

Underwriting Class Criteria

Non-Nicotine

CRITERIA	PREFERRED PLUS NON- NICOTINE	PREFERRED NON-NICOTINE
Nicotine	No nicotine products in the last 5 years	No nicotine products in the last 3 years
	Occasional cigar use can be considered non-nicotine if 24 or less per year, is fully admitted on the application and current nicotine test is negative	
Blood Pressure	<ul style="list-style-type: none"> ◦ 135/85 up to age 60 ◦ 140/85 age 61 and over (treated or untreated) 	<ul style="list-style-type: none"> ◦ 135/85 up to age 60 ◦ 145/90 age 61 and over (treated or untreated)
Cholesterol	120 minimum/300 maximum (treated or untreated)	120 minimum/300 maximum (treated or untreated)
Cholesterol/HDL Ratio	<ul style="list-style-type: none"> ◦ Maximum 5.0 males ◦ Maximum 4.5 females ◦ Treated or untreated 	<ul style="list-style-type: none"> ◦ Maximum 5.5 males ◦ Maximum 5.0 females ◦ Treated or untreated
Family History	<p>No diagnosis of parent or sibling, prior to age 60, of cardiovascular disease or familial cancer*</p> <ul style="list-style-type: none"> ◦ Waived if insured is 65 or older and meets all other preferred plus criteria ◦ Family history is disregarded if insured is age 70 or over <p>*Breast, ovarian, prostate, melanoma, thyroid, lymphoma, colon. (Gender specific cancers applicable to same-sex applicants only.)</p>	<p>No death of parent, prior to age 60, of cardiovascular or familial cancer</p> <ul style="list-style-type: none"> ◦ Breast, ovarian, prostate, melanoma, thyroid, lymphoma, colon ◦ Gender specific cancers applicable to same-sex applicants only ◦ Waived if insured is 65 or older and meets all other preferred criteria
Driving Record	<ul style="list-style-type: none"> ◦ No more than 1 DUI violation ◦ No DUI or Reckless in the last 5 years ◦ No more than 2 moving violations in the last 3 years ◦ No license suspension in the last 3 years, individual consideration 	<ul style="list-style-type: none"> ◦ No more than 1 DUI violation ◦ No DUI or Reckless in the last 5 years ◦ No more than 2 moving violations in the last 3 years ◦ No license suspension in the last 3 years, individual consideration
Alcohol/Substance Abuse	No history of or treatment for alcohol/drugs	No history of or treatment for alcohol/drugs in the last 10 years
Personal History	No personal history of cancer, cardiovascular or diabetes mellitus	No personal history of cancer, cardiovascular or diabetes mellitus
Foreign Nationals	U.S. resident for the last 2 years: please see page 27	U.S. resident for the last 2 year: please see page 27
Occupation/Avocation	<ul style="list-style-type: none"> ◦ No hazardous occupations/avocations ◦ No active military duties ◦ Scuba diving < 75 feet ◦ Aviation: please see page 26 	<ul style="list-style-type: none"> ◦ No hazardous occupations/avocations ◦ Active military considered if stationed in U.S. and non-hazardous occupation ◦ Scuba diving <100 feet ◦ Aviation: please see page 26

Please note: cases meeting the above criteria for any of these classes may not qualify for that class for other reasons.

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Non-Nicotine

CRITERIA	SELECT NON-NICOTINE	STANDARD NON-NICOTINE
Nicotine	No nicotine products in the last 2 years	No nicotine products in the last year (12 months)
	Occasional cigar use can be considered non-nicotine if 24 or less per year, is fully admitted to on the application and current nicotine test is negative	
Blood Pressure	<ul style="list-style-type: none"> ◦ 140/90 up to age 60 ◦ 145/90 age 61 and over 	Insurability and ratings depend on actual B/P and other medical conditions
Cholesterol	120 minimum/300 maximum (treated or untreated)	120 minimum/300 maximum (treated or untreated)
Cholesterol/HDL Ratio	Maximum 6.5 males Maximum 6.0 females	Maximum 7.0
Family History	Not more than 1 death of parent, prior to age 60, of cardiovascular or familial cancer* *Breast, ovarian, prostate, melanoma, thyroid, lymphoma, colon. (Gender specific cancers applicable to same-sex applicants only.)	More than 1 cardiovascular death in parents, individual consideration
Driving Record	<ul style="list-style-type: none"> ◦ No DUI in the last 5 years ◦ No more than 3 moving violations in the last 3 years 	<ul style="list-style-type: none"> ◦ No DUI in the last 2 years ◦ No more than 3 moving violations in the last 3 years
Alcohol/Substance Abuse	No history or treatment for alcohol/drugs in the last 10 years	No history or treatment for alcohol/drugs in the last 7 years
Personal History	No personal history of cancer or cardiovascular or diabetes	
Foreign Nationals	U.S. resident for the last 2 years: please see page 27	U.S. resident for the last 2 years: please see page 27

Please note: cases meeting the above criteria for any of these classes may not qualify for that class for other reasons.

Underwriting Class Criteria

Nicotine

CRITERIA	PREFERRED NICOTINE	STANDARD NICOTINE
Nicotine	Not exceeding 1 pack per day and no use of any other nicotine products	Tobacco use exceeding 1 pack per day or use of any other nicotine products
Blood Pressure	<ul style="list-style-type: none"> ◦ 135/85 up to age 49 ◦ 140/90 age 50 and over 	Insurability and ratings depend on actual B/P and other medical conditions
Cholesterol	120 minimum/300 maximum (treated or untreated)	120 minimum/300 maximum (treated or untreated)
Cholesterol/HDL Ratio	Maximum of 5.5	Maximum of 7.5
Family History	<p>No death of parent or sibling, prior to age 60, of cardiovascular or familial cancer*</p> <p>*Breast, ovarian, prostate, melanoma, thyroid, lymphoma, colon. (Gender specific cancers applicable to same-sex applicants only.)</p>	More than 1 cardiovascular death in parents, individual consideration
Driving Record	<ul style="list-style-type: none"> ◦ No more than 1 DUI violation ◦ No DUI or Reckless in the last 5 years ◦ No more than 2 moving violations in the last 3 years ◦ No license suspension in the last 3 years 	<ul style="list-style-type: none"> ◦ No DUI in the last 2 years ◦ No more than 3 moving violations in the last 3 years
Alcohol/Substance Abuse	No history or treatment for alcohol/drugs in the last 10 years	No history or treatment for alcohol/drugs in the last 7 years
Personal History	No personal history of cancer or cardiovascular or diabetes mellitus	
Foreign Nationals	U.S. resident for the last 2 years: please see page 27	U.S. resident for the last 2 years: please see page 27
Occupation/Avocation	<ul style="list-style-type: none"> ◦ No hazardous occupations/avocations ◦ Active military considered if stationed in U.S. and non-hazardous occupation ◦ Scuba diving <75 feet ◦ Aviation: please see page 26 	<ul style="list-style-type: none"> ◦ Hazardous occupations/avocations, individual consideration ◦ Active military considered if stationed in U.S. and non-hazardous occupation ◦ Scuba diving <100 feet ◦ Aviation: please see page 26

Please note: cases meeting the above criteria for any of these classes may not qualify for that class for other reasons.