

Preferred Plus (Non-Tobacco)

Aviation	Available only with exclusion rider. Aviation Exclusion Endorsement (Rider) includes, but is not limited to, participation in any kind of aeronautic or aviation training or instruction; or intentionally leaving, falling or jumping from an aircraft while in flight; or participation in any activity involving intentionally leaving, falling or jumping from an aircraft while in flight. Private pilots over age 70 require an aviation exclusion rider.
Avocation	Available only if no flat extra premium would be required.
Blood Pressure	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 135/85.
Build	See chart on page 15.
Cancer History	Only available on certain types of skin cancer.
Cholesterol	120 - 300, with or without treatment.
Chol / HDL Ratio	May not exceed 4.5 with or without treatment.
Driving History	No more than two moving violations in last three years. No DWI, DUI ¹ , reckless / negligent driving ² , license revocation or suspension in last five years.
Family History	No cardiovascular death in either parent or sibling before age 60. CAD is disregarded for applicants over age 70 who don't use tobacco. Cancer is no longer a factor preventing consideration for our preferred classes.
Impairments	No personal history of disease or impairment that would affect mortality.
Residency / Citizenship	U.S. citizen or legal permanent resident / green card ³ residing in the US at least three years.
Substance / Alcohol Abuse	No abuse.
Tobacco Use	No use of tobacco or nicotine-based products in last 36 months. One cigar allowed per month with HO specimen negative for cotinine.

Preferred (Non-Tobacco / Tobacco)

Aviation	Available only with exclusion rider. Aviation Exclusion Endorsement (Rider) includes, but is not limited to, participation in any kind of aeronautic or aviation training or instruction; or intentionally leaving, falling or jumping from an aircraft while in flight; or participation in any activity involving intentionally leaving, falling or jumping from an aircraft while in flight. Private pilots over age 70 require an aviation exclusion rider.
Avocation	Available, however may have a flat extra.
Blood Pressure	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 140/90.
Build	See chart on page 15.
Cancer History	Only available on certain types of skin cancer.
Cholesterol	120-300, with or without treatment.
Chol / HDL Ratio	May not exceed 5.5 with or without treatment.
Driving History	No more than two moving violations in last three years. No DWI, DUI ¹ , reckless / negligent driving ² , license revocation or suspension in last five years.
Family History	No cardiovascular death in either parent before age 60. CAD is disregarded for applicants over age 70 who don't use tobacco. Cancer is no longer a factor preventing consideration for our preferred classes.
Impairments	No personal history of disease or impairment that would affect mortality.
Residency / Citizenship	U.S. citizen or legal permanent resident / green card ³ residing in the US at least three years.
Substance / Alcohol Abuse	No abuse in past 10 years.
Tobacco Use	No use of tobacco or nicotine-based products in last 24 months. One cigar allowed per month with HO specimen negative for cotinine. (For Preferred Non-Tobacco.)

¹Multiple DUIs are excluded²Reckless/Negligent Driving: includes, but is not limited to, speeding ≥ 30 mph over the posted limit or speeding ≥ 90 mph³Acceptable Green Cards include IR1, CR1, CR6, EB-1, EB-2, EB-3. Temporary visas E3, H1B, H4, K1, L1, L2 may also be considered.

Standard Plus (Non-Tobacco)

Aviation	Available, however may have flat extra or exclusion rider. Private pilots over age 70 require an aviation exclusion rider.
Avocation	Available, however may have a flat extra.
Blood Pressure	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 145/90.
Build	See chart on page 15.
Cancer History	Available depending on type and date of onset of cancer.
Cholesterol	120 - 300, with or without treatment.
Chol / HDL Ratio	May not exceed 6.5 with or without treatment.
Driving History	No more than three moving violations in last three years. No DWI, DUI1, reckless / negligent driving ² , license revocation or suspension in the last three years.
Family History	No cardiovascular death of more than one parent before age 60. CAD is disregarded for applicants over age 70 who don't use tobacco.
Impairments	Can have personal history of certain diseases or impairments.
Residency / Citizenship	U.S. citizen or legal permanent resident / green card ³ residing in the U.S. at least two years.
Substance / Alcohol Abuse	No abuse in past seven years.
Tobacco Use	No use of tobacco or nicotine-based products in last 12 months. One cigar allowed per month with HO specimen negative for cotinine.

Standard (Non-Tobacco)

Aviation	Available, however may have flat extra or exclusion rider. Private pilots over age 70 require an aviation exclusion rider.
Avocation	Available, however may have a flat extra.
Blood Pressure	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 156/94.
Build	See chart on page 15.
Cancer History	Available depending on type and date of onset of cancer.
Cholesterol	120 - 300, with or without treatment.
Chol / HDL Ratio	May not exceed 8.0 with or without treatment.
Driving History	No more than 4 moving violations in last three years. No DWI, DUI1, reckless / negligent driving ² , license revocation or suspension in the last two years.
Family History	No cardiovascular death of more than one parent before age 60. CAD is disregarded for applicants over age 70 who don't use tobacco.
Impairments	Can have personal history of certain diseases or impairments.
Residency / Citizenship	U.S. citizen or legal permanent resident / green card ³ residing in the U.S. at least two years.
Substance / Alcohol Abuse	No abuse in past seven years.
Tobacco Use	No use of tobacco or nicotine-based products in last 12 months. One cigar allowed per month with HO specimen negative for cotinine. (for Standard Non-Tobacco.)

¹Multiple DUIs are excluded

²Reckless/Negligent Driving: Includes, but is not limited to, speeding ≥ 30 mph over the posted limit or speeding ≥ 90 mph

³Acceptable Green Cards include IR1, CR1, CR6, EB-1, EB-2, EB-3. Temporary visas E3, H1B, H4, K1, L1, L2 may also be considered.