

Risk Class Guidelines for Whole Life, Universal Life and Term Life

Preferred Plus Nonsmoker

Preferred Nonsmoker

Standard Plus Nonsmoker class (not available for all products)

Standard Nonsmoker

Preferred Smoker

Standard Smoker

Preferred Plus Guidelines

Much of the data will be available at point-of-sale and should serve as a guideline in determining whether to quote the Preferred Plus rate. If you are unsure about a specific client's classification, we recommend that you illustrate a more conservative class.

PREFERRED PLUS NONSMOKER GUIDELINES									
Nicotine	None in 4 Years Negative Cotinine. Exception for Cigar Smokers who will attest on application to smoking 12 or fewer cigars per year.								
Family History	No deaths of either a natural parent or sibling prior to age 60 due to cancer, stroke, heart problems or diabetes mellitus. Exception: An opposite gender-specific family history of cancer (except breast) will not disqualify for Preferred Plus rates. e.g. ovarian, cervical, uterine, testicular, or prostate for applicant of opposite gender.								
Blood Pressure Levels Vary by Age	<table border="1"> <thead> <tr> <th>Age</th> <th>Blood Pressure</th> </tr> </thead> <tbody> <tr> <td>0-40</td> <td>135/85</td> </tr> <tr> <td>41-65</td> <td>140/85</td> </tr> <tr> <td>66+</td> <td>150/90</td> </tr> </tbody> </table> Treatment OK if good control within prior/current year.	Age	Blood Pressure	0-40	135/85	41-65	140/85	66+	150/90
Age	Blood Pressure								
0-40	135/85								
41-65	140/85								
66+	150/90								
Total Cholesterol Levels Vary by Age	<table border="1"> <thead> <tr> <th>Age</th> <th>Total Cholesterol</th> </tr> </thead> <tbody> <tr> <td>0-40</td> <td>220</td> </tr> <tr> <td>41-65</td> <td>240</td> </tr> <tr> <td>66+</td> <td>250</td> </tr> </tbody> </table>	Age	Total Cholesterol	0-40	220	41-65	240	66+	250
Age	Total Cholesterol								
0-40	220								
41-65	240								
66+	250								
Cholesterol/HDL Ratio Levels Vary by Age	<table border="1"> <thead> <tr> <th>Age</th> <th>Ratio</th> </tr> </thead> <tbody> <tr> <td>0-40</td> <td>4.5</td> </tr> <tr> <td>41-65</td> <td>5.0</td> </tr> <tr> <td>66+</td> <td>5.5</td> </tr> </tbody> </table>	Age	Ratio	0-40	4.5	41-65	5.0	66+	5.5
Age	Ratio								
0-40	4.5								
41-65	5.0								
66+	5.5								
Medical History	Clearly Standard - no Cancer (except non-melanoma superficial skin), coronary artery disease, diabetes mellitus, counseling or treatment for alcohol or drug abuse.								
Driving History	No more than three moving violations in the past 3 years; No DWI in past 5 years.								
Aviation	No pilots except commercial airlines.								
Avocation	No hazardous avocations (Hang Gliding, etc.)								

HEIGHT AND WEIGHT FOR MEN & WOMEN						
	Height	Weight Not to Exceed		Weight Not to Exceed		Weight Not to Exceed
		Height		Height		
Build	4'8"	122	5'4"	166	6'0"	208
	4'9"	127	5'5"	170	6'1"	214
	4'10"	132	5'6"	175	6'2"	220
	4'11"	137	5'7"	180	6'3"	225
	5'0"	143	5'8"	185	6'4"	231
	5'1"	150	5'9"	190	6'5"	237
	5'2"	156	5'10"	195	6'6"	243
	5'3"	161	5'11"	202	6'7"	250
Foreign Residence	Facultative Reinsurance					
Foreign Nationals/Travel	Contact Underwriting (May require facultative reinsurance)					

Should a rating be required for non-medical reasons, a flat extra premium may be assessed, but a proposed insured may still qualify for the preferred classification.

Preferred Guidelines

Much of the data will be available at point-of-sale and should serve as a guideline in determining whether to quote the Preferred rate. If you are unsure about a specific client's classification, we recommend that you illustrate a more conservative class.

PREFERRED NONSMOKER GUIDELINES									
Nicotine	None in 3 Years Negative Cotinine. Exception for Cigar Smokers who will attest on application to smoking 4 or fewer per month. Preferred Smoker - meets Preferred criteria except Nicotine.								
Family History	Maximum of one death of either a natural parent or sibling prior to age 60 due to cancer, stroke, heart problems, or diabetes mellitus. Exception: An opposite gender-specific family history of cancer (except breast) will not disqualify for Preferred rates. e.g. ovarian, cervical, uterine, testicular, or prostate for applicant of opposite gender.								
Blood Pressure Levels Vary by Age	<table border="0"> <tr> <td>Age</td> <td>Blood Pressure</td> </tr> <tr> <td>0-40</td> <td>140/90</td> </tr> <tr> <td>41-65</td> <td>145/90</td> </tr> <tr> <td>66+</td> <td>160/90</td> </tr> </table> Treatment OK if good control within prior/current year.	Age	Blood Pressure	0-40	140/90	41-65	145/90	66+	160/90
Age	Blood Pressure								
0-40	140/90								
41-65	145/90								
66+	160/90								

