

Preferred Plus Underwriting Guidelines by Carrier

	American General	AXA	Banner	Brighthouse Financial	John Hancock	Lincoln National	Nationwide
Tobacco/ Nicotine	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.
Blood Pressure	135/85 Ages 0-60 140/85 Ages 61+	140/85 Ages 18-59 untreated 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	130/80 Ages 0-40 135/85 Ages 41-54 140/85 Ages 55-69 140/90 Ages 70+	135/85 Ages 18-50 140/90 Ages 51+	Thru Age 69 130/80 Average over 12 mos. 135/85 untreated Ages 70+ 140/90 Average over 12 mos.	140/80 thru Age 55 140/90 Ages 55+
Treatment	OK		OK	No medication within the last 12 months for ages under 55	OK	OK	NO
Cholesterol HDL Ratio	215 / 5.0 300 / 4.5	300 / 5.0	120-300 4.5 Ratio	220 / 4.5 Ages 54 and under 230 / 4.5 Ages 55-69 150-240/ 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
Treatment	OK	NO	OK	OK if maintained for 12 mos	OK	OK	OK
Family History	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
Motor Vehicle Report	Max of 1 moving violation in 3 years No DUI/Reckless, Revocation or Suspension in the past 7 years	Ages 0-69: Max of 2 moving violations in past 3 years Ages 70+: Max of 1 moving vilation in past 3 years No DWI, 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 1 moving violation 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
Alcohol Substance Abuse	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
Hazardous Avocation	Scuba Certified and up to 100 Feet. 10 Dives per year	Flat Extra Scuba Certified and up to 100 Feet	Only if no flat extra required	No ratable avocations	Scuba - Certified and up to 65 Feet	Not available	Not available
Aviation	Not available	IFR with 100+ solo hours and 26- 150 hours/year Flat Extra or Exclusion	Exclusion	May have Flat Extra	None in the past 12 months	Not available	Not available

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	Pacific Life Lynchburg	Principal	Protective	Prudential	SBLI	Transamerica	United of Omaha
Tobacco/ Nicotine	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
Blood Pressure	135/85 Ages 0-50 140/85 Ages 51-64 145/90 Ages 65+	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+	No Medication 130/80 thru Age 49 No more than 1 Medication 140/85 Ages 50+ No thru Age 49 1 Medication allowed Ages 50+	135/85 thru Ages 60 140/85 Ages 61+	135/85 thru Age 70 145/85 Ages 71+	140/85
Treatment	OK	OK	OK if maintained for 12 months	OK	OK	No treatment thru Age 49 Treatment OK Ages 50-80 No treatment Ages 81+	OK
Cholesterol HDL Ratio	150-300 4.5 Male 4.0 Female	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
Treatment	OK	OK	OK	OK	OK	OK	OK
Family History	No parent occurrence of to coronary artery disease, or cancer prior to Age 60 Ages 65+ No parent death due to cancer prior Age 60	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 65	No parent or sibling death due to heart or vascular disease or cancer prior to Age 65 Waived if over Age 64	No parent death due to heart disease or cancer prior to Age 60 Waived if over Age 59
Motor Vehicle Report	No DUI/Reckless driving, license revocation 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 5 years. No license suspension in past 3 years.	Max of 1 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
Alcohol Substance Abuse	No history or treatment ever	None	None in past 15 years	None	None	None	No Drug/Alcohol treatment in the past 15 years
Hazardous Avocation	Scuba certified and dives up to 100 feet	Refer to Underwriter	None within the last 3 years except scuba to 75 feet depth	Scuba Certified up to 100 feet, Less than 10 dives per year	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
Aviation	With Flat Extra or Exclusion	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	Bighthouse Financial	John Hancock	Lincoln National	Nationwide
Tobacco/ Nicotine	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
Blood Pressure	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+
Treatment	OK	OK	OK	No medication within the last 12 months for ages under 41	OK	OK	OK if maintained at least 1 year
Cholesterol HDL Ratio	245 / 6.0 300 / 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
Treatment	OK	OK	OK	OK if maintained for 12 mos	OK	OK	OK
Family History	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 due to coronary artery disease or 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
Motor Vehicle Report	Max of 2 moving violations in the past 3 years No DUI/Reckless driving in the past 6 years	Ages 0-69: Max of 3 moving violations in past 3 years Ages 70+: Max of 2 moving violations in the past 3 years No DWI, 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 within the past 5 years	Ages 18-70: Max of 2 moving violations in the past 2 years No DUI/Reckless driving in the past 5 years Age 71+: 1 moving violation in past 2 years No DUI/Reckless driving in the past 10 years	Max of 3 nonratable 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
Alcohol Substance Abuse	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
Hazardous Avocation	Scuba - Certified and up to 100 Feet 10 dives per year	Flat Extra	Scuba - Certified and up to 100 Feet 10 dives per year	No ratable avocations	Scuba - Certified and up to 65 Feet Age 71+ None in past 12 mo.	No ratable avocations	OK if no flat extra
Aviation	Not Available	IFR with 100+ solo hours and 26-150 hours/year Flat Extra or Exclusion	Exclusion	Available May have 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 with 100+ solo hrs. and 25-250 hr./yr. Clean MVR

