

Underwriting Class Criteria: Ages 0-64

Condition		Preferred Best	Preferred	Select	Standard
Nicotine No use of nicotine or nicotine substitutes		In last 5 years	In last 3 years or may be Nicotine Use class	In last 2 years	In last 12 months or may be Nicotine Use class
		Occasional cigar use is considered non-nicotine if 12 or fewer per year and current nicotine test is negative			
Alcohol/Substance Abuse No history of or treatment for alcohol or substance abuse		Ever	In last 10 years	In last 7 years	In last 5 years
Aviation		All classes available with flat extra premium (available in most cases) or exclusion rider.			
Blood Pressure Treated or untreated, currently controlled and average readings do not exceed:	Age 0-50	135/85	140/90	145/90	150/90
	Age 51-64	140/85	145/90	150/90	155/90
Cancer History Includes all cancers except basal cell carcinoma		Not available if any cancer history	Not available if any cancer history	Not available if any cancer history	May be available based on specific cancer history
Total Cholesterol Treated or untreated		Underwriting review is required if cholesterol is lower than 150 or greater than 300			
Cholesterol/High-density lipoproteins (HDL) Ratio cannot exceed:	Female	4.0	5.0	6.0	7.0
	Male	4.5	5.5	6.5	7.5
Driving History No DWI, DUI, reckless driving, license revocation or suspensions		In last 5 years	In last 5 years	In last 3 years	In last 2 years
Family History		No cancer or coronary artery disease in either parent before age 60	No death from cancer or coronary artery disease in either parent before age 60	Not more than one death of a parent due to coronary artery disease prior to age 60	
Hazardous Occupation or Avocation		All classes available (in most cases); however, may require flat extra premium			
Personal History		No diseases, disorders, or activities that would result in substandard mortality			