

Preferred Plus Underwriting Guidelines by Carrier

	American General	AXA	Banner	Brighthouse Financial	John Hancock	Lincoln National	Nationwide
<b>Tobacco/ Nicotine</b>	None in the past 60 mos.  1 cigar a week OK No nicotine in HOS	None in the past 60 mos.  12 cigars a year OK No nicotine in HOS	None in the past 36 mos.  12 cigars a year OK No nicotine in HOS	None in the past 60 mos.	None in the past 60 mos.  12 cigars a year OK No nicotine in HOS	None in the past 36 mos.  12 cigars a year OK No nicotine in HOS	None in the past 60 mos.
<b>Blood Pressure</b>	135/85 Ages 0-60 140/85 Ages 61+	140/85 Ages 18-59 150/90 Ages 60-69 untreated 125/80 Ages 18-69 treated Ages 70+ 150-90 with or without treatment	Average readings in the past 2 years not greater than 136/86	140/85 thru Age 40-54 140/90 Ages 55-69 145/90 Ages 70+	135/85 Ages 18-50 140/90 Ages 51+	Thru Age 69 130/80 Average over 12 mos.  Ages 70+ 140/90 Average over 12 mos.	140/80 thru Age 55 140/90 Ages 55+
<b>Treatment</b>	OK		OK	No medication within the last 12 months for Ages under 41	OK	OK	NO
<b>Cholesterol HDL Ratio</b>	215 / 5.0 290 / 4.5	300/ 5.0	120-300 4.5 Ratio	240 / 5.0 thru Age 54 260 / 5.5 or 280/5.0 Ages 55-69 150-280 / 5.5 or 150-300/5.0 Ages 70+	230 / 4.5 Age 50 250 / 5.0 Ages 51-70 300 Max if HDL Ratio is 1 less than the above rates 176 / 3.8 Ages 71+	125-300 thru Age 69 Ratio 5.0 Ages 70+ Ratio 5.5	Ages 18-70 230 / 5.0 240 / 4.5 250 / 4.0 Ages 71+ 160-270 / 4.5
<b>Treatment</b>	OK	NO	OK	OK if maintained for 12 mos	OK	OK	OK
<b>Family History</b>	No occurrence of coronary artery disease or cancer in parents prior to Age 60. Cancer is gender related  Waived if over Age 65	No parent or sibling death due to cancer, cardiovascular or coronary artery disease prior to Age 60 Cancer is gender related  Waived if over Age 69	No occurrence of cardiovascular disease in parent or sibling prior to Age 60  Waived if nonsmoker over Age 70	No parent or sibling death due to cardiovascular disease or cancer prior to Age 60  Waived if over Age 65	No parent or sibling death due to coronary artery disease or cancer prior to Age 60  Waived if over Age 70	Up to Age 69 No parent or sibling death due to cardiovascular disease prior to Age 65  Ages 70+: Disregard family history of cardiovascular disease	No parent or sibling death due to cardiovascular disease or cancer prior to Age 60  Waived if over Age 70
<b>Motor Vehicle Report</b>	Max of 1 moving violation in 3 years  No DUI/Reckless, Revocation or Suspension in the past 7 years	Max of 2 moving violations in past 3 years  No DUI/Reckless driving in past 5 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years	Max of 2 moving violations in the past 3 years  No DUI convictions in the past 5 years	Ages 18-70 Max of 1 moving violations in the past 2 years Age 71+ No moving violation in past 2 years  No DUI/Reckless driving in the past 10 years	Max of 3 non-ratable moving violations in the past 3 years  No DUI/Reckless or Suspension driving in the past 5 years	Max of 1 moving violation in the past 2 years  No DUI/Reckless driving in the past 5 years
<b>Alcohol Substance Abuse</b>	Individual Consideration	None	None	No history or treatment in past 15 years	None in the past 10 Years	None in the past 10 Years	None
<b>Hazardous Avocation</b>	Scuba - Certified and up to 100 Feet	Flat Extra	Only if no flat extra required	No ratable avocations	Scuba - Certified and up to 65 Feet	Not available	Not available
