

# Preferred Underwriting Guidelines

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# Overview

This document reviews MassMutual's life underwriting preferred underwriting guidelines and initial eligibility requirements to earn various risk classifications.

## Preferred Risk Classes

### Available with all products:

- Ultra Preferred Non-Tobacco
- Select Preferred Non-Tobacco
- Select Preferred Tobacco

### Minimum face amount:

\$50,000 for Permanent products;  
\$100,000 for Term products

### Maximum face amounts:

None, except \$10 Million lifetime aggregate for ART and VTART

### Minimum insurance age:

17 for Permanent products; 18 for Term products (19 for the state of Washington)

### Maximum insurance age:

Per product specifications

## Initial Eligibility

All proposed insureds must meet the following initial criteria to be eligible for preferred underwriting consideration:

- **Aviation** – Some private pilots may be eligible for Ultra Preferred or Select Preferred, even when a flat extra premium is assessed. Please contact underwriting with questions on your proposed insured.
- **Cancer** – No cancer rating in the last 10 years regardless of when the cancer was diagnosed or treated, unless otherwise allowed by current underwriting guidelines. A proposed insured with a permanent flat extra or table rating for cancer is not eligible for preferred classes now or in the future.
- **Driving History** – No more than 2 moving violations in the past 3 years and no DUI/DWI in the past 5 years.
- **Drug/Alcohol** – No history of drug or alcohol abuse or treatment for drugs or alcohol in the last 10 years.
- **Ratings** – No current ratings for any medical impairment.
- **Residency/Foreign Travel** – Meets current residency and travel underwriting guidelines.
- **Tobacco/Nicotine** – Ultra Preferred Non-Tobacco and Select Preferred Non-Tobacco require negative urinalysis (no nicotine) and no use of tobacco or nicotine in the past 12 months. Occasional cigar smokers may be eligible for Non-Tobacco; no more than 24 cigars per year and a negative urinalysis.
- **Occupation** – No ratable occupation.
- **Avocation** – Ratings for avocation are allowed subject to underwriting.

## Preferred Guidelines

For those cases eligible for algorithmic underwriting, Preferred classes are determined by the MassMutual® Mortality Score or M3S. Proposed insureds who do not go through our M3S Algorithmic Underwriting Process qualify for preferred risk classes by accumulating points for various elements of good health. When used, the M3S replaces Preferred Points used under Traditional Underwriting.

### PREFERRED POINTS FOR TRADITIONAL UNDERWRITING

Preferred Points Comparison	
Proposed Insureds who meet the initial eligibility requirements must earn the following points to determine the specific preferred class.	
Risk Classification	Term and Permanent Products
Ultra Preferred Non-Tobacco	10 points
Select Preferred Non-Tobacco	8 points
Select Preferred Tobacco	7 points

The following chart, the preferred underwriting calculator, displays all available points and criteria for Traditional Underwriting and can be used to estimate how many points your client might earn:

Preferred Underwriting Calculator	Points
<b>For all Proposed Insureds</b>	<b>Available Points = 7</b>
<b>Avocation Rating</b>	
No rating for avocation	+1
<b>Blood Pressure or Blood Lipid Treatment</b>	
No current treatment	+1
<b>Electron Beam Computerized Tomography (EBCT)</b>	
Favorable test result within the last 5 years	+2
<b>Family History</b>	
No cardiovascular disease in either parent before age 60	+1
<b>Lab Results</b>	
Current blood/urine results (excluding blood lipids) are within normal limits	+1
<b>Nicotine/Tobacco Use (including cigars)</b>	
None in the last 2 years	+1
<b>Age Specific Criteria</b>	
<b>Proposed Insureds &gt; 60 years-old only</b>	
Favorable NTproBNP < 125pg/ml within 1 year	+1
Normal EKG, stress test or angiography within 2 years	+1
<b>Gender Specific Criteria</b>	
<b>Blood Pressure average over last 2 years</b>	
	<b>Available Points = 2</b>
<b>Women</b>	<b>Men</b>
<136/78	<136/86
<130/72	<132/80
	+1
	+1

<b>Body Mass index (BMI: height/weight)</b>		Available Points = 2
Click here for <a href="#">Adult BMI Calculator</a> (Weight loss: We will add back half the weight lost in the past 12 months.)		
Women	Men	
BMI = 17-28	BMI = 18-30	+1
BMI = 17-23	BMI = 18-25	+1
<b>Cholesterol/HDL ratio</b>		Available Points = 4
Women	Men	
<4.5	<4.9	+2
<3.0	<3.4	+2

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For more information, or to reach the Underwriting Team,  
please call MassMutual Strategic Distributors at **1-800-601-9983**.

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Products may not be available in all states. State variations apply.

