

Ages 70 and under – all products

Super preferred and preferred underwriting criteria

Criteria	Super preferred	Preferred non-tobacco	Preferred tobacco
Tobacco use	Must not have used any tobacco or nicotine-based products (including patches, electronic cigarettes, cigarettes, and nicotine gum) within the last five years. Occasional cigar (up to 12 per year) is allowed if admitted on the application and the urine contains no nicotine. See page 8 for tobacco definitions.	Must not have used any tobacco or nicotine-based products (including patches, electronic cigarettes, cigarettes, and nicotine gum) within the last three years. Occasional cigar (up to 24 per year) is allowed if admitted on the application and the urine contains no nicotine. See page 8 for tobacco definitions.	All forms of tobacco and nicotine-based products are allowed.
Alcohol/drug	No history of alcohol or drug abuse or treatment in 10 years.	No history of alcohol or drug abuse or treatment in 7 years.	
Aviation	Non-ratable pilots for major airlines only, or aviation exclusion rider.	Non-ratable commercial and private pilots are acceptable.	
Blood pressure	135/85 Treatment allowed	140/90 Treatment allowed	
Cholesterol	Cholesterol 300 or less and cholesterol/HDL ratio up to 5. The minimum cholesterol must be 125 and above.	Cholesterol 300 or less and cholesterol/HDL ratio up to 6. The minimum cholesterol must be 125 and above.	
Citizenship/Residence	Has U.S. citizenship, permanent residence (Green Card holder) or meets our foreign nationals guidelines.		
Driving record	No more than two moving violations in the past three years; no DWI, DUI, or reckless driving conviction or non-administrative license suspension in the past five years.		
Family history	No death of natural parent or sibling from heart disease or familial cancer prior to age 60 including ovary, colon, melanoma, breast, and prostate. In addition, we will disregard ovary, breast, and prostate if the proposed insured is the opposite gender.	No death of natural parent from heart disease or familial cancer prior to age 60 including ovary, colon, melanoma, breast and prostate. In addition, we will disregard ovary, breast, and prostate if the proposed insured is the opposite gender.	
Foreign travel	No travel to countries or areas that are politically unstable or underdeveloped (may vary by state).		
Hemoglobin A1C	Normal range		
Personal history	No history of cancer (excluding non-melanoma skin cancers), diabetes, cardiovascular disease, heart disease, or other significant health problems.	No history of cancer* (excluding non-melanoma skin cancers), diabetes, cardiovascular disease, heart disease, or other significant health problems. *Some cases of cancer may qualify for Preferred.	
Physical measurements	Weight within range shown in Super preferred build chart.	Weight within range shown in Preferred build chart.	
Ratings	Less than 25 debits for medical impairments without the use of credits.		
Recreation	No participation in hazardous sports within past 24 months with no future plans to participate in hazardous sports. Non-technical scuba (130 feet maximum) acceptable.	Non-ratable hazardous sports are acceptable.	

*Cancer cases that may qualify for preferred are considered on a case-by-case basis by the underwriter. The specific criteria are listed on page 12 of this guide.