

**CPS INSURANCE SERVICES**

**UNDERWRITING GUIDE**



INSURANCE SERVICES SINCE 1974

**TERM**

CARRIER	AMERICAN GENERAL	AMERICAN GENERAL	AMERICAN GENERAL	AMERICAN GENERAL
Class	Preferred Plus	Preferred NT	Standard Plus	Standard NT
<b>TOBACCO</b>				
Years since last use **	5	3	2	1
<b>FAMILY HISTORY</b>				
Cardiovascular/CAD	No Cardio Disease prior to age 60 (parents only)	No Cardio death prior to age 60 (parents only)	One Cardio death prior to age 60 (parents only)	-----
Cancer	N/A	N/A	N/A	
<b>MEDICAL FACTORS</b>				
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+
	140/85	150/85	145/88	155/88
CHOL Treatment	OK	OK	OK	OK
Cholesterol	If HDL ≤ 5.0, 205	If HDL ≤ 6.0, 235	If HDL ≤ 7.0, 250	If HDL > 7.0, 280
	If HDL ≤ 4.5, 240	If HDL ≤ 5.5, 260	If HDL ≤ 6.5, 280	If HDL > 6.5, 280
<b>MEDICAL HISTORY</b>				
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			
<b>NON-MEDICAL FACTORS</b>				
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			
<b>BUILD - HIGH LIMITS</b>	<b>MALE</b>	<b>FEMALE</b>	<b>MALE</b>	<b>FEMALE</b>
5' 0"	146	142	158	154
5' 1"	150	147	163	159
5' 2"	155	151	168	163
5' 3"	160	156	173	168
5' 4"	164	161	178	173
5' 5"	169	165	183	178
5' 6"	174	170	188	183
5' 7"	179	175	193	188
5' 8"	184	180	199	194
5' 9"	189	185	204	199
5' 10"	195	190	210	205
5' 11"	200	195	215	210
6' 0"	205	200	221	216
6' 1"	211	206	227	222
6' 2"	217	211	234	229
6' 3"	222	217	240	235
6' 4"	228	223	246	239
6' 5"	234	229	253	248

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



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CARRIER	AMERICAN GENERAL		AMERICAN GENERAL		UL AMERICAN GENERAL					
Class	Preferred Plus		Preferred NT		Standard NT					
<b>TOBACCO</b>										
Years since last use **	5		3		1					
<b>FAMILY HISTORY</b>										
Cardiovascular/CAD	No Cardio Disease prior to age 60 (parents only)		No Cardio death prior to age 60 (parents only)		-----					
Cancer	N/A		N/A							
<b>MEDICAL FACTORS</b>										
BP Treatment	No		OK w/Pref Plus readings		OK w/Pref NT readings					
Max BP Readings	Age 0-60	Age 61+	Age 0-60	Age 61+	Age 0-60	Age 61+				
	140/85	150/85	145/88	155/88	> 145/88	> 155/88				
CHOL Treatment	OK		OK		OK					
Cholesterol	If HDL ≤ 5.0, 205		If HDL ≤ 6.0, 235		If HDL > 6.0, 235					
	If HDL ≤ 4.5, 240		If HDL ≤ 5.5, 260		If HDL > 5.5, 260					
<b>MEDICAL HISTORY</b>										
Cancer / Coronary	No cancer or ratable impairment									
Diabetes	No		No		No					
Alcohol/Drug Treatment	No		No		No					
Other Impairments	No other medical history that would adversely affect mortality									
<b>NON-MEDICAL FACTORS</b>										
Max driving/violation yrs	1 violation 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 3 years					
Private Aviation	No		No		Available with Flat Extra					
Hazardous Activities	No		No		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				
5' 0"	146	142	158	154	> 166	> 162				
5' 1"	150	147	163	159	> 172	> 167				
5' 2"	155	151	168	163	> 177	> 173				
5' 3"	160	156	173	168	> 183	> 178				
5' 4"	164	161	178	173	> 188	> 183				
5' 5"	169	165	183	178	> 194	> 189				
5' 6"	174	170	188	183	> 200	> 195				
5' 7"	179	175	193	188	> 206	> 200				
5' 8'	184	180	199	194	> 211	> 206				
5' 9"	189	185	204	199	> 217	> 211				
5' 10"	195	190	210	205	> 223	> 217				
5' 11"	200	195	215	210	> 229	> 222				
6' 0"	205	200	221	216	> 235	> 228				
6' 1"	211	206	227	222	> 241	> 234				
6' 2"	217	211	234	229	> 248	> 240				
6' 3"	222	217	240	235	> 255	> 246				
6' 4"	228	223	246	242	> 261	> 253				
6' 5"	234	229	253	248	> 268	> 259				