Total Cholesterol Levels Vary by Age	Age	Total Cholesterol				
	0-40	230				
	41-65	250				
	66+	260				
Cholesterol/HDL Ratio Levels Vary by Age	Age	Ratio				
	0-40	5.0				
	41-65	5.5				
	66+	6.0				
Medical History	Clearly Standard - no Cancer (except non-melanoma superficial skin), coronary artery disease, diabetes mellitus, counseling or treatment for alcohol or drug abuse.					
Driving History	No more than three moving violations in the past 3 years; No DWI in past 5 years.					
Aviation	Flat extra schedule.					
Avocation	Flat extra schedule.					
Occupation	Flat extra schedule.					
Build	<u>HEIGHT AND WEIGHT FOR MEN & WOMEN</u>					
	Height	Weight Not to Exceed	Height	Weight Not to Exceed	Height	Weight Not to Exceed
	4'8"	132	5'4"	176	6'0"	218
	4'9"	137	5'5"	180	6'1"	224
	4'10"	142	5'6"	185	6'2"	230
	4'11"	147	5'7"	190	6'3"	235
	5'0"	153	5'8"	195	6'4"	241
	5'1"	160	5'9"	200	6'5"	247
	5'2"	166	5'10"	205	6'6"	253
	5'3"	171	5'11"	212	6'7"	260
Foreign Residence	Facultative Reinsurance					
Foreign Nationals/Travel	Contact Underwriting (May require facultative reinsurance)					

Should a rating be required for non-medical reasons, a flat extra premium may be assessed, but a proposed insured may still qualify for the preferred classification.

Standard Plus Nonsmoker guidelines (available on the LT Security Plus and MBL products only)

Nicotine: No use of nicotine products during the two years preceding the application. Exception for occasional cigar smokers-those who can attest on the application to smoking 4 or fewer cigars per month, provided their urinalysis is negative for cotinine.

No ratable impairment.

STANDARD PLUS NONSMOKER GUIDELINES

Nicotine	None in 2 years. Negative Cotinine. Exception for Cigar Smokers who will attest on application to smoking 4 or fewer per month.						
Family History	Maximum of two deaths of either a natural parent or sibling prior to age 60 due to cancer, stroke, heart problems, or diabetes mellitus. Exception: An opposite gender-specific family history of cancer (except breast) will not disqualify for Standard Plus/Select rates. e.g. ovarian, cervical, uterine, testicular, or prostate for applicant of opposite gender.						
Blood Pressure	Age	Blood Pressure					
	0-40	145/90					
	41-65	150/90					
	66+	165/90					
	Treatment OK if good control within prior/current year.						
Total Cholesterol	Age	Total Cholesterol					
	0-40	240					
	41-65	260					
	66+	270					
Cholesterol/HDL Ratio	Age	Ratio					
	0-40	6.0					
	41-65	6.5					
	66+	7.0					
Medical History	Clearly Standard - no Cancer (except non-melanoma superficial skin), coronary artery disease, diabetes mellitus. No counseling or treatment for alcohol or drug abuse within 5 years. - Select not available if any relapse.						
Driving History	Not more than three moving violations in the past 3 years; No DWI in past 5 years.						
Aviation	Flat extra schedule.						
Avocation	Flat extra schedule.						
Occupation	Flat extra schedule.						
Build	<u>HEIGHT AND WEIGHT FOR MEN & WOMEN</u>						
	Height	Weight Not to Exceed		Height	Weight Not to Exceed		Weight Not to Exceed
	4'8"	142	5'4"	186	6'0"	235	
	4'9"	148	5'5"	192	6'1"	242	
	4'10"	153	5'6"	198	6'2"	249	
	4'11"	158	5'7"	204	6'3"	256	
	5'0"	164	5'8"	210	6'4"	263	
	5'1"	169	5'9"	217	6'5"	270	
	5'2"	175	5'10"	223	6'6"	277	
	5'3"	180	5'11"	229	6'7"	284	

Foreign Residence	Facultative Reinsurance
Foreign Nationals/Travel	Contact Underwriting (May require facultative reinsurance)

Standard Nonsmoker

Nicotine: No use of nicotine products during the year preceding the application.

Exception for occasional cigar smokers-those who can attest on the application to smoking 4 or fewer cigars per month, provided their urinalysis is negative for cotinine.

No ratable impairment.

Preferred Smoker

An individual who has used nicotine products in the past 12 months, but otherwise meets the balance of the [Preferred guidelines](#)

Standard Smoker

A nicotine product user who does not qualify for the Preferred Smoker class and does not have a ratable impairment.

For nonmedical/medical requirements and inspection limits, [click here](#).