

PREFERRED PLUS NON-TOBACCO*	
Nicotine Use	None in 5 years
Blood Pressure	135/85 up to age 50 (untreated); 140/85 ages 51-85 (untreated)
Total Cholesterol	220 (untreated)
TC/HDL ratio	5.0 (untreated)
Build	see Build Chart on page 6
Personal Medical History	No history of CVA, CAD, cancer, or diabetes. No current ratable medical impairment
Family History	No CVA, CAD, or cancer deaths or diagnosis in parents or siblings prior to age 60
Driving Record	No DUI in last 10 years. No more than 1 moving violations in past 3 years
Hazardous Activities	None
Aviation	No private aviation
Citizenship	U.S. citizen, Canadian citizen and permanent resident with Green Card
Foreign Travel or Residence	No residence or travel to hazardous area
Alcohol/Drugs	No history
Substandard Extras	Not available

*Only available for Term 10/15/20

	PREFERRED NON-TOBACCO	PREFERRED TOBACCO
Nicotine Use	None in 3 years	Uses Nicotine
Blood Pressure	140/90 (treated or untreated)	140/90 (treated or untreated)
Total Cholesterol	240 (treated or untreated)	240 (treated or untreated)
TC/HDL ratio	6.0 (treated or untreated)	6.0 (treated or untreated)
Build	see Build Chart on page 6	see Build Chart on page 6
Personal Medical History	No history of CVA, CAD, cancer, or diabetes. No current ratable medical impairment	No history of CVA, CAD, cancer, or diabetes. No current ratable medical impairment
Family History	No CVA, CAD, or cancer deaths in parents or siblings prior to age 60	No CVA, CAD, or cancer deaths in parents or siblings prior to age 60
Driving Record	No DUI in last 5 years. No more than 2 moving violations in past 3 years	No DUI in last 5 years. No more than 2 moving violations in past 3 years
Hazardous Activities	No ratable hazardous activities	No ratable hazardous activities
Aviation	No ratable aviation	No ratable aviation
Citizenship	U.S. citizen, Canadian citizen and permanent resident with Green Card	U.S. citizen, Canadian citizen and permanent resident with Green Card
Foreign Travel or Residence	No residence or travel to hazardous area	No residence or travel to hazardous area
Alcohol/Drugs	No history of substance abuse within the last 10 years	No history of substance abuse within the last 10 years
Substandard Extras	Not available	Not available

PLEASE NOTE: Tobacco classification includes any use of tobacco products (cigar use, chewing tobacco or snuff, pipe, etc.) or use of nicotine replacement therapy (gum, patch, etc.).

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