

UNDERWRITING CATEGORIES AND CRITERIA

		NON-SMOKER CATEGORIES			SMOKER CATEGORIES			
		Preferred Best	Preferred Non-Tobacco	Non-Smoker Plus	Non-Smoker	Preferred Smoker	Smoker	
Tobacco/ Nicotine		No tobacco or nicotine use within the last 5 years	No tobacco or nicotine use within the last 3 years	No use of cigarettes, e-cigarettes, or vaping products containing nicotine within the last 12 months (may smoke cigars and/or pipe or chew tobacco)	No use of cigarettes, e-cigarettes, or vaping products containing nicotine within the last 12 months (may smoke cigars and/or pipe or chew tobacco)	Current use or use within the last 12 months of cigarettes, e-cigarettes, or vaping products that contain nicotine	Current use or use within the last 12 months of cigarettes, e-cigarettes, or vaping products that contain nicotine	
Blood Pressure		<ul style="list-style-type: none"> Up to 130/80 and without medication for ages up to 49 Up to 140/85 with no more than one medication for ages 50 and over 	<ul style="list-style-type: none"> Up to 135/85 for ages up to 49 Up to 145/90 for age 50 and over With or without medication 	<ul style="list-style-type: none"> Up to 140/90 for ages up to 49 Up to 145/90 for age 50 and over With or without medication 	<ul style="list-style-type: none"> Up to 135/85 for ages up to 49 Up to 145/90 for age 50 and over With or without medication 	<ul style="list-style-type: none"> Up to 135/85 for ages up to 49 Up to 145/90 for age 50 and over With or without medication 	<ul style="list-style-type: none"> Up to 135/85 for ages up to 49 Up to 145/90 for age 50 and over With or without medication 	
Cholesterol/ HDL Ratio		<ul style="list-style-type: none"> Total cholesterol < 300 Cholesterol/HDL ratio 5 or less With or without medication¹ 	<ul style="list-style-type: none"> Total cholesterol < 300 Cholesterol/HDL ratio 6 or less With or without medication¹ 	<ul style="list-style-type: none"> Total cholesterol < 300 Cholesterol/HDL ratio 7 or less With or without medication¹ 	<ul style="list-style-type: none"> Total cholesterol < 300 Cholesterol/HDL ratio under 6 With or without medication¹ 	<ul style="list-style-type: none"> Total cholesterol < 300 Cholesterol/HDL ratio under 6 With or without medication¹ 	<ul style="list-style-type: none"> Total cholesterol < 300 Cholesterol/HDL ratio under 6 With or without medication¹ 	
Physical Measurements (Height and Weight)		Body Mass Index (BMI) must be within acceptable limits per physical measurements (see Build Table)	Body Mass Index (BMI) must be within acceptable limits per physical measurements (see Build Table)	Body Mass Index (BMI) must be within acceptable limits per physical measurements (see Build Table)	Body Mass Index (BMI) must be within acceptable limits per physical measurements (see Build Table)	Body Mass Index (BMI) must be within acceptable limits per physical measurements (see Build Table)	Body Mass Index (BMI) must be within acceptable limits per physical measurements (see Build Table)	
Family History¹		<ul style="list-style-type: none"> No death of a parent or sibling prior to age 60 due to: <ul style="list-style-type: none"> Coronary Artery Disease (CAD) Coronary Artery Disease (CAD) Cancer 	<ul style="list-style-type: none"> No more than one death of a parent prior to age 60 due to: <ul style="list-style-type: none"> Coronary Artery Disease (CAD) Coronary Artery Disease (CAD) Cerebrovascular Disease (CVD) Cancer 	Not applicable	Not applicable	<ul style="list-style-type: none"> No more than one death of a parent prior to age 60 due to: <ul style="list-style-type: none"> Coronary Artery Disease (CAD) Coronary Artery Disease (CAD) Cerebrovascular Disease (CVD) Cancer 	Not applicable	
Personal History		<ul style="list-style-type: none"> No personal history of: <ul style="list-style-type: none"> Coronary Artery Disease (CAD) Diabetes Mellitus Myocardial infarction Stroke Deep skin cancer, excluding melanoma Hepatitis C Glucose Intolerance 	<ul style="list-style-type: none"> Actual medical history will be evaluated to determine qualification for this class. Personal history requiring a rating is not permitted. 	<ul style="list-style-type: none"> Actual medical history will be evaluated to determine qualification for this class. Personal history requiring a rating is not permitted. 	<ul style="list-style-type: none"> Some medical conditions may be rated. Insurability and ratings depend on factors such as the specific condition and severity of the condition. 	<ul style="list-style-type: none"> Some medical conditions may be rated. Insurability and ratings depend on factors such as the specific condition and severity of the condition. 	<ul style="list-style-type: none"> Some medical conditions may be rated. Insurability and ratings depend on factors such as the specific condition and severity of the condition. 	
Alcohol/Drug		No history of alcohol/drug abuse or treatment and no current drug use	No history of alcohol/drug abuse or treatment within the last 10 years and no current drug use	Actual driving history will be evaluated to determine qualification for this class. Driving record requiring a rating is not permitted.	Actual alcohol/drug history will be evaluated to determine qualification for this class. Personal history requiring a rating is not permitted.	No history of alcohol/drug abuse or treatment within the last 10 years and no current drug use	Some drug/alcohol histories may be rated. Insurability and ratings depend on factors such as the substances used, the quantities used, and how recent the history was.	
