

Risk Classification Chart

Minimum age: 18

Minimum face amount: \$100,000

Criteria	Age (if applicable)	Select Preferred	Preferred/ Select Standard	Preferred II	Nonsmoker
Nicotine		No nicotine use of any kind within the last 5 years	<ul style="list-style-type: none"> Preferred: Nicotine use within the last 5 years is not permitted (with the exception of occasional cigar use with negative nicotine screening) Select Standard: Nicotine use is permitted 	<ul style="list-style-type: none"> No nicotine use of any kind within the last 24 months Will allow occasional cigar use with negative nicotine screening 	<ul style="list-style-type: none"> Not in the last 12 months Will allow occasional cigar or other non-cigarette use with negative nicotine screening
Body Mass Index (BMI Calculator on Page 11)	18–69	19.5–27.4	27.5–30.9	31.0–33.5	33.6–34.9
	70 & up	19.5–27.4	27.5–32.9	33.0–35.5	35.6–36.9
Cholesterol	18–69	Maximum of 275	Maximum of 300		Greater than 300
	70 & up	Minimum of 140 – Maximum of 275	Minimum of 140 – Maximum of 300		
TC/HDL Ratio		≤4.5	4.6–6.0	6.1–6.5	6.6–7.0
Family History (Negative cardiac testing within two years may offset family history)	18–59	No cardiovascular disease or death in a parent/sibling under age 60	No cardiovascular death in a parent/sibling under age 60	No cardiovascular death in a parent/sibling under age 60	In parents/siblings, no more than: <ul style="list-style-type: none"> - One cardiovascular death under age 60 OR - Two persons with cardiovascular disease under age 60
Blood Pressure Maximum	18–59	130/80	135/85	145/90	No ratable blood pressure
	60–69	140/85	150/90	155/90	
	70 & up	145/85	155/90	160/90	
Prescription Medications (Not an all-inclusive list)		Any combination of the following is permitted: <ul style="list-style-type: none"> • Thyroid replacement • Osteoporosis/osteopenia medications • Sleep aids (intermittent) • Allergy medications • GERD medications • Nasal steroid spray (permitted only if used seasonally for allergies) 	One blood pressure medication is permitted in addition to any combination of medications listed for Select Preferred	No restrictions on medications unless used for a ratable impairment or purpose	No restrictions on medications unless used for a ratable impairment or purpose
Attending Physician's Statement (APS)	60 & up	Meaningful doctor's statement to document good health			Follow Age and Amount APS guidelines
Alcohol/Drug History		No history of alcohol or drug abuse or treatment within the last 10 years		No history of alcohol or drug abuse or treatment within the last 7 years	Insurability and rating depend on history
Motor Vehicle Record		<ul style="list-style-type: none"> • No more than two moving violations in the last 3 years • No alcohol-related driving violations in the last 5 years 		<ul style="list-style-type: none"> • Insurability and rating depend on history • No alcohol-related driving violations in the last 5 years 	Insurability and rating depend on history