3"	209		237	
6' 4"	213		243	
6' 5"	218		249	



INSURANCE SERVICES SINCE 1974

CARRIER	NORTH AMERICAN		NORTH AMERICAN	
Class	Super Preferred NT		Preferred NT	
TOBACCO				
Years since last use	3		2	
FAMILY HISTORY				
Cardiovascular/CAD	No death of a parent or sibling before age 60		No death of a parent before age 60	
Cancer	No death of a parent or sibling before age 60		N/A	
MEDICAL FACTORS				
BP Treatment	NO		NO	
Max BP Readings (from all sources)	Consistently < 140/85 up to age 64 Consistently < 145/90 at ages 65+		Consistently < 150/90 up to age 64 Consistently < 155/93 at ages 65+	
CHOL Treatment	OK		OK	
Max Cholesterol Level	≤ 230		≤ 250	
Max Chol/HDL Ratio	≤ 4.5		≤ 6.0	
MEDICAL HISTORY				
Cancer	No (excluding non-melanoma skin cancers)		No (excluding non-melanoma skin cancers)	
Coronary	No		No	
Diabetes	No		No	
Alcohol/Drug Treatment	No history of abuse or treatment allowed		No hx of abuse or treatment in past 10 years	
Other Impairments	No other medical history that would adversely affect mortality			
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 Driving/DUI Suspension/Revocation	None in past 10 years		None in past 5 years	
Private Aviation	Not available		Available - see Private Aviation Guide	
Hazardous Activities	None in past 2 years**		Non-ratable activities available	
Residence/Citizenship	Must be US Citizen or have permanent residence status for at least 2 years			
BUILD - HIGH LIMITS				
	MALE	FEMALE	MALE/FEMALE	
5' 0"	143	133	153	143
5' 1"	148	137	158	148
5' 2"	153	142	164	153
5' 3"	158	146	169	158
5' 4"	163	151	174	163
5' 5"	168	156	180	168
5' 6"	173	161	186	173
5' 7"	178	166	191	178
5' 8"	184	171	197	184
5' 9"	189	176	203	189
5' 10"	195	181	209	195
5' 11"	200	186	215	200
6' 0"	206	191	221	206
6' 1"	212	197	227	212
6' 2"	218	202	233	218
6' 3"	224	208	240	224
6' 4"	230	213	246	230

** Scuba allowed to 50 ft depth - Maximum



INSURANCE SERVICES SINCE 1974

CARRIER	PRUDENTIAL		PRUDENTIAL	PRUDENTIAL		
Class	Preferred Best		Preferred Plus NT		Preferred NT	
TOBACCO						
Years since last use	5		3		1	
FAMILY HISTORY						
Cardiovascular/Stroke Diabetes/Cancer	No death of a parent or sibling before age 70		No death of a parent or sibling before age 65		No death of a parent or sibling before age 60	
MEDICAL FACTORS						
BP Treatment BP Readings	Max	No Rx: To age 49 ≤ 130/80 Ages 50+ ≤ 135/85	OK Rx: To age 49 ≤ 135/85 Ages 50+ ≤ 140/90		OK Rx: To age 49 ≤ 140/90 Ages 50+ ≤ 145/90	
CHOL Treatment		No	OK		OK	
Max Cholesterol Level		≤ 220	≤ 250		≤ 275	
Max Chol/HDL Ratio		≤ 5.0	≤ 6.0		≤ 7.0	
MEDICAL HISTORY						
Cancer	No * (except skin cancer excluding melanoma)				Individual Consideration	
Coronary / Hepatitis C*	No: Coronary / Hepatitis C		No Coronary			
Diabetes/Glucose	No		No			
Alcohol/Drug Treatment	No		None in past 10 years			
Other Impairments	No other medical history that would adversely affect mortality					
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	
Reckless Driving/DUI Suspension/Revocation	No DWI,DUI,OUI, Reckless driving within the last 5 years No license suspension within the last 3 years				Individual Consideration	
Private Aviation	No		No		No ratable aviation	
Hazardous Activities	No		No ratable activities		Individual Consideration	
Residence/Citizenship	Must be a full time permanent US/Canadian resident					
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"	153	164	153	164	174	211
5' 2"	158	169	158	169	180	218
5' 3"	163	175	163	175	186	225
5' 4"	169	180	169	180	192	233
5' 5"	174	186	174	186	198	240
5' 6"	179	192	179	192	204	247
5' 7"	185	198	185	198	210	255
5' 8"	190	203	190	203	217	263
5' 9"	196	209	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	250	303
6' 2"	225	241	225	241	256	311
6' 3"	232	247	232	247	263	319
6' 4"	238	254	238	254	271	328
6' 5"	244	261	244	261	278	337

