

INSURANCE CLASSES –YOUR TERM, ADVANTAGE PLUS II AND SMART UL FULLY UNDERWRITTEN

Standard Tobacco	Applicants who have used any product containing nicotine within the past year.
Tobacco Plus	Applicants who have used any product containing nicotine within the past year and who meet all the Preferred Plus criteria listed below.
Standard Non-Tobacco	Applicants who have not used any product containing nicotine within the past 12 months.
Standard Plus Non-Tobacco	Applicants who have not used any product containing nicotine within the past 12 months and who meet all the Standard Plus criteria listed below.
Preferred Non-Tobacco	Applicants who have not used any product containing nicotine within the past 3 years and who meet all the Preferred criteria listed below.
Preferred Plus Non-Tobacco	Applicants who have not used any product containing nicotine within the past 5 years and who meet all the Preferred Plus Criteria listed below.
Substandard	Applicants who would require an extra premium or exclusion(s) for certain health conditions that are otherwise not insurable.

PREFERRED CRITERIA – ADVANTAGE PLUS II AND SMART UL

	Preferred Plus Non-Tobacco	Preferred Non-Tobacco	Standard Plus Non-Tobacco	Tobacco Plus
Tobacco Use*	No nicotine use for 5 yrs.	No nicotine use for 3 yrs.	No nicotine use for 1 yrs.	≤ 1 pack per day
Cholesterol Level	<220 (No previous history of treatment or medication)	<230 (No previous history of treatment or medication)	<260 (No previous history of treatment or medication)	<220 (No previous history of treatment or medication)
Cholesterol/HDL Ratio	<4.5 (No previous history of treatment or medication)	<5.0 (No previous history of treatment or medication)	<6.5 (No previous history of treatment or medication)	<4.5 (No previous history of treatment or medication)
Blood Pressure	<135/80 (No previous history of treatment or medication)	<140/90 (No previous history of treatment or medication)	<140/90 (No previous history of treatment or medication)	<135/80 (No previous history of treatment or medication)
Height Weight	See Build Charts	See Build Charts	See Build Charts	See Build Charts
Family History: NO Death of a parent	<AGE 65 due to CAD, CVD or Cancer	<AGE 65 due to CAD, CVD or Cancer	<AGE 60 due to CAD, CVD or Cancer	<AGE 65 due to CAD, CVD or Cancer
Medical History	No history of Cancer or significant health impairment	No history of Cancer or significant health impairment	No history of Cancer or significant health impairment	No history of Cancer or significant health impairment
Alcohol & Drug Abuse	No history	No history	No history	No history
DUI/DWI/Reckless Driving Moving Violations	0 for 5 yrs. <3 within 5 yrs.	0 for 5 yrs. <3 within 3rs.	0 for 5 yrs. <3 within 3yrs.	0 for 5 yrs. <3 within 5 yrs.
Avocation	No hazardous sport	No hazardous sport	No hazardous sport	No hazardous sport
Aviation (Commercial pilots excepted)	No flying as a pilot or crew member of a private aircraft	No flying as a pilot or crew member of a private aircraft	No flying as a pilot or crew member of a private aircraft	No flying as a pilot or crew member of a private aircraft

*For Medical products cigar use qualifies as a non-tobacco for standard, standard plus and preferred rates provided the use is admitted upfront, urinalysis is negative for nicotine and use is limited to 1 cigar per month up to a maximum of 12 cigars per year. Cigar use is not available for preferred plus rates.