

All applicants			
Product	Rating	Rating	Rating
Term, UL/VL except <i>Corporate Owned IncentiveLife® (COIL)</i>	Preferred Elite Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco Preferred tobacco ¹
COIL and VUL Survivorship®	N/A	Preferred Plus Non-tobacco	Preferred non-tobacco Preferred tobacco ¹

For Equitable Advantage MaxSM, Optimizer Max®, Executive COIL refer to [page 1](#)

Total Cholesterol and Cholesterol/HDL	300 and 5.0	300 and 5.5	300 and 6.0
Tobacco use^{1, 2}	No nicotine use past 5 years	No nicotine use past 3 years	No nicotine use for past 12 months to qualify for non-tobacco use rates
Alcohol and/or substance abuse	No history	No history of abuse for 8 years	No history of abuse for 6 years
Aviation (private), avocation and occupation	Preferred ratings may be allowed. Permanent flat extra up to \$3.50 per thousand may be available for all products as applicable.		
Medical history/ physical condition	No personal history of cancer (except certain skin cancers), diabetes or heart disease, even if not ratable.		

1 Tobacco rates will be charged if the proposed insured tests positive for nicotine or used cigarettes, e-cigarettes, hookah or vape within the last 12 months.

2 Marijuana usage: Preferred Elite and Preferred ≤ 12 times per year. Standard Plus at best, 2 to 8 times per month and must be > age 25 with all other favorable factors. If a positive marijuana test is developed, Standard NT rates will be best rate available, if otherwise qualifies.

Applicants 0-69			
Product	Rating	Rating	Rating
Term, UL/VL (except COIL)	Preferred Elite Non-Tobacco	Preferred Non-Tobacco	Standard Plus Non-Tobacco Preferred Tobacco
COIL & VUL Survivorship®	N/A	Preferred Plus Non-Tobacco	Preferred Non-Tobacco Preferred Tobacco

Family history³	No deaths from CAD, CVD, or Ca for M or F or S < 60	No deaths from CAD or the following Ca: breast, melanoma, colorectal, ovarian or prostate for M or F < 60	No more than one death from CAD for M and F < 60
Medication	All Rx considered	All Rx considered	All Rx considered
Blood pressure	Ages < 60: 140/85 Ages 60-69: 150/90 Ages 0-69: 125/80 if treated	Ages < 60: 145/90 Ages 60-69: 150/90	Non-ratable BP readings
Driving history	No DWI, reckless driving or license suspension in the past 5 years No more than two moving violations in the past 3 years ⁴	No DWI, reckless driving or license suspension in the past 5 years No more than three moving violations in the past 3 years ⁴	No DWI, reckless driving or license suspension in the past 3 years No more than three moving violations in the past 3 years ⁴

Applicants 70 or over			
Medication	All Rx considered	All Rx considered	All Rx considered
Family history	No criteria	No criteria	No criteria
Blood pressure	150/90	150/90	150/90
Driving history	No DWI, reckless driving or license suspension in the past 5 years No more than two moving violations in the past 3 years ⁴	No DWI, reckless driving or license suspension in the past 5 years No more than three moving violations in the past 3 years ⁴	No DWI, reckless driving or license suspension in the past 3 years No more than three moving violations in the past 3 years ⁴

³ All preferred ratings are available if death occurs from testicular, prostate, ovarian, cervical, breast or uterine cancer in a relative of the opposite sex to the proposed insured. All preferred ratings are also available if death occurred from lung cancer in a relative for proposed insureds who have never smoked.

⁴ Includes cell phone and texting violations.

Abbreviations are as follows: Coronary Artery Disease (CAD), Cerebrovascular Disease (CVD), Cancer (Ca), Mother (M), Father (F), Siblings (S), Blood Pressure (BP), Medication (Rx), Attending Physician Statement (APS), Motor Vehicle Report (MVR), Home Office Specimen — urinalysis (HOS).