<b>Aviation</b>	Not available	IFR with 100+ solo hours and 26-150 hours/year Flat Extra or Exclusion	Exclusion	Not available	None in the past 12 months	Not available	Not available

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	North American	Principal	Protective	Prudential	SBLI	Transamerica	United of Omaha
<b>Tobacco/ Nicotine</b>	None in the past 60 mos.  12 cigars a year OK No nicotine in HOS	None in the past 60 mos.	None in the past 60 mos.  6 cigars a year OK No nicotine in HOS	None in the past 60 mos.  12 cigars a year OK No nicotine in HOS	None in the past 60 mos.  12 cigars a year OK No nicotine in HOS	None in the past 60 mos.  12 cigars a year OK No nicotine in HOS	None in the past 36 mos.  24 cigars a year OK No nicotine in HOS
<b>Blood Pressure</b>	135/90 Ages 0-70 140/85 Ages 71+	135/85 Ages 20-44 140/85 Ages 45-64 140/90 Ages 65-85	135/85 thru Age 60 140/85 Ages 61-70 150/90 Ages 71+	130/80 thru Age 49 135/85 Ages 50+	135/85 thru Ages 60 140/85 Ages 61+	135/85 thru Age 70 145/85 Ages 71+	140/85
<b>Treatment</b>	OK	OK	OK if maintained for 12 months	NO	OK	No treatment thru Age 49 Treatment OK Ages 50-80 No treatment Ages 81+	OK
<b>Cholesterol HDL Ratio</b>	125-300/5.0 Thru Age 70 125-300/6.5 Ages 71+	240 / 4.5 Ages 20-64  260 / 5.0 Ages 65-85	275 / 4.5 thru Age 70 130-275 / 4.5 Ages 71+	299 / 5.0	120-300 5.0 Male 4.5 Female	230 / 5.0 thru Age 70 230 / 5.5 Ages 71+	300 / 5.0
<b>Treatment</b>	OK	OK	OK	OK	OK	OK	OK
<b>Family History</b>	No parent or sibling death from coronary artery disease or cancer prior to Age 60  Waived if over Age 70	No parent or sibling death due to cardiovascular disease, cancer or diabetes prior to Age 65. Disregard cancer of opposite sex, except colon cancer.  Waived if over Age 70	No parent or sibling occurrence of or death due to coronary artery disease, cardiovascular disease, or genetic predisposition cancer prior to Age 60  Waived if over Age 59	No parent or sibling death due to coronary artery disease, cancer, or cardiovascular disease prior to Age 60  Waived if over Age 59	No occurrence in parent or sibling of cardiovascular disease, or cancer prior to Age 60  Waived if over Age 69	No parent or sibling death due to heart or vascular disease or cancer prior to Age 65  Waived if over Age 64	No parent or sibling death due to heart disease or cancer prior to Age 60  Waived if over Age 59
<b>Motor Vehicle Report</b>	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving or suspension in the past 5 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the page 5 years	Max of 1 moving violation in the past 3 years  No DUI/Reckless driving in the past 5 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving conviction in the past 5 years. No license suspension in the past 3 years.	Max of 2 moving violation in the past 3 years.  No DUI/Reckless driving in past 7 years. No license suspension in past 3 years.	Max of 2 minor moving violations in the past 3 years  No DUI/Reckless driving in past 5 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years
<b>Alcohol Substance Abuse</b>	No history or treatment in past 10 years	None	None in past 15 years	None	None	None	No Drug/Alcohol treatment in the past 15 years
<b>Hazardous Avocation</b>	None in past 24 months except scuba up to 50 feet	Refer to Underwriter	None within the last 3 years except scuba to 75 feet depth	Not Available	None except scuba dives up to 75 feet depth	None except scuba dives up to 75 feet depth	None except scuba dives up to 100 feet depth