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



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**AGES 18-69**

Carrier	AXA/Equitable	AXA/Equitable	AXA/Equitable
Class	Preferred Elite	Preferred Plus	Preferred(Select)
<b>TOBACCO - nicotine</b>			
Years since last use	5	3	1
<b>FAMILY HISTORY</b>			
CAD/CVD/CA*	No deaths of either parent or siblings before age 65 from CAD/CVD/CA*	No death of either parent before age 60 from CAD or CA*	No more than 1 death of either parent from CAD before age 50*
<b>MEDICAL FACTORS</b>			
BP Treatment	NO	NO	OK
Max BP Readings	145/80 (150/90 Ages 60-69)	145/90 (150/90 Ages 60-69)	No criteria
CHOL Treatment	OK	OK	OK
Max Cholesterol Level	220	230; 250 IF ratio ≤ 4.5	270; 300 IF ratio ≤ 5.0
Max Chol/HDL Ratio	4.5	5.0	6.0
<b>MEDICAL HISTORY</b>			
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 Abuse	None	No history for 8 yrs	No history for 5 yrs
Other Impairments	No other medical history that would adversely affect mortality		
<b>NON-MEDICAL FACTORS</b>			
Max Driving Violations/years	No MV in past 2 yrs (<Age 44); OR No > 1 MV in past 2 yrs (Ages 45-69)	No > 1 MV in past 2 yrs (< age 44); OR No > 2 MV in past 2 yrs (Ages 45-69)	No > 2 MV past 2 yrs (< age 44 Term); No > 3 MV past 2 yrs (ages 45-69 for Term); No > 3 MV past 2 yrs (< age 69 perm plans)
Reckless Driving/DUI	None allowed	None in past 5 years	None in past 3 years
Private Aviation	No	Individual Consideration	Individual Consideration
Hazardous Activities	No ratable sport/avocation/occupation		
Residence/Citizenship	US citizen/FT Perm resident	No criteria	No criteria
<b>BUILD - BMI</b>		Pref (Ages 18-69)	Pref Elite/Pref Plus/Pref (Ages 70+)
5' 0"	144	159	107-205
5' 1"	148	164	111-212
5' 2"	153	170	115-219
5' 3"	158	175	118-226
5' 4"	163	181	122-233
5' 5"	168	186	126-240
5' 6"	174	192	130-248
5' 7"	179	196	134-255
5' 8"	184	204	138-263
5' 9"	190	210	142-271
5' 10"	195	216	146-279
5' 11	201	222	150-287
6' 0"	207	229	155-295
6' 1"	212	235	159-303
6' 2"	218	241	163-311
6' 3"	224	248	168-320
6' 4"	230	255	172-328
6' 5"	236	261	177-337

\*CVD=cerbrovascular disease; CAD=Coronary Artery Disease; CA=Cancer; MV=Moving Violation

See next page for ages 70 and older criteria.



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AGES 70+

Carrier	AXA/Equitable	AXA/Equitable	AXA/Equitable
Class	Preferred Elite	Preferred Plus	Preferred(Select)
<b>TOBACCO - nicotine</b>			
Years since last use	5	3	1
<b>FAMILY HISTORY</b>			
CAD/CVD/CA*	No Criteria	No Criteria	No Criteria
<b>MEDICAL FACTORS</b>			
BP Treatment	OK	OK	OK
Max BP Readings	150/90	150/90	150/90
CHOL Treatment	OK	OK	OK
Max Cholesterol Level	220	230; 250 IF ratio ≤ 4,5	270; 300 IF ratio ≤ 5,0
Max Chol/HDL Ratio	4,5	5,0	6,0
<b>MEDICAL HISTORY</b>			
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 Abuse	None	No history for 8 yrs	No history for 5 yrs
Other Impairments	No other medical history that would adversely affect mortality		
<b>NON-MEDICAL FACTORS</b>			
Max Driving Violations/years	No MV in past 2 yrs (≤Age 44); OR No > 1 MV in past 2 yrs (Ages 45-69)	No > 1 MV in past 2 yrs (≤ age 44); OR No > 2 MV in past 2 yrs (Ages 45-69)	No > 2 MV past 2 yrs (≤ age 44 Term); No > 3 MV past 2 yrs (ages 45-69 for Term) ; No > 3
Reckless Driving/DUI	None allowed	None in past 5 years	None in past 3 years
Private Aviation	No	Individual Consideration	Individual Consideration
Hazardous Activities	No ratable sport/avocation/occupation		
Residence/Citizenship	US citizen/FT Perm resident	No criteria	No criteria



