

PREFERRED CRITERIA – YOUR TERM

	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 or diagnosis of a parent or sibling <AGE 65 due to CAD, CVD or Cancer	No death of a parent <AGE 65 due to CAD, CVD or Cancer	No death of a parent <AGE 60 due to CAD, CVD or Cancer	No Death or diagnosis of a parent or sibling <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. <2 within 5 yrs.	0 for 5 yrs. <3 within 3rs.	0 for 5 yrs. <3 within 3yrs.	0 for 5 yrs. <2 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 Fully Underwritten products cigar use qualifies for non-smoker 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.