MV = Moving Violation; MVA = Motor Vehicle Accident

Updated [Date]



INSURANCE SERVICES SINCE 1974

CARRIER	RELIASTAR / ING		RELIASTAR / ING	
Class	Super Preferred		Preferred NT	
TOBACCO				
Years since last use	5		3	
FAMILY HISTORY				
Cardiovascular/CAD	No death of parents or siblings before 70		No death of parents or siblings before 60	
Cancer				
MEDICAL FACTORS				
BP Treatment	No		OK	
Max BP Readings	Age ≤ 60	Age 61+	Age ≤ 60	Age 61+
	140/85	150/90	145/90	150/90
CHOL Treatment	No tx or hx		Individual Consideration	
Max Cholesterol Level	≤ 210		≤ 240	
Max Chol/HDL Ratio	≤ 5.0		≤ 6.0	
MEDICAL HISTORY				
Cancer	No		No	
Coronary / Diabetes	No		No	
Alcohol/Drug Treatment	None in past 10 years		None in past 10 years	
Other Impairments	No other medical history that would adversely affect mortality			
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 activity	
Residence/Citizenship	Must be a US resident for past 2 years. Must be US citizen or have a green card			
BUILD - HIGH LIMITS	MALE	FEMALE	MALE	FEMALE
5' 0"	145	130	160	150
5' 1"	149	133	165	153
5' 2"	153	135	170	155
5' 3"	158	138	175	159
5' 4"	162	140	180	161
5' 5"	166	143	185	164
5' 6"	170	145	190	167
5' 7"	176	150	195	173
5' 8"	182	155	200	178
5' 9"	188	160	205	184
5' 10"	193	165	212	190
5' 11"	199	170	217	196
6' 0"	205	175	224	201
6' 1"	211	179	232	206
6' 2"	216	183	237	210
6' 3"	222	188	242	216
6' 4"	227	192	248	221
6' 5"	233	196	254	225



INSURANCE SERVICES SINCE 1974

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/CAD	No disease in parents or siblings before 60	Not considered	Not considered
Cancer			
MEDICAL FACTORS			
BP Treatment Max BP Readings	No Treatment allowed: Ages 20-44 ≤ 140/85 Ages 45+ ≤ 140/90	No Treatment allowed: Ages 20-44 ≤ 140/90 Ages 45+ ≤ 140/95	Treatment OK: Ages 20-44 ≤ 150/95 Ages 45+ ≤ 155/100
CHOL Treatment	No	No	OK
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 medical history that would adversely affect 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	Insured must be a resident of US or Canada		
BUILD - HIGH LIMITS			
	MALE/FEMALE	MALE/FEMALE	MALE/FEMALE
5' 0"	142	142	160
5' 1"	147	147	165
5' 2"	152	152	170
5' 3"	157	157	175
5' 4"	162	162	180
5' 5"	167	167	185
5' 6"	172	172	190
5' 7"	177	177	195
5' 8"	182	182	200
5' 9"	187	187	205
5' 10"	192	192	212
5' 11"	197	197	217
6' 0"	202	202	224
6' 1"	207	207	232
6' 2"	212	212	237
6' 3"	217	217	242
6' 4"	222	222	248
6' 5"	227	227	254



