

Underwriting Criteria Through Age 70

Select Preferred Guidelines

Nicotine	No nicotine use for the past 5 years (<i>urine nicotine 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.																																	
Driving	No more than one moving violation in the last three years. No DUI or reckless driving in the last five years.																																	
Family History	No history of or death from cancer ¹ , heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.																																	
Basic Insurability	Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.																																	
Blood Pressure	Average from current medical exam and history readings within the last year do not exceed 135/85 through age 60 or 140/85 for ages 61 – 70. Treated blood pressure must be controlled and stable on treatment based on exam readings and Rx records.																																	
Cholesterol	Total Cholesterol not greater than 275 including treated cholesterol and Cholesterol/HDL Ratio is 4.5 or less.																																	
Hazardous Sports	No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 100 feet is acceptable. Exclusions will be permitted for qualification, where jurisdiction approved.																																	
Aviation	Not a private pilot or participant in aviation activities. Pilot and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusions will be permitted for qualification, where jurisdiction approved.																																	
Residence	Citizen of U.S. (<i>including Puerto Rico</i>) or Canada or proof of permanent residence.																																	
Build	Weight in pounds does not exceed limit shown on the chart below (<i>male or female</i>): <table border="1" data-bbox="630 1327 1107 1642"> <thead> <tr> <th>Height/Weight</th> <th>Height/Weight</th> <th>Height/Weight</th> </tr> </thead> <tbody> <tr><td>4'7" 120</td><td>5'5" 168</td><td>6'3" 224</td></tr> <tr><td>4'8" 125</td><td>5'6" 173</td><td>6'4" 230</td></tr> <tr><td>4'9" 129</td><td>5'7" 179</td><td>6'5" 236</td></tr> <tr><td>4'10" 134</td><td>5'8" 184</td><td>6'6" 242</td></tr> <tr><td>4'11" 139</td><td>5'9" 190</td><td>6'7" 249</td></tr> <tr><td>5'0" 143</td><td>5'10" 195</td><td>6'8" 255</td></tr> <tr><td>5'1" 148</td><td>5'11" 201</td><td>6'9" 261</td></tr> <tr><td>5'2" 153</td><td>6'0" 206</td><td>6'10" 268</td></tr> <tr><td>5'3" 158</td><td>6'1" 212</td><td>6'11" 274</td></tr> <tr><td>5'4" 163</td><td>6'2" 218</td><td></td></tr> </tbody> </table>	Height/Weight	Height/Weight	Height/Weight	4'7" 120	5'5" 168	6'3" 224	4'8" 125	5'6" 173	6'4" 230	4'9" 129	5'7" 179	6'5" 236	4'10" 134	5'8" 184	6'6" 242	4'11" 139	5'9" 190	6'7" 249	5'0" 143	5'10" 195	6'8" 255	5'1" 148	5'11" 201	6'9" 261	5'2" 153	6'0" 206	6'10" 268	5'3" 158	6'1" 212	6'11" 274	5'4" 163	6'2" 218	
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¹ Family history cancers are limited to those types that clearly demonstrate a genetic predisposition, i.e. breast, colon, prostate, ovarian, melanoma, lung cancer.

Preferred Guidelines

Nicotine	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.																																	
Driving	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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Aviation	Pilot and crewmembers on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Private pilots acceptable if the following requirements are met: <ul style="list-style-type: none"> • Ages 27 – 65 • 26 – 200 hours annually • Possesses IFR or ATR • No abnormal liver function tests • 400 solo hours • Flying in the US and Canada Only • Clean MVR Exclusions will be permitted for qualification, where jurisdiction approved.																																	
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