<b>Aviation</b>	Exclusion Only	Refer to Underwriter	Not Available	1000 total hours or 5 years as cert. pilot. Min of 100 hours in current craft	Exclusion Only	Exclusion Only	Exclusion Only

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	American General	AXA	Banner	Brighthouse Financial	John Hancock	Lincoln National	Nationwide
<b>Tobacco/ Nicotine</b>	None in the past 36 mos.  1 cigar a week allowed No nicotine in HOS	None in the past 36 mos.  12 cigars a year OK No nicotine in HOS	None in the past 24 mos.  12 cigars a year OK No nicotine in HOS	None in the past 36 mos.  4 cigars a year OK No nicotine in HOS	None in the past 24 mos.  12 cigars a year OK No nicotine in HOS	None in the past 24 mos.  24 cigars a year OK No nicotine in HOS	None in the past 12 mos.  5 cigars a month OK No nicotine in HOS
<b>Blood Pressure</b>	140/85 Ages 0-60 150/85 Ages 61+	145/90 Ages 18-60 150/90 Ages 61+	Average readings in past 2 years not greater than 146/90	140/85 thru Age 54 140/90 Ages 55-69 145/90 Ages 70+	140/85 Ages 18-50 145/90 Ages 51+	Thru Age 69 140/90 12 Month Average  Ages 70+ 155/90 12 Month Average	145/90 thru Age 55 150/90 Ages 55+
<b>Treatment</b>	OK	OK	OK	No medication within the last 12 months for ages under 41	OK	OK	OK if maintained at least 1 year
<b>Cholesterol HDL Ratio</b>	245 / 6.0 290 / 5.5	300 / 5.5	120-300 5.5 Ratio	240/5.0 thru Age 54 Ages 55-69 260/5.5 or 280/5.0 Ages 70+ 150-280/5.5 or 150-300/5.0	250 / 5.0 Ages 18-50 270 / 5.5 Ages 51-70 300 Max if HDL Ratio is 1 less than the above rates 160-300 Ages 71+	125 - 300 6.0 Ratio thru Age 69 7.0 Ratio Ages 70+	250/5.5 Ages 18-60 280/6.0 Ages 61-70 270/4.5 Ages 71+ 160-280/6.5
<b>Treatment</b>	OK	OK	OK	OK if maintained for 12 mos	OK	OK	OK
<b>Family History</b>	No parent death due to coronary artery disease or cancer prior to Age 60 Cancer is gender related  Waived if over Age 65	No parent or sibling death due to cancer prior to Age 60 Cancer is gender related  Waived if over Age 69	No parent death due to cardiovascular prior to Age 60  Waived if nonsmoker over Age 70	No parent or sibling death due to cardiovascular disease or cancer prior to Age 60  Waived if over Age 65	No more than 1 parent or sibling death due to coronary artery disease or cancer prior to Age 60  Waived if over Age 70	Up to Age 69: No parent or sibling death due to cardiovascular disease prior to Age 60  Age 70+: Disregard family history of coronary artery disease	No parent or sibling death due to cardiovascular disease or cancer prior to Age 60  Waived if over Age 70
<b>Motor Vehicle Report</b>	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 6 years	Max of 2 moving violations in past 3 years  No DUI/Reckless driving in the past 5 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years	Max of 2 moving violations in the past 3 years  No DUI within the past 5 years	Ages 18-70 Max of 2 moving violations in the past 2 years Age 71+ max of 1 moving violation in past 2 years  No DUI/Reckless driving in the past 5 years	Max of 3 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years
<b>Alcohol Substance Abuse</b>	Individual Consideration	No History of abuse in past 8 years	No history of abuse in past 10 years	No history or treatment in past 15 years	No history of drug/alcohol treatment in past 10 years	No history of drug/alcohol abuse in past 7 years	No history of drug/alcohol abuse in past 10 years
