

Underwriting Class Criteria: Ages 65+

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; ages 65-70 flat extra premium available, ages 71+ require Aviation Exclusion Rider				
Blood Pressure Treated or untreated, currently controlled and average readings do not exceed:	145/90	150/90	155/90	160/90	
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/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	Ages 65-74: No cancer in either parent before age 60	Ages 65-74: No cancer death in either parent before age 60	No family history limitation	No family history limitation	
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				