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CARRIER	AMERICAN NATIONAL		AMERICAN NATIONAL	
Class	Super Preferred		Preferred	
<b>TOBACCO</b>				
Years since last use	5		3	
<b>FAMILY HISTORY</b>				
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				
<b>MEDICAL FACTORS</b>				
BP Treatment	No		No	
Max BP Readings	Age 18-45	Age 46+	140/90 or less without prescription	
	135/85	140/90		
CHOL Treatment	No		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
<b>MEDICAL HISTORY</b>				
Cancer / Coronary	The proposed insured must have a sufficiently favorable medical history			
Diabetes				
Alcohol/Drug Treatment				
Other Impairments				
<b>NON-MEDICAL FACTORS</b>				
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 infile within the last 6 mths, please submit w/application		No DWI * If agent has an MVR infile 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#.			
<b>BUILD - HIGH LIMITS</b>	<b>MALE/FEMALE</b>		<b>MALE/FEMALE</b>	
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	



Class	BANNER Preferred Plus	BANNER Preferred	BANNER Standard Plus	BANNER Standard
<b>TOBACCO</b>				
Years since last use	3	2	1	1
<b>FAMILY HISTORY</b>				
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
Cancer				N/A
<b>MEDICAL FACTORS</b>				
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			
Max Cholesterol Level	≤ 220	≤ 250	≤ 280	≤ 300
Max Chol/HDL Ratio	≤ 5.0	≤ 6.0	≤ 7.0	≤ 8.0
<b>MEDICAL HISTORY</b>				
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
<b>NON-MEDICAL FACTORS</b>				
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	
<b>BUILD - HIGH LIMITS</b>		MALE	FEMALE	MALE/FEMALE
5' 0"	144	135	158	166
5' 1"	148	138	163	172
5' 2"	153	140	168	175
5' 3"	158	143	174	182
5' 4"	163	145	179	188
5' 5"	168	148	185	194
5' 6"	174	150	191	200
5' 7"	179	155	197	206
5' 8'	185	160	203	212
5' 9"	190	165	209	219
5' 10"	196	170	215	226
5' 11"	201	175	221	231
6' 0"	207	180	228	240
6' 1"	213	184	234	245
6' 2"	219	188	241	253
6' 3"	225	193	247	259
6' 4"	230	197	253	265
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	CHASE / ONE LIFE
Class	Premier NT	Preferred NT	Select NT
<b>TOBACCO</b>			
Years since last use	5	3	3
<b>FAMILY HISTORY</b>			
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
<b>MEDICAL FACTORS</b>			
(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
<b>MEDICAL HISTORY</b>			
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		
<b>NON-MEDICAL FACTORS</b>			
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
<b>BUILD - HIGH LIMITS</b>			
	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-TERM		EMPIRE GENERAL-TERM			
Class	Select Preferred		Preferred NT			
<b>TOBACCO</b>						
Years since last use	5 (urine negative)		3 (urine negative)			
<b>FAMILY HISTORY</b>						
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			
<b>MEDICAL FACTORS</b>						
BP Treatment	No history of treatment		No history of treatment		With treatment	
Max BP Readings * Average for past 2 yrs	Age 0-50 ≤ 135/85	Age 50+ ≤ 145/90	Age 0-50 ≤ 145/90	Age 50+ ≤ 150/90	Age 0-50 ≤ 135/85	Age 50+ ≤ 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	
<b>MEDICAL HISTORY</b>						
Cancer/Stroke	No		No			
Coronary/Diabetes						
Alcohol/Drug Abuse/Treatment						
Other Impairments	No other medical history that would adversely affect mortality					
<b>NON-MEDICAL FACTORS</b>						
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					
<b>BUILD - HIGH LIMITS</b>	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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\* Waived if applicant 65 or older unless both parents died from one of the same preceding impairments prior to age 60.