<b>Hazardous Avocation</b>	Scuba - Certified and up to 100 Feet	Flat Extra	Flat Extra	No ratable avocations	Scuba - Certified and up to 65 Feet Age 71+ None in past 12 mo.	No ratable avocations	No
<b>Aviation</b>	Not Available	IFR with 100+ solo hours and 26-150 hours/year Flat Extra or Exclusion	Exclusion	With flat extra	IFR with 300 total hours 25-200 hrs./yr. Age 71+ None in past 12 mo.	Under age 70 - IFR or 1000 hrs.; 25-250 hr./yr. Clean MVR	Under age 70 - IFR or 1000 hrs.; 25-250 hr./yr. Clean MVR

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	North American	Principal	Protective	Prudential	SBLI	Transamerica	United of Omaha
<b>Tobacco/ Nicotine</b>	None in the past 36 mos.  24 cigars per year OK No nicotine in HOS	None past 2 yrs. Ages 20-70; 3 yrs. Ages 71-85  12 cigars per year OK No nicotine in HOS	None in the past 24 mos.  12 cigars per year OK No nicotine in HOS	None in the past 36 mos.  12 cigars a year OK No nicotine in HOS	None in the past 36 mos.  12 cigars per year OK No nicotine in HOS	None in the past 24 mos.  12 cigars per year OK No nicotine in HOS	None in the past 24 mos.  24 cigars per year OK No nicotine in HOS
<b>Blood Pressure</b>	140/90 Ages 0-70 150/90 Ages 71+	140/85 Ages 20-44 140/90 Ages 45-64 145/90 Ages 65-85	140/90 thru Age 60 150/90 Ages 61-70 160/95 Ages 71+	135/85 thru Age 49 140/90 Ages 50+	135/85 thru Age 60 145/90 Ages 61+	145/85 thru Age 70 150/90 Ages 71+	145/90
<b>Treatment</b>	OK	OK	OK if maintained past 12 months	OK	OK	OK	OK
<b>Cholesterol HDL Ratio</b>	125-300/6.0 thru Age 70 125-300/6.5 Ages 71+	270 / 5.5 Ages 20-64  280 / 6.0 Ages 65-85	275 / 5.5 thru Age 70 130-275 / 5.5 Ages 71+	299 / 6	120-300 5.5 Male 5.0 Female	260 / 5.5 thru Age 70 260 / 6.0 Ages 71+	300 / 6.0
<b>Treatment</b>	OK	OK	OK	OK	OK	OK	OK
<b>Family History</b>	No parental death from coronary artery disease or cancer prior to Age 60.  Waived if over Age 70	No parent or sibling death due to cardiovascular disease, cancer or diabetes prior to Age 65. Disregard cancer of opposite sex, except colon cancer.  Waived if over Age 70	No parent or sibling death from cardiovascular disease, coronary artery disease, or genetic predisposition cancer prior to Age 60  Waived if over Age 59	No more than 1 parent death due to coronary artery disease, cancer or cardiovascular disease prior to Age 60  Waived if over Age 59	No parent death due to cardiovascular or cancer prior to Age 60  Waived if over Age 64	No parent death due to heart or vascular disease or cancer of either parent prior to age 60  Waived if over Age 59	No parent death due to heart disease or cancer prior to Age 60  Waived if over Age 59
<b>Motor Vehicle Report</b>	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving or suspension in the past 5 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years. No license suspension in the past 3 years.	Max of 2 moving violations in the last 3 years  No DUI/Reckless driving in the last 5 years. No license suspension in the last 3 years.	Max of 2 minor moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years	Max of 2 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years
<b>Alcohol Substance Abuse</b>	No history or treatment in past 7 years	No history of alcohol or drug abuse in page 10 years	None in past 15 years	No history or treatment in the past 10 years	No history or treatment for Drugs/Alcohol in the past 10 years	None	No history or treatment for drugs/alcohol in past 10 years
