

Criteria Guidelines

Elite Plus (Nonsmoker): Ages 18-75, \$250,000 and over (where available).*

Elite (Nonsmoker): Ages 18-80, \$250,000 and over (where available).*

Preferred (Smoker or Nonsmoker): Ages 18-80, \$100,000 and over.*

* For proposed insureds ages 81 and above, the best class available is Standard. No table ratings are allowed.

* Criteria noted above is a general guideline — specific age ranges, durations and face amounts may vary based on state and product guidelines.

Criteria	Elite Plus	Elite	Preferred Nonsmoker	Preferred Smoker
Height + Weight	Use Adult Height and Weight Limit Table on Page 4			
Blood Pressure				
Ages 40 and under	130/80	140/85	45/90	
Ages 41-54	135/85	140/85	145/90	
Ages 55-69	140/85	140/90	150/90	
Ages 70 and over	140/90	145/90	155/90	
	No medication within the last 12 months (under age 55)	No medication within the last 12 months (under age 41)	Current medication acceptable for all ages	
Blood and Urine Profile	Some variances qualify		Some variances qualify	
Cholesterol/Ratio				
Ages 54 and under	220/4.5	240/5.0	260/6.0 or 280/5.5	
Ages 55-69	230/4.5	260/5.5 or 280/5.0	280/6.5 or 300/6.0	
Ages 70 and over	150-240/5.0	150-280/5.5 or 150-300/5.0	150-300/7.0 or 150-310/6.5	
	Current medication OK if acceptable level maintained for at least 12 months (all ages)		Current medication acceptable (all ages)	
Personal History <i>(Subject to documentation of good health)</i>	No FEPs No history of diabetes May be available with some history of cardiovascular disease and certain cancers		No FEPs No history of diabetes May be available with some history of cardiovascular disease and certain cancers	
Aviation Avocation Occupation Foreign Travel Residence or FEPs	Experienced private and commercial pilots with no notable aviation activities under age 70 No notable Avocations, Occupations or Foreign Travel Exclusion Riders acceptable where available No Foreign Residence, except Canada, No medical FEPs		Aviation, Avocation, Occupation FEPs or Exclusion Rider acceptable No notable Foreign Travel or Foreign Residence FEPs, No medical FEPs	
Driving History	No DWI convictions within past 5 years Elite Plus — Maximum of 1 moving violation within past 3 years Elite — Maximum of 2 moving violations within past 3 years		No DWI convictions within past 5 years Maximum 3 moving violations within past 3 years	
Substance Abuse (Alcohol/Drugs)	No history or treatment in past 15 years		No history or treatment in past 10 years	
Family History <i>(Not applicable to proposed insureds age 65 and over)</i>	No death from Cardiovascular Disease or Cancer (some cancers may qualify) in parent or sibling prior to age 60 Elite Plus ages 50-65 Elite ages 40-65		Preferred Nonsmoker ages 40-65 Wellness credit not available	
	A "wellness" consideration may be allowed for proposed insured to offset one early family history death due to cardiovascular disease or cancer.			
Nicotine/Tobacco	No nicotine use (any form) for past 60 months and negative nicotine test	No nicotine use (any form) for past 35 months and negative nicotine test A celebratory cigar (limited to 4 per year) with negative nicotine test	No cigarettes/ tobacco substitutes in the past 24 months and negative nicotine test	Current use or within 12 months or positive nicotine test Use 13-24 months ago with negative urine test may be Standard Non Smoker

Table Acronyms: **DWI** = Driving While Intoxicated, **FEP** = Flat Extra Premium

Other medical/non-medical risks not listed above may preclude the Preferred classes. Values listed represent the maximum allowable.

Life Underwriting Guide

Padhraic Smyth



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