CARRIER	EMPIRE GENERAL-UL		EMPIRE GENERAL-UL	
Class	Select Preferred		Preferred NT	
<b>TOBACCO</b>				
Years since last use	3 (urine negative)		1 (urine negative)	
<b>FAMILY HISTORY</b>				
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	
<b>MEDICAL FACTORS</b>				
BP Treatment	Controlled for the past 2 years:		Controlled for the past 2 years	
Max BP Readings	Age 0-50	Age 50+	Age 0-50	Age 50+
* Average for past 2 yrs	≤ 135/85	≤ 145/90	≤ 145/90	≤ 150/90
CHOL Treatment	OK		OK	
Max Cholesterol Level	≤ 270		≤ 270	
Chol/HDL Ratio (average past yr)	≤ 5.5		≤ 6.5	
<b>MEDICAL HISTORY</b>				
Cancer/Stroke	No		No	
Coronary/Diabetes				
Alcohol/Drug Abuse/Treatment				
Other Impairments	No other medical history that would adversely affect mortality			
<b>NON-MEDICAL FACTORS</b>				
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			
<b>BUILD - HIGH LIMITS</b>	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		
<b>TOBACCO</b>						
Years since last use	5	3	2	1		
<b>FAMILY HISTORY</b>						
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			
<b>MEDICAL FACTORS</b>						
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 ≤ 60 155/95	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		
<b>MEDICAL HISTORY</b>						
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					
<b>NON-MEDICAL FACTORS</b>						
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	Available (in most cases) w/Flat Extra or Exclusion Rider					
Hazardous Activities						
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		



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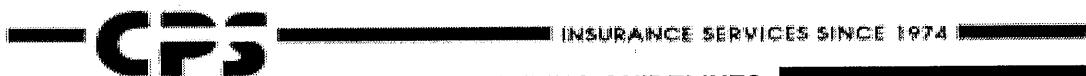
## AGES 65 AND OVER

CARRIER	FIRST COLONY / GENWORTH		FIRST COLONY / GENWORTH			
Class	Preferred Best	Preferred NT	Select NT	Standard NT		
<b>TOBACCO</b>						
Years since last use	5	3	2	1		
<b>FAMILY HISTORY</b>						
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			
<b>MEDICAL FACTORS</b>						
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		
<b>MEDICAL HISTORY</b>						
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.					
<b>NON-MEDICAL FACTORS</b>						
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		



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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 (average past 12 months)	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	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	171
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


**TERM UNDERWRITING GUIDELINES**
**AGES: 18-70**

CARRIER	JOHN HANCOCK / MANULIFE		JOHN HANCOCK / MANULIFE			
Class	Super Preferred		Preferred			
<b>TOBACCO</b>						
Years since last use	5		2			
<b>FAMILY HISTORY</b>						
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 Up to 135/85	Yes Up to 140/90	Yes $\leq$ 140/85	Yes $\leq$ 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		
<b>MEDICAL HISTORY</b>						
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.

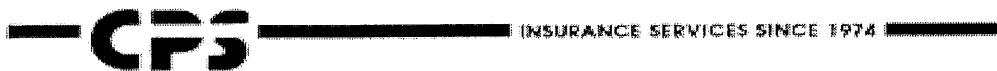


INSURANCE SERVICES SINCE 1974

## 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 Up to 140/90	Yes 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



Class	LINCOLN BENEFIT Preferred Elite	LINCOLN BENEFIT Preferred NT	LINCOLN BENEFIT Standard Select	LINCOLN BENEFIT Standard NT				
<b>TOBACCO</b>								
Years since last use	5	3	2	1				
<b>FAMILY HISTORY</b>								
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								
<b>MEDICAL FACTORS</b>								
BP Treatment	No	OK	OK	OK				
Max BP Readings	Ages 0-60 135/85	Ages 61+ 145/90	Ages 0-60 140/85	Ages 61+ 150/90	Ages 0-60 145/90	Ages 61+ 155/95	Ages 0-60 155/90	Ages 61+ 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				
<b>MEDICAL HISTORY</b>								
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							
<b>NON-MEDICAL FACTORS</b>								
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.