<b>Hazardous Avocation</b>	No ratable avocations	Refer to Underwriter	None in past 3 years except for scuba dives up to 75 feet depth	Scuba: Possible individual consideration up to 100 feet depth	None except scuba dives up to 75 feet depth	None except scuba dives up to 75 feet depth	None in past 2 years except limited scuba dives up to 100 feet depth
<b>Aviation</b>	Nonratable private Pilots are acceptable	Refer to Underwriter	Ages 27-65 IFR 400 solo hours 26-200 per year	1000 total hours or 5 years as cert. pilot. Min of 100 hours in current craft	Exclusion	Age 26-69 IFR 150 Total Hours 25-200 Hours/Yr.	Exclusion Only

## Key Points to Standard Plus Underwriting Guidelines by Carrier

	American General	AXA	Banner	Bighthouse Financial	John Hancock	Lincoln National	Nationwide
<b>Tobacco/ Nicotine</b>	None in the past 12 mos.  1 cigar a week allowed No nicotine in HOS	None in the past 12 mos.  12 cigars a year OK No nicotine in HOS	None in the past 12 mos.  12 Cigars a year OK No nicotine in HOS	No cigarettes in the past 24 mos.  Cigars, pipes & smokeless tobacco OK with negative nicotine in HOS	None in the past 12 mos.  24 Cigars a year OK No nicotine in HOS	Standard Plus Band Not Available	Standard Plus Band Not Available
<b>Blood Pressure Treatment</b>	145/88 Ages 0-60 155/88 Ages 61+  OK	140/90 Ages 18-45 145/90 Ages 46-59 150/90 Ages 60+  OK	Average readings in the past 2 years not greater than 152/92  OK	145/90 thru Age 54 150/90 Ages 55-69 155/90 Ages 70+  OK	145/90 Ages 18-50 150/90 Ages 51-70  OK	Standard Plus Band Not Available	Standard Plus Band Not Available
<b>Cholesterol HDL Ratio Treatment</b>	260 / 7.0 290 / 6.5  OK	300 / 6.0  OK	120-300 6.5 Ratio  OK	Thru Age 54 260/6.0 or 280/5.5 Ages 55-69 280/6.5 or 300/6.0 Ages 70+ 150-300/7 or 150-310/6.5  OK	5.5 Ratio Ages 18-50 6 Ratio Ages 51+  OK	Standard Plus Band Not Available	Standard Plus Band Not Available
<b>Family History</b>	No more than one parent death due to coronary artery disease or cancer prior to Age 60 Cancer is gender related  Waived if over Age 65	No more than one parent death due to coronary artery disease prior to Age 60 Cancer is gender related.  Waived if over Age 69	No more than one parent death due to cardiovascular prior to Age 60  Waived if nonsmoker over Age 70	No parent or sibling death due to cardiovascular disease or cancer prior to Age 60  Waived if over Age 65	No more than one parent or sibling death due to coronary artery disease or cancer prior to Age 60  Waived if over Age 70	Standard Plus Band Not Available	Standard Plus Band Not Available
<b>Motor Vehicle Report</b>	Max of 2 moving violations in the past 3 years  No DUI in the past 5 years	Max of 3 moving violations in the past 3 years.  No DUI/Reckless driving in the past 3 years.	Max of 3 violations in the past 3 years  No DUI/Reckless driving in the past 3 years	Max of 3 moving violations in the past 3 years  No DWI in the past 5 years	Standard record  No more than 1 DUI/Reckless driving in the past 5 years	Standard Plus Band Not Available	Standard Plus Band Not Available
<b>Alcohol Substance Abuse</b>	Individual Consideration	No History of abuse in past 5 years	No history of abuse in past 7 years	No history or treatment in the past 10 years	No history of drug/alcohol treatment in past 5 years	Standard Plus Band Not Available	Standard Plus Band Not Available
