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[Home](#)

▶ [Reports](#)

▶ [Forms](#)

▶ [Resources/software](#)

▶ [Product information](#)

▶ [About Clarica](#)

▶ [Financial information](#)

▶ [Conventions](#)

▶ [Achievements](#)

▶ [Marketing materials](#)

▶ [New business](#)

▶ [FAQs](#)

▶ [Contact information](#)

[Home](#) > [New Business](#) > [Underwriting requirements](#) > [Product-specific super-preferred underwriting](#)

## Super-preferred underwriting

Not available on Guaranteed UL-Survivor, Provider, and Xcel UL

- No tobacco/nicotine use of any kind for past 3 years.
- Non-treated cholesterol of 210 or less.
- Cholesterol/HDL ratio of 5.0 or less.
- Non-treated blood pressure of 140/80 or less for ages 44 and under, and 140/90 or less for ages 45 and over.
- No participation in any avocation, hazardous sport, or aviation activity.
- No DUIs in past 3 years and no more than 2 moving violations in past 3 years.
- No drug or alcohol abuse within the previous 10 years.
- No personal history of diabetes, cancer, or cardiovascular or cerebrovascular disease.
- No family history of cardiovascular disease, cerebrovascular disease, or cancer prior to age 60.
- Standard risk medically (including acceptable height/weight and blood profile/urine results).

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[Home](#)

▶ [Reports](#)

▶ [Forms](#)

▶ [Resources/software](#)

▶ [Product information](#)

▶ [About Clarica](#)

▶ [Financial information](#)

▶ [Conventions](#)

▶ [Achievements](#)

▶ [Marketing materials](#)

▶ [New business](#)

▶ [FAQs](#)

▶ [Contact information](#)

[Home](#) > [New Business](#) > [Underwriting requirements](#) > [Product-specific preferred underwriting](#)

## Preferred underwriting

Not available on Xcel UL

- No tobacco/nicotine use of any kind in the past 12 months.
- Cholesterol/HDL ratio of 6.0 or less.\*
- Currently controlled, treated, or non-treated cholesterol of 240 or less.\*
- Currently controlled, treated, or non-treated blood pressure with average readings of 140/90 or less.
- No DUIs in the past 3 years and no more than 2 moving violations in the past 3 years.
- No personal history of diabetes, cancer (except certain types of basal cell skin cancers), or cardiovascular or cerebrovascular disease.
- No family history of cardiovascular disease or cerebrovascular disease resulting in death prior to age 60.
- Standard risk medically (including acceptable height/weight and blood profile/urine results).

\*Only on face amounts of \$100,000 and above.

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