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

Carrier	LINCOLN NATIONAL - Term	LINCOLN NATIONAL - Term	LINCOLN NATIONAL - Term		
Class	Preferred Best	Preferred NT*	Standard Plus NT		
<b>TOBACCO</b>					
Years since last use	5	3	3		
<b>FAMILY HISTORY</b>					
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		
<b>MEDICAL FACTORS</b>					
BP Treatment	No	No	OK		
Max BP Readings	140/85	150/90	140/90		
CHOL Treatment	No	OK	OK		
Max Cholesterol Level	220	250	275		
Max Chol/HDL Ratio	5.0	6.5	7.5		
<b>MEDICAL HISTORY</b>					
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				
<b>NON-MEDICAL FACTORS</b>					
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.				
<b>BUILD - HIGH LIMITS</b>					
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	LINCOLN NATIONAL - UL	LINCOLN NATIONAL - UL	LINCOLN NATIONAL - UL
Class	Preferred Best	Preferred NT	Standard Plus NT
<b>TOBACCO</b>			
Years since last use	5	3	3
<b>FAMILY HISTORY</b>			
Cardiovascular/CAD	No occurrences prior to age 60	No deaths prior to age 60	No deaths prior to age 50
Cancer			No deaths prior to age 50
<b>MEDICAL FACTORS</b>			
BP Treatment	No	No	OK
Max BP Readings	140/85	150/90	140/90
CHOL Treatment	No (age 0-60)	**	**
CHOL/HDL ratio	5.0	6.5	4.5
Max CHOL/HDL ratio of 4.5 or less other wise	250	275	325
	220	250	275
<b>MEDICAL HISTORY</b>			
Cancer	No (except certain basal cell skin types)		
Coronary / Diabetes	No	No	No
Alcohol/Drug Treatment	No	No	No
Other Impairments	* No other medical history that would adversely affect mortality		
<b>NON-MEDICAL FACTORS</b>			
Max Driving Violations/years	2 violations in past 3 years		3 violations in past 3 years
Reckless Driving/DUI Suspension/Revocation	None in past 5 years		
Private Aviation	No	**	No
Hazardous Activities	No	**	**
Residence/Citizenship	US resident for the past 3 years.		
BUILD	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

\*\* Medical histories depending on the nature of the impairment, severity, and treatment, not specifically excluded, may or may not be eligible for PNT/PT. (Avocations depending on the nature of the activity)



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CARRIER	MASS MUTUAL-Permanent Products	MASS MUTUAL-Permanent Products		
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



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## MASS MUTUAL POINT SYSTEM-Permanent Products

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	1	Blood pressure average over last 2 years ≤ 136/86
Blood pressure average over last 2 years ≤ 130/72	1	Blood pressure average over last 2 years ≤ 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)



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CARRIER	NORTH AMERICAN-TERM		NORTH AMERICAN-TERM			
Class	Super Preferred NT		Preferred NT			
<b>TOBACCO</b>						
Years since last use	3		2			
<b>FAMILY HISTORY</b>						
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			
<b>MEDICAL FACTORS</b>						
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			
<b>MEDICAL HISTORY</b>						
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					
<b>NON-MEDICAL FACTORS</b>						
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	NORTH AMERICAN-UL	NORTH AMERICAN-UL
Class	Preferred NT	Standard Plus NT
<b>TOBACCO</b>		
Years since last use	3	1
<b>FAMILY HISTORY</b>		
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
<b>MEDICAL FACTORS</b>		
BP Treatment	OK	OK
Max BP Readings (from all sources for last 2 yrs)	Consistently < 145/85 up to age 64 Consistently < 150/90 at ages 65+	Consistently < 150/90 up to age 64 Consistently < 155/95 at ages 65+
CHOL Treatment	OK	OK
Max Cholesterol Level	≤ 240	≤ 280
Max Chol/HDL Ratio	≤ 5.5	≤ 7.0
<b>MEDICAL HISTORY</b>		
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	
<b>NON-MEDICAL FACTORS</b>		
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 5 years	None in past 5 years
Private Aviation	Available to non-ratable commercial & private pilots	
Hazardous Activities	Non-ratable hazardous sports (including scuba & racing) are acceptable.	Hazardous sports (including scuba, racing, skydiving) are acceptable. Rating may be required.
Residence/Citizenship	Must be US Citizen or have permanent residence status for at least 2 years	
<b>BUILD - HIGH LIMITS</b>		
	MALE/FEMALE	MALE/FEMALE
5' 0"	149	164
5' 1"	154	170
5' 2"	159	175
5' 3"	164	181
5' 4"	169	187
5' 5"	175	193
5' 6"	181	199
5' 7"	186	205
5' 8"	191	211
5' 9"	197	217
5' 10"	202	223
5' 11"	208	230
6' 0"	213	236
6' 1"	220	243
6' 2"	226	250
6' 3"	233	256
6' 4"	239	263



