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# 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						
	None in 4 Years						
	Negative Cotinine.						
Nicotine	Negauve Counnie.						
	Exception for Cigar Smokers who will attest on application to smoking 12						
	or fewer cigars per year.						
	No deaths of either a natural parent or sibling prior to age 60 due to						
	cancer, stroke, heart problems or diabetes mellitus.						
Family History	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.						
	Age Blood Pressure						
Blood Pressure							
	41-65 140/85						
Age	66+ 150/90						
	Treatment OK if good control within prior/current year.						
Total	Age Total Cholesterol						
Cholesterol	0-40 220						
Levels Vary by	41-65 240						
Age	66+ 250						
Cholesterol/HDL	Age Ratio						
Ratio	0-40 4.5						
Levels Vary by	41-65 5.0						
Age	66+ 5.5						
	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.)						

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	HE	IGHT A	ND WE	IGHT FO	R MEN 8	k WOME	<u>EN</u>	
	Height	Weight Not to Exceed	Height		Weight Not to Exceed	Height		Weight Not to Exceed
Build	4'8"	127 132 137 143 150	5'5" 5'6" 5'7" 5'8" 5'9" 5'10"		170 175 180 185 190 195	6'1" . 6'2" . 6'3" . 6'4" . 6'5" . 6'6"		214 220 225 231 237 243
Foreign Residence	Facultative Rein	surance	)					
Foreign Nationals/Travel	Contact Underw	riting (M	lay requ	uire faculta	ative rein	surance	<del>:</del> )	

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

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Total	Age	Total Ch	olester	ol					
Cholesterol	0-40	230							
Levels Vary by	41-65	250							
Age	66+ 260								
Cholesterol/HDL/	ge Ratio								
Ratio	0-40	-40 5.0							
Levels Vary by	11-65 5.5								
Age	66+	6.0							
	Clearly S	Standard	- no Ca	ancer (e	except nor	n-melanc	ma sup	erficial s	kin),
Medical History	coronary	/ artery d	isease,	, diabet	es mellitus	s, counse	eling or	treatmer	nt for
a	alcohol d	or drug a	buse.						
Driving History	No more	than thr	ee mov	ing viol	lations in t	he past :	3 years;	No DW	in past
Dilving mistory	5 years.								
<b>Aviation</b> F	-lat extr	a schedu	ıle.						
Avocation F	-lat extr	a schedu	ıle.						
Occupation F	-lat extr	a schedu	ıle.						
		<u>HEI</u>	GHT A	ND WE	IGHT FO	R MEN 8	k WOM	<u>EN</u>	
		V	Veight			Weight			Weight
			Not			Not			Not
<b>'</b>	Height		to	Height	i	to	Height		to
		E	xceed			Exceed			Exceed
	4'8"		132	5'4"		176	6'0"		218
Build			132 137						
Build	4'9"			5'5"		180	6'1"		224
Build	4'9" 4'10"		137	5'5" 5'6"		180 185	6'1" 6'2"		224 230
Build	4'9" 4'10" 4'11"		137 142	5'5" 5'6" 5'7"		180 185 190	6'1" 6'2" 6'3"		224 230 235
Build	4'9" 4'10" 4'11" 5'0"		137 142 147	5'5" 5'6" 5'7" 5'8"		180 185 190 195	6'1" 6'2" 6'3" 6'4"		224 230 235 241
Build	4'9" 4'10" 4'11" 5'0" 5'1"		137 142 147 153	5'5" 5'6" 5'7" 5'8" 5'9"		180 185 190 195 200	6'1" 6'2" 6'3" 6'4" 6'5"		224 230 235 241 247
Build	4'9" 4'10" 4'11" 5'0" 5'1"		137 142 147 153 160	5'5" 5'6" 5'7" 5'8" 5'9" 5'10"		180 185 190 195 200 205	6'1" 6'2" 6'3" 6'4" 6'5" 6'6"		224 230 235 241 247
Foreign	4'9" 4'10" 4'11" 5'0" 5'1" 5'2" 5'3"		137 142 147 153 160 166 171	5'5" 5'6" 5'7" 5'8" 5'9" 5'10" 5'11"		180 185 190 195 200 205	6'1" 6'2" 6'3" 6'4" 6'5" 6'6"		224 230 235 241 247 253
Foreign	4'9" 4'10" 4'11" 5'0" 5'1" 5'2" 5'3"		137 142 147 153 160 166 171	5'5" 5'6" 5'7" 5'8" 5'9" 5'10" 5'11"		180 185 190 195 200 205	6'1" 6'2" 6'3" 6'4" 6'5" 6'6"		224 230 235 241 247 253
Foreign Residence Foreign	4'9" 4'10" 4'11" 5'0" 5'1" 5'2" 5'3"	ive Reins	137 142 147 153 160 166 171	5'5" 5'6" 5'7" 5'8" 5'9" 5'10" 5'11"		180 185 190 195 200 205 212	6'1" 6'2" 6'3" 6'4" 6'5" 6'6" 6'7"		224 230 235 241 247 253

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

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	None in 2 year	S.								
	Negative Cotinine.									
Nicotine	· ·	ception for Cigar Smokers who will attest on application to smoking 4 fewer per month.								
	Maximum of tw 60 due to canc				•		• .	o age		
Family History	Exception: An opposite gender-specific family history of cancer (except breast) will not disqualify for Standard Plus/Select rates.									
	e.g. ovarian, ce opposite gende		erine, t	esticular, o	r prosta	te for a	pplicant	of		
Blood Pressure	0-40 145/9		)							
	66+ 165/9 Treatment OK		ontrol w	vithin prior/	current v	/ear				
	t	Cholester		numi priori	Juli Citt y	cai.				
Total	0-40 240									
Cholesterol	41-65 260									
	66+ 270									
	Age Ratio									
Cholesterol/	0-40 6.0 41-65 6.5									
HDL Ratio	41-65 6.5 66+ 7.0									
	Clearly Standa	rd - no C	ancer (	except non	-meland	ma sur	perficial s	skin).		
	_		•	-				,		
Medical History	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 sche		ND WE	IGHT FOR	MENS	. WOM	FN			
	<u> </u>	Weight	IND WE			X VVOIVI	<u> </u>	\A/aiabt		
		Not			Weight Not			Weight Not		
	Height	to	Heigh	t	to	Height	t	to		
		Exceed		1	Exceed			Exceed		
	4'8"	. 142	5'4"		186	6'0"		235		
Build	4'9"		5'5"			6'1"				
	4'10"		5'6"							
	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"					6'6"				
	5'3"	. 180	5'11"		229	6'7"		284		

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Foreign	Facultativa Bainauranaa					
Residence	Facultative Reinsurance					
Foreign	Contact Underwriting (May require facultative reincurence)					
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.