INSURANCE SERVICES SINCE 1974

CARRIER	TRAVELERS		TRAVELERS	
Class	Preferred Plus		Preferred	
TOBACCO				
Years since last use	5		3	
FAMILY HISTORY				
Cardiovascular/CAD	No deaths of parents or siblings under age 60		No deaths of parents or siblings under age 60	
Cancer	No deaths of parents or siblings under age 60		N/A	
MEDICAL FACTORS				
BP Treatment	No		OK	
Max BP Readings	Age 0-50	Age 51+	Age 0-50	Age 51+
	130/80	140/90	140/90	150/90
CHOL Treatment	No		OK	
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 certain skin cancers)		No (excluding certain skin cancers)	
Coronary / Diabetes	No		No	
Alcohol/Drug Treatment	No history of abuse in 10 years		No history of abuse in 10 years	
Other Impairments	N/A		N/A	
NON-MEDICAL FACTORS				
Max Driving Violations/years	No more than 2 violations in 2 years		No more than 2 violations in 2 years	
Reckless Driving/DUI	None in past 5 years		None in past 5 years	
Private Aviation	No		OK w/ IFR - see Private Aviation Guidelines	
Hazardous Activities	No		No	
Residence/Citizenship	Individual Consideration		Individual Consideration	
BUILD - HIGH LIMITS	To age 50	Age 51+	To age 50	Age 51+
5' 0"	140	145	155	160
5' 1"	146	150	161	165
5' 2"	151	156	166	171
5' 3"	156	161	171	176
5' 4"	161	166	177	182
5' 5"	167	172	183	188
5' 6"	173	177	189	193
5' 7"	178	183	194	199
5' 8'	184	190	200	206
5' 9'	191	196	206	210
5' 10"	197	202	212	217
5' 11"	204	209	219	224
6' 0"	210	216	224	230
6' 1"	218	222	232	236
6' 2"	222	232	234	244
6' 3"	225	235	237	247
6' 4"	228	238	240	250
6' 5"	232	242	244	254



INSURANCE SERVICES SINCE 1974

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	OK	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 medical history that would adversely 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 years		
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"	157	157	185
5' 4"	162	162	190
5' 5"	167	167	195
5' 6"	172	172	200
5' 7"	177	177	205
5' 8"	181	181	210
5' 9"	187	187	215
5' 10"	191	191	222
5' 11"	197	197	227
6' 0"	202	202	234
6' 1"	208	208	242
6' 2"	213	213	247
6' 3"	219	219	252
6' 4"	224	224	258
6' 5"	230	230	264



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*There are no exceptions to these guidelines - no appeals

CARRIER	WEST COAST		WEST COAST	
Class	Super Preferred		Preferred NT	
TOBACCO				
Years since last use	3		1	
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				
MEDICAL FACTORS				
BP Treatment or History of	No		OK	
Max BP Readings	140/85		Age ≤ 50: 145/90	Age 51+: 150/90
CHOL Treatment	No		OK	
Max Cholesterol Level	≤ 210, if ratio is ≤ 3.5 then 220 is OK		≤ 230 *	
Max Chol/HDL Ratio	≤ 4.5		≤ 6.0	
MEDICAL HISTORY				
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 would 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 resident (green card holder) or US Citizen			
BUILD - HIGH LIMITS		MALE/FEMALE	MALE/FEMALE	
5' 0"	137		156	
5' 1"	142		160	
5' 2"	147		165	
5' 3"	152		170	
5' 4"	157		175	
5' 5"	161		178	
5' 6"	167		185	
5' 7"	171		190	
5' 8"	177		195	
5' 9"	182		200	
5' 10"	187		205	
5' 11"	192		211	
6' 0"	198		217	
6' 1"	204		224	
6' 2"	210		233	
6' 3"	216		238	
6' 4"	222		245	
6' 5"	227		252	

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