INSURANCE SERVICES SINCE 1974

CARRIER	PRUDENTIAL		PRUDENTIAL		PRUDENTIAL							
Class	Preferred Best		Preferred Plus NT		Preferred NT							
<b>TOBACCO</b>												
Years since last use	5		3		1							
<b>FAMILY HISTORY</b>												
Cardiovascular/Stroke	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							
<b>MEDICAL FACTORS</b>												
BP Treatment 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							
<b>MEDICAL HISTORY</b>												
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											
<b>NON-MEDICAL FACTORS</b>												
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



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
<b>TOBACCO</b>			
Years since last use	1	1	1
<b>FAMILY HISTORY</b>			
Cardiovascular/CAD	No disease in parents or siblings before 60	Not considered	Not considered
Cancer			
<b>MEDICAL FACTORS</b>			
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
<b>MEDICAL HISTORY</b>			
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		
<b>NON-MEDICAL FACTORS</b>			
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



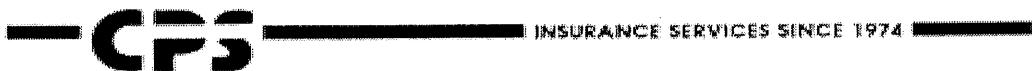
INSURANCE SERVICES SINCE 1974

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 0-50 130/80	Age 51+ 140/90	Age 0-50 140/90	Age 51+ 150/90
CHOL Treatment	No		OK	
Max Cholesterol Level	Age 0-50 ≤ 220	Age 51+ ≤ 230	Age 0-50 ≤ 240	Age 51+ ≤ 250
Max Chol/HDL Ratio	≤ 5.5	≤ 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	195	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

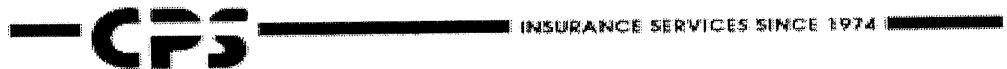
CARRIER	UNITED OF OMAHA	UNITED OF OMAHA	UNITED OF OMAHA
Class	Preferred Plus	Preferred	Standard Plus
<b>TOBACCO</b>			
Years since last use	5	5	1
<b>FAMILY HISTORY</b>			
Cardiovascular/CAD Diabetes *	No death of parents or siblings before age 65 *	No death of parents or siblings before age 65 *	No death of parents or siblings before age 60 (heart disease only)
Cancer		N/A	N/A
<b>MEDICAL FACTORS</b>			
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
<b>MEDICAL HISTORY</b>			
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		
<b>NON-MEDICAL FACTORS</b>			
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		
<b>BUILD - HIGH LIMITS</b>	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



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

CARRIER	WEST COAST-TERM	WEST COAST-TERM
Class	Super Preferred	Preferred NT
TOBACCO		
Years since last use	5	1
FAMILY HISTORY		
Heart disease or any cardiac related condition	No history of or death in either natural parent or sibling before age 60, unless the insured has attained age 60 or older	No disease in either parent before age 60, unless the insured has attained age 60 or older
Cancer		
MEDICAL FACTORS		
BP Treatment or History of	No	OK
Max BP Readings	140/85	Age ≤ 60: 140/90      Age 61+: 150/90
CHOL Treatment	No	OK
Max Cholesterol Level	≤ 210, if ratio is ≤ 3.5 then 220 is OK	≤ 230 *
Max Chol/HDL Ratio	≤ 5.0	≤ 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 m orality	
NON-MEDICAL FACTORS		
Max Driving Violations/years	1 violation in last 3 years	1 violation in last 3 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; except 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



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

CARRIER	WEST COAST-UL	WEST COAST-UL
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	≤ 5.0	≤ 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 last 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; Except 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