<b>Hazardous Avocation</b>	Scuba - Certified and up to 100 Feet	Flat Extra	Flat Extra	Not Available	Scuba - Certified and up to 65 Feet Age 71+ None in past 12 mo.	Standard Plus Band Not Available	Standard Plus Band Not Available
<b>Aviation</b>	Must have 100 solo hours and fly less than 200 hours per year	IFR with 100+ solo hours and 26-150 hours/year Flat Extra or Exclusion	Exclusion or Flat Extra	Flat Extra or Exclusion	IFR with 300 total hours 25-200 hrs./yr.	Standard Plus Band Not Available	Standard Plus Band Not Available

Standard Plus Underwriting Guidelines by Carrier

	North American	Principal	Protective	Prudential	SBLI	Transamerica	United of Omaha
<b>Tobacco/ Nicotine</b>	Not Offered	None past 1 yr. Ages 20-70; 3 yrs. Ages 71-85  12 cigars per year OK No nicotine in HOS	Standard Plus Band Not available	No cigarettes in past 12 mos. (cigars, e-cigarettes, pipe, chewing tobacco OK)	None in the past 24 mos.  12 cigars per year OK No nicotine in HOS	None in the past 24 mos.  12 cigars per year OK No nicotine in HOS	None in the past 12 mos.  24 cigars per year OK No nicotine in HOS
<b>Blood Pressure</b>	Not Offered	145/90 Ages 20-64 150/90 Ages 65-85  OK	Standard Plus Band Not available	140/90 thru Age 49 145/90 Ages 50+	140/90 thru Age 60 145/90 Ages 61+	148/88 thru Age 70 152/88 Ages 71+	150/90  OK
<b>Cholesterol HDL Ratio</b>	Not Offered	300 / 6.5 Ages 20-64  300 / 7.0 Ages 65-85  OK	Standard Plus Band Not available	299 / 7.0  OK	120-300 6.5 Male 6.0 Female  OK	300 / 6.2 thru Age 70 300 / 6.7 Ages 71+	300 / 7.0  OK
<b>Family History</b>	Not Offered	No more than one parent or sibling death due to cardiovascular disease, cancer or diabetes prior to Age 60. Disregard cancer of opposite sex, except colon cancer.  Waived if over Age 70	Standard Plus Band Not available	No specific criteria	No more than one parent death due to cardiovascular or cancer prior to Age 60	No parent death due to heart or vascular disease or cancer prior to Age 60  Waived if over Age 59	No more than one parent death due to heart disease prior to Age 60  Waived if over Age 59
<b>Motor Vehicle Report</b>	Not Offered	Not ratable	Standard Plus Band Not available	Driving history will be evaluated to determine qualification for this class. History that will require rating not permitted	Max of 3 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years	Max of 2 minor moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years	Max of 3 moving violations in the past 3 years  No DUI/Reckless driving in the past 5 years
<b>Alcohol Substance Abuse</b>	Not Offered	Not ratable	Standard Plus Band Not available	Alcohol/Drug history to be evaluated. History requiring rating not permitted	No history or treatment in past 10 years	No history or treatment in last 10 years	No history or treatment in last 5 years
<b>Hazardous Avocation</b>	Not Offered	Refer to Underwriter	Standard Plus Band Not available	With Rating	None except scuba dives up to 75 feet depth	None except scuba dives up to 75 feet depth	None in past 2 years except limited scuba dives up to 100 feet depth
<b>Aviation</b>	Not Offered	Refer to Underwriter	Standard Plus Band Not available	Ages 25+ with 600 total hours 30-300 hours per year	Individual consideration if IFR	Ages 26-69 IFR 100 Total Hours 25-200 Hours/Yr.	Ages 36-70 IFR 1,000 total hours and 50- 250 Hours/Yr. No violations in past 5 years