

Ages 71+ -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	No participation in past 12 months or plans to participate in the future.		
Blood pressure	140/85 Treatment allowed.	150/90 Treatment allowed.	
Cholesterol	Cholesterol 300 or less and cholesterol/HDL ratio up to 5.5. The minimum cholesterol must be 125 or higher.	Cholesterol 300 or less and cholesterol/HDL ratio up to 6.5. The minimum cholesterol must be 125 or higher.	
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	Not applicable		
Foreign travel	No travel to countries or areas that are politically unstable or underdeveloped (may vary by state).		
Hemoglobin A1C	Normal range		
Personal history	APS demonstrating regular health care. No history of cancer (excluding non-melanoma skin cancers), heart disease or stroke.	APS demonstrating regular health care. No history of cancer* (excluding non-melanoma skin cancers), heart disease or stroke. <i>*Some cases of cancer may qualify for Preferred.</i>	
Physical measurements	Weight within range shown in Super preferred build chart and stable for the past one year.	Weight within range shown in Preferred build chart and stable for the past one year.	
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.	

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Super preferred and preferred underwriting criteria additional requirements

Criteria	Super preferred	Preferred non-tobacco	Preferred tobacco
Cognitive function	No evidence of cognitive impairment.		
Falls	No history of unexplained falls within the past two years.		
Kidney function	Normal range		
Serum albumin	Normal range		
Physical/social activity	Physically active including but not limited to travel, exercise, and social activities. Independent in all ADLs** and IADLs***.		

*Cancer cases that may qualify for preferred are considered on a case-by-case basis by the underwriter. The specific criteria are listed below.

Preferred cancer case criteria for all ages

No other cancer histories are eligible for preferred unless listed below.

Cancer type	Criteria
Thyroid	Diagnosed age 44 or younger. Treated more than 10 years ago. Treated by surgery only. Available only for early stage and certain pathology types with no recurrence.
Prostate	Diagnosed age 70 or over. Treated more than 5 years ago. Treated by removal of prostate only. Available only for early stage with no recurrence.
Cervix	No age requirement. Treated more than 10 years ago. Treated by surgery only. Available only for early stage with no recurrence.
Uterus	No age requirement. Treated more than 10 years ago. Treated by surgery only. Available only for early stage with no recurrence.
Testicle	No age requirement. Treated more than 10 years ago. Treated by surgery only. Available only for early stage and certain pathology types with no recurrence.
Melanoma in situ	No age requirement. Treated by surgery more than 5 years ago. Current dermatology visit favorable.

Ages 71+ -definitions

**Activities of Daily Living (ADL)

1. Hygiene	Bathing, grooming, shaving and oral care
2. Continence	Ability to maintain control of bowel and bladder functions
3. Dressing	Ability to put on and take off all items of clothing
4. Eating	Ability to feed oneself
5. Toileting	Ability to use a restroom
6. Transferring	Actions such as going from a seated to standing position and getting in/out of bed

***Instrumental Activities of Daily Living (IADL):

1. Finding and utilizing resources (looking up phone numbers, using a telephone, making and keeping doctor appointments).
2. Driving or arranging travel (either by public transportation such as paratransit, or private car).
3. Preparing meals (opening containers, using kitchen equipment).
4. Shopping (getting to stores and purchasing necessities like food or clothing).
5. Doing housework (doing laundry, cleaning up spills and maintaining a clean living space).
6. Managing medication (taking prescribed dosages at correct times and keeping track of medications).
7. Managing finances (basic budgeting, paying bills and writing checks).