

Medical underwriting guidelines and build chart

The following are guidelines. The final decision is based on all information received.

| | | Preferred Plus | | Preferred | | Standard Plus | | |
|--------------------------|-------------------|---|----------------|--|----------------|--|----------------|------------------|
| Tobacco | | No use in 5 years, urine negative Celebratory cigar* | | No use in 3 years, urine negative Celebratory cigar* | | No cigarette use within 1 year. Some tobacco users may qualify | | |
| Cholesterol | | Total not > 240 Chol/HDL ratio 4.5 or less | | Total not >250 Chol/HDL ratio 5.0 or less | | Total not >280 Chol/HDL ratio 6.0 or less | | |
| Blood Pressure | | Currently controlled and average reading in last 2 years (including treatment) does not exceed: 135/85 through age 60 145/85 age 61+ | | Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/85 through age 60 150/90 age 61+ | | Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/90 through age 60 150/90 age 61+ | | |
| Personal History | | No cardiovascular disease or cancer history, except basal cell and/or superficial squamous cell skin cancer | | No cardiovascular disease or cancer history, except basal cell and/or superficial squamous cell skin cancer | | No ratable impairment or cancer history, except basal cell and/or superficial squamous cell skin cancer | | |
| Family History | | No cardiovascular or cancer death of a parent or sibling prior to 60 Disregard gender-specific cancers of the opposite sex, except for breast cancer | | No more than 1 cardiovascular or cancer death in a parent prior to 60 Disregard gender-specific cancers of the opposite sex, except for breast cancer | | No specific criteria | | |
| Residence | | Permanent resident of U.S. for at least 3 years | | Permanent resident of U.S. for at least 1 year | | Permanent resident of U.S. for at least 1 year | | |
| Avocations (Hazardous) | | None – recreational SCUBA up to depths of 75 feet is acceptable | | Available if no flat extra premium would be required and not hazardous | | May have flat extra | | |
| Aviation | | Pilot and crew members on regularly scheduled passenger flights on major airlines with exclusion rider Private pilot with exclusion rider | | Pilot and crew members on regularly scheduled passenger flights on major airlines Private pilot with exclusion rider | | Major airlines only, private aviation with flat extra or exclusion rider | | |
| Motor Vehicle History | | No more than 2 moving violations in 5 years; and no DUI, reckless operation, revocation or suspension in last 5 years | | No DUI, reckless operation, revocation or suspension in last 5 years | | No DUI, reckless operation, revocation, suspension in last 3 years | | |
| Alcohol/ Substance Abuse | | No history of, or treatment for, alcohol or substance abuse | | No history of, or treatment for, alcohol or substance abuse | | No history of, or treatment for, alcohol or substance abuse | | |
| Impairments | | No diseases, disorders or activities that would affect mortality | | No diseases, disorders or activities that would affect mortality | | No diseases, disorders or activities that would affect mortality | | |
| Build | Height Ft. In. | | Male Weight | Female Weight | Male Weight | Female Weight | Male Weight | Female Weight |
| | 4 | 8 | 126 | 123 | 137 | 134 | 145 | 141 |
| | 4 | 9 | 131 | 127 | 142 | 139 | 150 | 146 |
| | 4 | 10 | 136 | 132 | 147 | 144 | 155 | 151 |
| | 4 | 11 | 141 | 137 | 152 | 149 | 161 | 157 |
| | 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 | 222 | 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 | |
| 6 | 6 | 240 | 235 | 260 | 255 | 275 | 265 | |
| 6 | 7 | 245 | 241 | 266 | 261 | 282 | 272 | |

* See Celebratory cigar on Page 10.