

GENERIC UNDERWRITING CRITERIA

REFERENCE TOOL (See Below to Pre-Qualify Your Applicant)

	BEST Best Rates	BETTER Preferred Rates	GOOD Preferred and Standard
No Nicotine Use	5 years	Usually 3 years	Usually 1 year
Family History	No cardiovascular or cancer in parents or siblings before age 60	No cardiovascular or cancer death in parents before the age of 60	No cardiovascular death of more than one parent before the age of 60
Aviation / Avocation <i>*assuming the activity to be excluded is not the primary source of revenue</i>	Usually available with a flat extra or exclusion	Available with a flat extra or exclusion	Available, but may have a flat extra or exclusion
Blood Pressure	Current BP cannot exceed 140/85, may vary over 60 not available with treatment.	Current BP cannot exceed 140/90, may vary over 60, with or without treatment.	Current BP cannot exceed 155/94, may vary over 60, w/w/o treatment
Cholesterol or Cholesterol/HDL Ratio	Maximum 220. HDL ratio not to exceed 5.0 (with or without medication)	Maximum 250. HDL ratio not to exceed 6.0 (with or without medication)	Maximum 300. HDL ratio not to exceed 8.0 (with or without medication)
Cancer History	Not available. Possible exception: Basal cell cancer (skin)	Not available. Possible exception: Basal cell cancer (skin)	Usually available after 7 yrs. for most carriers
Heart Disease	Not Available	Not Available	Usually not Available
Driving History	No DUI, reckless driving, or suspension for 5 yrs.	No DUI, reckless driving or suspension for 5 yrs.	No DUI, reckless driving or suspension for 2 yrs.
Should you have any questions, please contact your Brokerage General Agency.			

Maximum Build Chart

Male/Female	HEIGHT		
	Preferred Plus	Preferred	Standard
5'0"	145	161	189
5'1"	149	165	193
5'2"	153	170	197
5'3"	158	175	204
5'4"	162	180	209
5'5"	166	185	215
5'6"	170	190	220
5'7"	176	195	225
5'8"	182	200	230
5'9"	188	205	235
5'10"	193	210	242
5'11"	199	216	251
6'0"	205	222	256
6'1"	211	229	263
6'2"	216	236	271
6'3"	222	243	279
6'4"	227	250	286
6'5"	233	257	293
6'6"	238	264	300