

Preferred Risk Underwriting

Available on Designated Plans Only

Preferred risk contracts are designed and priced to produce better mortality results than can be expected from an average block of business. In other words, to support pricing assumptions, preferred lives must be better than standard lives.

Item	Preferred Criteria: Ages 0 – 60			Preferred Criteria: Ages 61 +		
	Preferred Plus	Preferred	Standard Plus	Preferred Plus	Preferred	Standard Plus
Cholesterol	300	300	300	300	300	300
Ratio	4.5	5.5	6.0	5.0	5.5	6.0
Cholesterol Treatment	Treated or untreated can be considered. (Untreated chol of <130 will not be eligible for standard plus, pref, or preferred plus.)					
Non-Nicotine User	5 Years	3 Years	2 Years	5 Years	3 Years	2 Years
	Cigar or smokeless tobacco use of no more than 2 per month and negative HOS					
Blood Pressure to age 60	No RX	RX/UN	RX/UN	No RX	RX/UN	RX/UN
	135/80	140/90	150/90	140/85	150/90	155/95
Family History²	No death or occurrence CAD, CVA or Familial Cancers (breast, colon, lung, ovarian, prostate or melanoma) in parents or siblings prior to age 65	No death from CAD, CVA, or Familial Cancers (breast, colon, lung, ovarian, prostate or melanoma) in parents or siblings prior to age 60	No death from CAD or CVA in parents or siblings prior to age 60	Not considered at ages 71 & up. Ages 61–70: See family history rules for ages 60 and under		
Weight	According to Build Table					
Driving	No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 5 years	No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 3 years	No DUI/DWI for 5 years and not ratable for driving history.	No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 5 years	No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 3 years	No DUI/DWI for 5 years.
Aviation	See Aviation Ratings Table on next page.					
Residency	Typically 1 year in the U.S. Must be a U.S. or Canadian Citizen or permanent resident.					
Travel	Travel to undeveloped countries, or countries where political violence or terrorism is a significant risk, may be rated or declined. If the risk is acceptable, there may be times a permanent plan is required.					
Personal Medical History	No personal history of heart disease, cancer, diabetes, or other medical conditions or lab or exam results deemed as a non-preferred risk by the underwriting department.					
Recreational Marijuana	Typically, Standard Non-Nicotine possible if urine is negative for nicotine and there has been no use of nicotine in the past 12 months. Preferred Consideration is possible if all the criteria is met.					
Alcohol & Drug Use	No alcohol or drug abuse in the past 10 years.					

2) For Preferred and Standard Plus: Multiple family members diagnosed with same cancer prior to age 60 will limit to Standard.



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	Preferred Plus	Preferred	Standard Plus	Preferred Plus	Preferred	Standard Plus
Risk Classifier	Characteristics determined using Risk Classifier report outside our tolerance will be limited to standard. Risk Classifier utilized characteristics derived from public records and credit history.					
Minimum Build	BMI must be greater than 18.5 to be considered Std. Plus, Pref. or Pref. Plus					
Serum Albumin	4.0 or greater					
eGFR	60+					
Cognitive/Functional	No indications of cognitive impairment or inability to perform Activities of Daily Living (ADL's)					

Private Aviation Ratings

Solo Experience < 300 hours		Solo Experience >300 hours	
Flying Hours per Year		Flying Hours per Year	
Less than or equal to 100	Standard ³	< 200	Standard ³
101 to 250	\$2 per M	201 to 350	\$2 per M
Greater than 250	\$3 per M up	> 350	\$3 per M up

If pilot has IFR: deduct \$1 per M.

Student Pilots : \$2 per M.

Other Considerations

- Pilots age 71 and over Individual consideration for ratings. No Preferred.
- Age 75+ requires Aviation Exclusion
- Scheduled Commercial Pilots in North America can be considered for Pref Plus rates if all other criteria is met

3) Preferred if meets all other criteria