

## Underwriting Criteria Over Age 70

### Select Preferred Guidelines

<b>Nicotine</b>	No nicotine for 5 years ( <i>urine negative</i> ). Will allow up to 12 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
<b>Driving</b>	No more than one moving violation in the last three years. No DUI or reckless driving in the last five years.
<b>Basic Insurability</b>	Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
<b>Blood Pressure</b>	Average from exam and readings within the last year may not exceed 150/90. Treated blood pressure must be controlled and stable on treatment based on exam readings and Rx records or the APS.
<b>Cholesterol</b>	Total Cholesterol may not be lower than 130 untreated and may not exceed 275 with or without treatment. Cholesterol/HDL Ratio may not exceed 4.5.
<b>Aviation</b>	Exclusions will be permitted for qualification, where jurisdiction approved.
<b>Residence</b>	Citizen of U.S. ( <i>including Puerto Rico</i> ) or Canada or proof of permanent residence.

Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below:

	Weight		Height	Weight		
	Min.	Max.		Min.	Max.	
<b>Build</b>	4'7"	95	129	5'10"	153	209
	4'8"	98	134	5'11"	158	215
	4'9"	102	139	6'0"	162	221
	4'10"	105	144	6'1"	167	227
	4'11"	109	149	6'2"	171	234
	5'0"	113	154	6'3"	176	240
	5'1'	116	159	6'4"	181	246
	5'2"	120	164	6'5"	186	253
	5'3"	124	169	6'6"	190	260
	5'4"	128	175	6'7"	195	266
	5'5"	132	180	6'8"	200	273
	5'6"	136	186	6'9"	205	280
	5'7"	140	192	6'10"	210	287
	5'8"	145	197	6'11"	216	294
	5'9"	149	203			

## Preferred Guidelines

<b>Nicotine</b>	No nicotine use of any kind during the last 24 months ( <i>urine specimen negative</i> ). Will allow up to 24 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.																																																																																																				
<b>Driving</b>	No more than two moving violations in the last three years. No DUI or reckless driving in the last five years.																																																																																																				
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