

## Preferred Underwriting Guidelines

	Super Preferred Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine/Preferred Nicotine
<b>Medical History</b>	Standard insurance risk and no history of type I diabetes, cancer or cardiovascular disease		
<b>Family History</b> (Disregard family history if the insured is age 70 and over)	No death of parent or sibling prior to age 65 from heart disease, coronary artery disease or cancer	No death of parent or sibling prior to age 60 from heart disease or coronary artery disease	
<b>Nicotine Use</b>	No use of nicotine products within 60 months	No use of nicotine products within 36 months	No use of nicotine products within 12 months <b>Preferred Nicotine:</b> Nicotine use OK
<b>Current Exam Results</b>			
<b>Blood Profile</b>	Normal Cholesterol/HDL ratio 4.5 or less TC < 300	Normal Cholesterol/HDL ratio 5.5 or less TC < 300	Normal Cholesterol/HDL ratio 6.5 or less TC < 300
<b>Blood Pressure</b>	135/85 max for ages 20-50 and 140/90 max for ages 51+	135/85 max for ages 20-50 and 140/90 max for ages 51+	140/90 max for all ages
<b>Weight</b>	See Height/Weight Chart		
<b>Aviation</b>	No private aviation	Available if over 100 solo hours, 750 hours of total flight time, IFR, averages 25-250 hours per year, flies in US and Canada only, ages 70 and under, clean MVR	
<b>Alcohol and/or Drug Use</b>	No counseling or treatment ever	No counseling or treatment in past 10 years	No ratable history
<b>Driving</b>	No more than two moving violations in past three years No DWI in ten years		No more than three moving violations No DWI in five years
<b>Other</b>	No motor vehicle racing		N/A

Refer to the product fact sheet for issue ages and minimum face amounts.

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