Driving Record		<ul style="list-style-type: none"> No Driving While Intoxicated (DWI). Operating Under the Influence (OUI). Driving Under the Influence (DUI), or reckless driving within the last 5 years No license suspension within the last 3 years No more than 2 citations for moving violation and/or motor vehicle accidents within the last 3 years 	<ul style="list-style-type: none"> No DWI, OUI, or reckless driving within the last 5 years No more than 3 citations for moving violation and/or motor vehicle accidents within the last 3 years 	<ul style="list-style-type: none"> May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record. 	<ul style="list-style-type: none"> No DWI, OUI, or reckless driving within the last 5 years No more than 3 citations for moving violation and/or motor vehicle accidents within the last 3 years 	<ul style="list-style-type: none"> May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record. 	<ul style="list-style-type: none"> May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record. 	
Occupation²		No hazardous duties (e.g., bridge builders, jockeys)	No hazardous duties (e.g., bridge builders, jockeys)	No hazardous duties (e.g., bridge builders, jockeys)	No hazardous duties (e.g., bridge builders, jockeys)	No hazardous duties (e.g., bridge builders, jockeys)	Hazardous duties may be acceptable with ratings. Insurability and ratings depend on actual occupations.	
Avocation		No hazardous activities (e.g., automobile or motorcycle racing, sky diving, scuba diving, bungee jumping), scuba diving with a Basis of Open Water certification, dives no deeper than 100 feet, and fewer than 10 dives annually is allowed.	No ratable activities. No activities that preclude including the Accidental Death Benefit (ADB) (e.g., drag racing at speeds over 120 mph, scuba diving at 101 - 130 feet with Basic Open Water Certification).	Occupation ratings available for avocation	Occupation ratings available for avocation	Occupation ratings available for avocation	Occupation ratings available for avocation	
Aviation³		<ul style="list-style-type: none"> No ratable aviation activities Current valid pilot certificates: <ul style="list-style-type: none"> - Private - Commercial - ATP Minimum age is 30 Minimum of 400 total hours or 5-year aviation history as a certified pilot Minimum of 100 hours of flight time in current aircraft Valid medical certificate without restrictions or special issuance (either then requiring the use of corrective lenses) Effective wings, powered aircraft flights only 	<ul style="list-style-type: none"> No ratable aviation activities Current valid pilot certificates: <ul style="list-style-type: none"> - Private - Commercial - ATP Minimum age is 30 Minimum of 600 total hours or 5-year aviation history as a certified pilot Minimum of 100 hours of flight time in current aircraft Valid medical certificate 	<ul style="list-style-type: none"> No occupation-related ratable aviation activities Current valid pilot certificates: <ul style="list-style-type: none"> - Private - Commercial - ATP Minimum age is 30 Minimum of 600 total hours or 3-year aviation history as a certified pilot No FAA violations for the past 3 years Valid medical certificate 	<ul style="list-style-type: none"> No ratable aviation activities Current valid pilot certificates: <ul style="list-style-type: none"> - Private - Commercial - ATP Minimum age is 30 Minimum of 400 total hours or 5-year aviation history as a certified pilot Minimum of 100 hours of flight time in current aircraft Valid medical certificate 	<ul style="list-style-type: none"> No ratable aviation activities Current valid pilot certificates: <ul style="list-style-type: none"> - Private - Commercial - ATP Minimum age is 30 Minimum of 400 total hours or 5-year aviation history as a certified pilot Minimum of 100 hours of flight time in current aircraft Valid medical certificate 	<ul style="list-style-type: none"> No ratable aviation activities Current valid pilot certificates: <ul style="list-style-type: none"> - Private - Commercial - ATP Minimum age is 30 Minimum of 400 total hours or 5-year aviation history as a certified pilot Minimum of 100 hours of flight time in current aircraft Valid medical certificate 	<ul style="list-style-type: none"> No ratable aviation activities Current valid pilot certificates: <ul style="list-style-type: none"> - Private - Commercial - ATP Minimum age is 30 Minimum of 400 total hours or 5-year aviation history as a certified pilot Minimum of 100 hours of flight time in current aircraft Valid medical certificate
Residence⁴		Full-time, permanent resident of the United States, Canada, or "A" countries	Full-time, permanent resident of the United States, Canada, or "A" countries	Available to residents of "A" and "B" countries	Available to residents of "A" and "B" countries	Full-time, permanent residents of the United States, Canada, or "A" countries	Available to residents of "A" and "B" countries	
Rating		<ul style="list-style-type: none"> No Occupation, Aviation, or Temporary Extra No substandard ratings of any kind 	<ul style="list-style-type: none"> No Occupation, Aviation, or Temporary Extra No substandard ratings of any kind 	Occupational Extras may be permitted for avocation only	Substandard Rating Classes A - H (A - S for survivorship), Occupation Extras, Aviation Extras, and Temporary Extras permitted	<ul style="list-style-type: none"> No Occupation, Aviation, or Temporary Extra No substandard ratings of any kind 	<ul style="list-style-type: none"> No Occupation, Aviation, or Temporary Extra No substandard ratings of any kind 	

¹ We disregard family history if the proposed insured is age 60 and older, or if adopted. For family history of cancer, we only consider cancer of the breast, colon, ovaries, pancreas, prostate, stomach, and melanoma.

² Refer to the Occupations Rating Schedule (1013789) for additional information.

³ Refer to the Civilian Aviation Rating Schedule (1010609) for additional information.

⁴ Refer to the Non-U.S. Residents Highlighter (100252) for additional information.

⁵ Total cholesterol readings of 300 or higher may not be eligible for Preferred underwriting regardless of cholesterol/HDL ratio.

⁶ We may allow Preferred Non-Tobacco/Preferred Smoker with personal history of cervical cancer, thyroid cancer, prostate cancer, and stage 1 seminoma testicular cancer that meet specific parameters.