

Preferred Underwriting Guidelines Chart

Permanent Products

Criteria	Premier NT	Preferred NT	Preferred Tob
Issue Age Basis	Age Nearest		
Tobacco Usage	None in past 36 months Celebratory cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary	None in past 12 months Celebratory cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary	Available
Cholesterol/HDL Ratio	Up to age 70 - 260, 5.0 ratio Age 71+ - 280, 5.5 ratio	Up to age 70 - Chol. 270 and ratio <= 6.0 Chol. 300 and ratio <= 5.0 Age 71+ - 300 and ratio <= 6.5	Up to age 70 - Chol. 270 and ratio <= 6.0 Age 71+ - 300 and ratio <= 6.5
Cholesterol Treatment	With or without treatment		
Blood Pressure	Up to age 70 - 140/85 Age 71+ - 145/90	Up to age 70 - 145/90 Age 71+ - 155/90	
Blood Pressure Treatment	With or without treatment		
Build	See Permanent Product Build Chart		
Family History (Parents & Siblings) Coronary Artery Disease/Familial Cancer	Up to age 65 - No death of parent or sibling before age 65 Age 65+ - Family history disregarded	Up to age 65 - No death of parent or sibling before age 60 Age 65+ - Family history disregarded	
Personal History	Must classify as a +0-(standard) medical risk without credits Individual consideration for best cases of certain types of cancer		
Alcohol/Substance Abuse	No history of alcohol/drug abuse or treatment within the past 10 years	No history of alcohol/drug abuse or treatment within the past 7 years	
Aviation	Up to age 70 - Available if qualifies as a standard aviation risk or flat extra Age 71+ - Individual consideration		
Avocation	Up to age 70 - Available if qualifies as a standard avocation risk or flat extra rating Age 71+ - Individual consideration		
Driving	No more than 1 moving violation in the past 3 years; no DUIs or reckless driving in the past 5 years	Up to age 70 - No more than 2 moving violations in the past 3 years; no DUIs or reckless driving in the past 5 years Age 71+ - No more than 1 moving violation in past 3 years; No DUI/ Reckless driving in past 5 years	

To be considered for Preferred status the applicant must complete the usual age/amount requirements and qualify for a standard (not substandard) risk class.

Exception: Best aviation and avocation risks may be considered for Premier/Preferred even if rated with a flat extra.