

Issue Ages	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
	18-80	18-80%	18-80	18-75	18-75
Tobacco	None in past three years	None in past two years	None in past year	Tobacco use okay	Tobacco use okay
Blood pressure	Treatment okay Ages <45 ≤135/80 or ≤140/75 Ages 45-64 ≤140/85 or ≤145/80 Ages 65+ ≤145/90 or ≤150/85	Treatment okay Ages <45 ≤140/90 Ages 45-64 ≤145/90 Ages 65+ ≤150/90	Treatment okay Normal guidelines (up to Table 2)	Treatment okay Ages <45 ≤140/90 or ≤145/85 Ages 45-64 ≤145/92 or ≤150/85 Ages 65+ ≤150/92 or ≤155/85	Treatment okay Normal guidelines (up to Table 2)
Build	See chart	See chart	See chart	See chart	See chart
Cholesterol	Treatment okay Ages ≤40 ≤200 Ages 41-61 ≥130 and ≤220 Ages 62+ ≥130 and ≤235	Treatment okay Ages <62 ≤260 Ages 62+ ≥130 and ≤270	Treatment okay Normal guidelines (up to Table 2)	Treatment okay Ages <62 ≤230 Ages 62+ ≥130 and ≤245	Treatment okay Normal guidelines (up to Table 2)
CHOL/HDL	≤5.0	≤7.0	Normal guidelines (up to Table 2)	≤6.5	Normal guidelines (up to Table 2)
Medical history	No history of heart or vascular disease, cancer (except certain skin cancers), diabetes, and no ratable conditions	No history of heart or vascular disease and no ratable conditions	Normal guidelines (up to Table 2)	No history of heart or vascular disease, diabetes, or cancer in past 15 years (except certain skin cancers), then only a single cancer with no history of radiation treatment. No ratable conditions.	Normal guidelines (up to Table 2)
Family history <sup>1,2</sup>	No death prior to age 60 from heart disease or familial cancer in parents or siblings <sup>2</sup>	No more than one death prior to age 60 from heart disease or familial cancer in parents or siblings <sup>2</sup>	Normal guidelines	No death prior to age 60 from heart disease or familial cancer in parents or siblings <sup>2</sup>	Normal guidelines
Alcohol/drugs	No history of alcohol or substance abuse in past 10 years	No history of alcohol or substance abuse in last five years	Normal guidelines (up to Table 2)	No history of alcohol or substance abuse in past seven years	Normal guidelines (up to Table 2)
Driving history	No DUI in last seven years, no history of multiple DUIs in last 10 years, no more than one violation in last three years	No DUI in last two years, no more than two violations in last two years. Flat extra available.	Normal guidelines Flat extra available	No DUI in last three years, no more than two violations in last three years	Normal guidelines Flat extra available
Residency	Must be U.S. resident for one year with green card or minimum of three years with visa	Normal guidelines Flat extra available	Normal guidelines Flat extra available	Must be U.S. resident for one year with green card or minimum of three years with visa	Normal guidelines Flat extra available
Private aviation	Private pilot with IFR minimum 400 hours experience and <250 hours annually, if other requires exclusion rider	Normal guidelines Flat extra available	Normal guidelines Flat extra available	Private aviation No rating	Normal guidelines Flat extra available
Avocation	Nonrated avocations only	Normal guidelines Flat extra available	Normal guidelines Flat extra available	Nonrated avocations only	Normal guidelines Flat extra available

<sup>1</sup>This criteria does not apply if proposed insured is age 70 or above.

<sup>2</sup> Examples of familial cancer include colon, ovarian, melanoma, breast, and prostate.

NOTE: If flat extra is required, best risk classification would be Preferred Nontobacco/Standard Tobacco.

Tobacco is defined as any use of tobacco, such as cigarettes, cigars, chewing tobacco, snuff, pipe smoking, nicotine patch, nicotine gum, betel nuts, or other products containing nicotine or nicotine byproducts.

**Final classification will be determined by underwriting.**