

## Preferred Underwriting Class Guidelines

Permanent Products	Preferred Plus	Preferred Plus	Preferred Non-Tobacco <sup>1</sup>
Term Products	Preferred Plus	Preferred Non-Tobacco <sup>1</sup>	Select Non-Tobacco <sup>1</sup>
No Tobacco Use	5 years <sup>2</sup>	3 years <sup>2</sup>	2 years <sup>2</sup>
Build	See <a href="#">height/weight chart</a>		
Blood Pressure	Ages 20-60: 135/85 Ages 61+: 140/90 (treated & untreated)	Ages 20-60: 140/85 Ages 61+: 145/90 (treated & untreated)	Ages 20-60: 145/90 Ages 61+: 150/90 (treated & untreated)
Total Cholesterol & HDL Ratio	Ages 20-60: 220/4.5 Ages 61+: 230/5.0 (treated & untreated)	Ages 20-60: 260/5.5 Ages 61+: 270/6.0 (treated & untreated)	Ages 20-60: 280/6.0 Ages 61+: 290/6.5 (treated & untreated)
Serum Albumin (ages 71+)	4.2	4.0	4.0
Moving Violations	1 violation in 2 years	2 violations in 3 years	2 violations in 3 years
DUI, Reckless Driving, Suspension	None in past 10 years	None in past 5 years	None in past 3 years
Family History <sup>3</sup>	No family history of diagnosis or death from coronary artery disease, diabetes or cancer prior to age 60	No family history of coronary artery disease or cancer deaths prior to age 60	Family history of not more than one cardiovascular or cancer death prior to age 60
Criminal Activity	No history of felony		
Aviation	No participation in private aviation	No participation in private aviation unless IFR, ATP or commercial license	
Avocation	No participation in the past 24 months	Not ratable	Not ratable
Personal History	No history of coronary artery disease, diabetes, stroke or cancer <sup>4</sup>		
Drugs & Alcohol	No history of drug or alcohol abuse or treatment	No history of drug or alcohol abuse or treatment within the past 10 years	No history of drug or alcohol abuse or treatment within the past 7 years
Foreign Residence	Must be a U.S. citizen or legal permanent resident		

### Definitions

**Non-Tobacco classes** are available to proposed insureds who have not used tobacco or nicotine products (examples: cigarettes, e-cigarettes, vaping, cigars, pipes, hookah, chewing tobacco, nicotine gum or other substitutes) within the defined past time frame, and whose microurialysis is negative for nicotine.

**Preferred Tobacco (Permanent and Term products)** criteria are the same as Preferred Non-Tobacco (Permanent)/Select Non-Tobacco (Term) except for tobacco/nicotine use.

**Standard Non-Tobacco** rates are available 12 months after discontinuation of tobacco and nicotine products.

<sup>1</sup> Not available with flat or table rating based on medical underwriting. May consider with non-medical flat extra.

<sup>2</sup> An occasional cigar and occasional chewing tobacco of 1-2 per month may qualify for preferred rates if the microurialysis is negative for nicotine. Cigar usage is based on the following criteria:

Up to 12 cigars per year: Preferred Plus

Up to 24 cigars per year: Preferred Plus Non-Tobacco (permanent products), Preferred Non-Tobacco (term products)

Up to 52 cigars per year: Standard Non-Tobacco

<sup>3</sup> Discounted if insured age 60+; also applies only to natural parents.

<sup>4</sup> Except certain basal cell and squamous cell skin cancers.