Preferred Underwriting Guidelines by Carrier

	Pacific Life Lynchburg	Principal	Protective	Prudential	SBLI	Transamerica	United of Omaha
Tobacco/ Nicotine	None in the past 36 mos. 12 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
Blood Pressure	140/90 Ages 0-50 145/90 Ages 51-64 150/90 Ages 65+	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
Treatment	OK	OK	OK if maintained past 12 months	OK	OK	OK	OK
Cholesterol HDL Ratio	150 - 300 5.5 Male 5.0 Female	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
Treatment	OK	OK	OK	OK	OK	OK	OK
Family History	No parent death due to coronary artery disease, or cancer prior to Age 60 Ages 65+ No parent death due to cancer prior Age 60	No 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	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
Motor Vehicle Report	No DUI/Reckless driving, license revocation 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 2 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. 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 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 in the past 5 years
Alcohol Substance Abuse	No history or treatment in past 10 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
Hazardous Avocation	Scuba certified and dives up to 100 feet	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
Aviation	Ages 20-70: IFR and 26-150 Hours/Yr.	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	1,000 Solo Hours Max 300 Hours/Yr. IFR Ages 27-60	Age 26-69 IFR 150 Total Hours 25-200 Hours/Yr.	Ages 30-70 IFR Max 1,000 total hours and 50-250 Hours/Yr. No violations in past 5 years

Standard Plus Underwriting Guidelines by Carrier

	American General	AXA	Banner	Brighthouse Financial	John Hancock	Lincoln National	Nationwide
Tobacco/ Nicotine	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
Blood Pressure Treatment	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
Cholesterol HDL Ratio Treatment	260 / 7.0 300 / 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
Family History	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
Motor Vehicle Report	Max of 2 moving violations in the past 3 years No DUI, Reckless, Revocation or Suspension in the past 5 years	Max of 3 moving violations in the past 3 years. No DWI, Reckless driving or suspension 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
Alcohol Substance Abuse	Individual Consideration	No History of abuse in past 6 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
Hazardous Avocation	Scuba - Certified and up to 100 Feet Maximum 10 dives per year	Flat Extra	Scuba - Certified and up to 100 Feet Maximum 10 dives per year	Available subject to retention limits	Scuba - Certified and up to 65 Feet Age 71+ None in past 12 mo.	Standard Plus Band Not Available	Standard Plus Band Not Available
Aviation	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 200-300 hrs./yr. No IFR <200 Hours/Ys.	Standard Plus Band Not Available	Standard Plus Band Not Available

Standard Plus Underwriting Guidelines by Carrier

	Pacific Life Lynchburg	Principal	Protective	Prudential	SBLI	Transamerica	United of Omaha
Tobacco/ Nicotine	None in the past 24 mos. 12 cigars per year OK No nicotine in HOS	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
Blood Pressure	145/90 Ages 0-50 150/90 Ages 51-64 155/90 Ages 65+	145/90 Ages 20-64 150/90 Ages 65-85	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
Treatment	OK	OK		OK	OK	OK	OK
Cholesterol HDL Ratio	150 - 300 6.5 Male 6.0 Female	300 / 6.5 Ages 20-64 300 / 7.0 Ages 65-85	Standard Plus Band Not available	299 / 7.0	120-300 6.5 Male 6.0 Female	300 / 6.2 thru Age 70 300 / 6.7 Ages 71+	300 / 7.5
Treatment	OK	OK		OK	OK	OK	OK
Family History	No more than one parent death due to coronary artery disease prior to Age 60 Waived if over Age 65	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 familial 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
Motor Vehicle Report	No DUI/Reckless driving, license revocation or suspension in the past 3 years	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 1 moving violation 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
Alcohol Substance Abuse	No history or treatment in past 7 years	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
Hazardous Avocation	Scuba certified and dives up to 100 feet	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
Aviation	Ages 20-70: IFR and 26-150 Hours/Yr.	Refer to Underwriter	Standard Plus Band Not available	Ages 25+ with 600 total hours 30-300 hours per year	Ages 27-60 Min. 1,000 solo hours and max 300 hours/yr.	Ages 26-69 IFR 100 Total Hours 25-200 Hours/Yr.	Ages 30-70 IFR 1,000 total hours and 50- 250 Hours/Yr. No violations in past 5 years