

Preferred Underwriting Class Guidelines for Term, UL, WL

	Preferred Plus Non-tobacco	Preferred Non-tobacco	Standard Plus Non-Tobacco ¹ (Term only)	Preferred Tobacco
Aviation/ Avocation or Occupation / Foreign Travel	<ul style="list-style-type: none"> No ratable aviation, avocations, occupations or foreign travel. Allow recreational scuba diving. 		Aviation, Avocation, Occupation flat extras, Foreign Travel flat extras, and/or Aviation Exclusion Rider (AER) are acceptable ²	<ul style="list-style-type: none"> No ratable aviation, avocations, occupations or foreign travel. Allow recreational scuba diving
Cholesterol ≤ 300 (mg/dl)	<ul style="list-style-type: none"> Age < 45 HDL Ratio 4.5 or less Age 45 - 69 HDL ratio 5.0 or less Age ≥ 70 Cholesterol > 130 and HDL ratio 5.0 or less 	<ul style="list-style-type: none"> Age < 45 HDL Ratio 5.5 or less Age 45 - 69 HDL ratio 6.0 or less Age ≥ 70 Cholesterol > 130 and HDL ratio 6.0 or less 	<ul style="list-style-type: none"> Age < 45 HDL Ratio 6.5 or less Age 45 - 69 HDL ratio 7.0 or less Age ≥ 70 Cholesterol > 130 and HDL ratio 7.0 or less 	<ul style="list-style-type: none"> Age < 45 HDL Ratio 5.5 or less Age 45 - 69 HDL ratio 6.0 or less Age ≥ 70 Cholesterol > 130 and HDL ratio 6.0 or less
Build	BMI 18.5 – 29.5	BMI 18.5 – 31.5	BMI 18.5 – 33	BMI 18.5 – 31.5
Blood Pressure	Age ≤ 59 BP ≤135/85 Age 60 - 69 BP ≤140/85 Age ≥ 70 BP ≤150/90	Age < 45 BP ≤ 140/85 Age 45 – 69 BP ≤ 140/90 Age ≥ 70 BP ≤ 155/90	Age < 45 BP ≤ 145/90 Age 45 – 69 BP ≤ 150/90 Age ≥ 70 BP ≤ 160/90	Age ≤ 59 BP ≤ 145/90 Age 60 – 69 BP ≤ 150/90 Age ≥ 70 BP ≤ 155/90
Tobacco (years) ³	5	3	1	NA
MVR ⁴	No DUI convictions, reckless or non-administrative suspension in past 7 years.	No DUI convictions, reckless or non-administrative suspension in past 6 years.	No DUI convictions, reckless or non-administrative suspension in past 5 years.	No DUI convictions, reckless or non-administrative suspension in past 6 years.
Personal Health History	<ul style="list-style-type: none"> No medical flat extra premium. No debits for build, cholesterol or blood pressure or other medical impairment. No personal history of cancer. May disregard non-rated history of non-melanoma skin cancer, cervical cancer, Stage 1 Seminoma, papillary thyroid cancer and remote history of melanoma in situ. 			
Family History	<ul style="list-style-type: none"> No death from cardiovascular disease or cancer (colon, lung, melanoma, pancreatic) in either parent prior to age 60. No death from breast, ovarian, prostate cancer in parent of same sex prior to age 60. 		<ul style="list-style-type: none"> 1 death from cancer (colon, lung, melanoma, pancreatic) or cardiovascular disease in either parent <60. 1 death from breast, ovarian, prostate cancer in parent of same sex prior to age 60. 	<ul style="list-style-type: none"> No death from cancer (colon, lung, melanoma, pancreatic) or cardiovascular disease in either parent prior to age 60. No death from breast, ovarian, prostate cancer in parent of same sex prior to age 60.

¹ Where applicable by plan and state approval. If "Standard-Plus Non-Tobacco" is not available for the plan, the client must meet PNT guidelines to qualify for better than Standard rates.

² Will be considered with appropriate rating.

³ See Cigar Smokers section on page 15 for occasional cigar use allowances.

⁴ A rating may apply due to overall driving history.