

# LIFESTYLE AND HEALTH HISTORY

## IMPACT ON RISK CLASS

<i>Trendsetter® Super Trendsetter® LB</i>	Preferred Plus	Preferred Nonsmoker	Standard Plus	Nonmed Standard Nonsmoker ( <i>Trendsetter LB</i> Bands 1&2 Only)	Standard Nonsmoker	Preferred Smoker	Nonmed Standard Smoker ( <i>Trendsetter LB</i> Bands 1 & 2)	Standard Smoker
FFIUL & TFLIC FFIUL	Preferred Elite	Preferred Plus	Preferred	N/A	Nontobacco	Preferred Tobacco	N/A	Tobacco
Tobacco Usage <sup>†</sup>	None in the past 5 years	None in the past 2 years	None in the past 2 years	None in the past year	None in the past 2 years	Tobacco permitted	Tobacco permitted	Tobacco permitted
Incidental cigar usage	Available subject to: -Admitted on app and exam -HOS neg for cotinine -No more than 1 per month	Available subject to: -Admitted on app and exam -HOS neg for cotinine -No more than 1 per month	Available subject to: -Admitted on app and exam -HOS neg for cotinine -No more than 1 per month	Available subject to: -Admitted on app and exam -HOS neg for cotinine -No more than 1 per month	Available subject to: -Admitted on app and exam -HOS neg for cotinine -No more than 1 per month	Permitted	Permitted	Permitted
Cholesterol with or without treatment	230	260	300	*	*	260	*	*
Chol / HDL	5.0 for ages ≤70	5.5 for ages ≤70	6.2 for ages ≤70	*	7.0 for ages ≤70	5.5 for ages ≤70	*	7.0 for ages ≤70
	5.5 for ages 71+	6.0 for ages 71+	6.7 for ages 71+		7.5 for ages 71+	6.0 for ages 71+		7.5 for ages 71+
Blood pressure	135/85 for ages ≤70	145/85 for ages ≤70	148/88 for ages ≤70	*	*	145/85 for ages ≤70	*	*
	145/85 for ages 71+	150/90 for ages 71+	152/88 for ages 71+	*	*	150/90 for ages 71+		*
Treatment	Through age 49: Without treatment Ages 50-80: With treatment, as long as readings fit criteria above Ages 81+: Without treatment	With or without treatment	With or without treatment	*	*	With or without treatment	*	*
Family history** - Includes cardiovascular disease or the following cancers: breast, ovarian, lung, melanoma, prostate and colon - Some cancers may require evidence of routine surveillance screening	No family deaths before age 65 of either parent or sibling. Disregard if PI is age 65 or older.	No family deaths before age 60 of either parent. Disregard if PI is age 60 or older.	No family deaths before age 60 of either parent. Disregard if PI is age 60 or older.	N/A	*	No family deaths before age 60 of either parent. Disregard if PI is age 60 or older.	N/A	*

<sup>†</sup> Tobacco user is defined as using any tobacco products (cigarettes, cigars, chewing tobacco, nicotine patch/lozenge/gum, e-cigarettes, vapes, etc.)

\* Individual consideration on a case-by-case basis; may or may not be eligible.

\*\* Some gender-specific cancers may qualify for preferred rates.

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<b>FFIUL &amp; TFLIC FFIUL</b>	Preferred Elite	Preferred Plus	Preferred	N/A	Nontobacco	Preferred Tobacco	N/A	Tobacco
<b>Personal history</b>	No heart or vascular disease, diabetes, or cancer (except some skin cancers)	No heart or vascular disease, diabetes, or cancer (except some skin cancers)	No heart or vascular disease, diabetes, or cancer (except some skin cancers)	**	No ratable impairments	No heart or vascular disease, diabetes, or cancer (except some skin cancers)	**	No ratable impairments
<b>Driving history DUI/reckless</b>	None in the past 5 years			**	*	None in past 5 years	**	*
<b>MVR-serious violations</b>	No more than 1 serious violation in the past 3 years and NONE in the past 12 months	No more than 1 serious violation in past 3 years		**	*	No more than 1 Serious violation in past 3 years	**	*
<b>MVR-minor violations</b>	No more than 3 minor moving violations within the past 3 years			**	*	No more than 3 minor moving violations within the past 3 years	**	*
<b>Private aviation</b>	Only available with Aviation Exclusion Rider; not available to those age 71 and older	Preferred can be offered with or without ratable aviation	Can be offered with or without ratable aviation	**	Available as qualifies	Preferred can be offered with or without ratable aviation	**	Available as qualifies
<b>Avocation (hazardous)</b>	No participation in activities listed below <sup>2</sup>	No participation in activities listed below <sup>2</sup>	No participation in activities listed below <sup>2</sup>	**	Can be offered with or without ratable avocation	No participation in activities listed below <sup>1</sup>	**	Can be offered with or without ratable avocation
<b>Alcohol/substance abuse</b>	No history or treatment at any time	No history or treatment at any time	No history or treatment in the past 10 years	**	No history or treatment in the past 7 years	No history or treatment at any time	**	No history or treatment in the past 7 years
<b>Citizenship/residence</b>	U.S. citizen or legal permanent resident/green card residing in the U.S. — all others, contact Underwriting for individual consideration.							
<b>Foreign travel (unsafe)</b>	No traveling to dangerous areas of the world where the State Department has issued travel advisories, <sup>2</sup>							
<b>Military</b>	Active military duty is acceptable provided the proposed insured is not serving in a hazardous area or does not have orders to serve in a hazardous area. <sup>3</sup>							

\* Individual consideration on a case-by-case basis — may or may not be eligible.

\*\* See Underwriting Guidelines for Medical Impairments on pages 25–36.

<sup>1</sup>Avocation: Prohibited activities involving aeronautics (e.g., hang gliding, ultralight, soaring, skydiving, ballooning, etc.), power racing, competitive vehicles, mountain climbing, rodeos, competitive skiing, or scuba/skin diving at a depth greater than 75 feet.

<sup>2</sup>Foreign travel: Unless otherwise prohibited by statute.

<sup>3</sup>Military: Unless otherwise prohibited by statute.