

Fully Underwritten Elite/Preferred Criteria¹

	Elite Preferred for applicants who do not use tobacco products	Preferred Non-Tobacco and Tobacco users	Select Non-Tobacco
Citizenship	U.S. Resident.*	U.S. Resident.	U.S. Resident.
Tobacco or Nicotine Products ^{1,2}	No use of tobacco or nicotine - containing products of any kind within the last 60 months. Current lab testing negative for nicotine.	No use of tobacco or nicotine - containing products ³ of any kind within the past 36 months. Current lab testing negative for nicotine.	No use of tobacco or nicotine - containing products ³ of any kind within the past 12 months. Current lab testing negative for nicotine.
Health	Standard risks with no current borderline medical problems. No personal health history of coronary artery disease, hepatitis B or C, diabetes, melanoma, or cancer (except skin cancer in situ).	Standard risks with no current borderline medical problems. No personal health history of coronary artery disease, hepatitis B or C, diabetes, melanoma, or cancer (except skin cancer in situ).	Standard risk with no current borderline medical problems. No currently ratable medical history.
Alcohol/ Drugs	No history of drug or alcohol abuse or treatment at any time, and no current use of drugs.	No history of drug or alcohol abuse or treatment within the last 10 years, and no current use of drugs.	No ratable history of drug or alcohol abuse.
Aviation/ Avocation	No aviation, no ratable hazardous avocation or occupation. This does not include major commercial airline pilots or holiday scuba diving.	No aviation, no ratable hazardous avocation or occupation. This does not include major commercial airline pilots or holiday scuba diving.	No ratable aviation, hazardous avocation or occupation.
Family History	No parental family history of death from coronary artery disease or cancer prior to age 65. Criteria does not apply if applicant has reached the age of 65 or for gender-specific cancers where the applicant is the opposite gender.	No parental family history of death from coronary artery disease or cancer prior to age 60. Criteria does not apply if applicant has reached the age of 60 or for gender-specific cancers where the applicant is the opposite gender.	Parental family history of no more than one death from coronary artery disease or cancer prior to age 60. Criteria does not apply if applicant has reached the age of 60 or for gender-specific cancers where the applicant is the opposite gender.
Blood Pressure	Current blood pressure with a 12-month average reading of 135/85 or better. Blood pressure treatment is acceptable if treated by only one drug.	Current blood pressure with a 12-month average reading of 140/90 or better. Blood pressure treatment is acceptable if treated by only one drug.	Current blood pressure with a 12-month average reading of 150/90 or better.
Cholesterol	Current cholesterol/HDL ratio of 4.5 or less, or 5.0 or less for issue ages 65 and up. Cholesterol must also be 260mg/dl or less. Cholesterol treatment is acceptable if treated by only one drug and cholesterol/HDL ratio is maintained for 12 months.	Current cholesterol/HDL ratio of 5.5 or less, or 6.0 or less for issue ages 65 and up. Cholesterol must also be 280mg/dl or less. Cholesterol treatment is acceptable if treated by only one drug and cholesterol/HDL ratio is maintained for 12 months.	Current cholesterol/HDL ratio of 6.5 or less, or 7.0 or less for issue ages 65 and up. Cholesterol must also be 300mg/dl or less. Cholesterol treatment is acceptable if cholesterol/HDL ratio is maintained for 12 months.
Driving History	No reckless driving or alcohol-related moving violations within five years, no license suspension within three years, and no more than one moving violation within the last three years.	No reckless driving or alcohol-related moving violations within five years, no license suspension within three years, and no more than two moving violations within the last three years.	No reckless driving or alcohol-related moving violations within five years, no license suspension within three years, and no more than three moving violations within the last three years.

* Some Foreign Nationals may qualify for best class. Please refer to Foreign National guidelines.

¹ Please refer to the National Life and LSW product-specific charts for classes available.

² Not applicable for Preferred Tobacco class.

³ Products such as cigarettes, cigars, chewing tobacco, pipe, nicotine gum products, nicotine patch, etc.