

SELECT PREFERRED GUIDELINES

- Tobacco** No tobacco for 36 months (urine negative).
- Driving** No suspension, revocation, or more than 2 moving violations in the past 3 years - No conviction for reckless driving or driving under the influence of alcohol or drugs in the past 7 years.
- Family History** No deaths prior to age 60 among natural parents or siblings due to heart disease, stroke, cancer or diabetes (waived if applicant is age 65 or older unless both natural parents died from one of the same preceding impairments prior to age 60).
- Basic Insurability** Standard risk with no history or current significant impairments such as diabetes, cancer, stroke, heart disease or hazardous occupation - No history of alcohol or drug abuse. Current laboratory values within acceptable limits.
- Blood Pressure** Controlled for the past two years - Current exam does not exceed 135/85 through age 50 or 145/90 above age 50.
- Cholesterol** Cholesterol/HDL ratio is 5.5 or less (average for past year) on or off treatment and Total Cholesterol not greater than 270.
- Blood Profile** Acceptable limits.
- Urinalysis** Acceptable limits.
- Travel** No travel to high risk areas.
- Hazardous Sports** No participation in hazardous sports (racing, scuba diving, etc.), student or private pilot activity – Exclusions, where allowed, will be permitted.
- Residence** Permanent resident of U.S. or Canada.
- Felony Conviction** None within the past 10 years.
- Weight** Does not exceed limit shown below (male or female).

Height	Weight	Height	Weight
4'10"	127	5'10"	191
4'11"	132	5'11"	197
5'0"	136	6'0"	202
5'1"	141	6'1"	208
5'2"	146	6'2"	213
5'3"	152	6'3"	219
5'4"	157	6'4"	224
5'5"	162	6'5"	230
5'6"	172	6'6"	237
5'7"	177	6'7"	243
5'8"	181	6'8"	250
5'9"	187		

PREFERRED GUIDELINES

- Tobacco** No tobacco for 12 months (urine negative).
- Driving** No suspension, revocation, or more than 2 moving violations in the past 3 years - No conviction for reckless driving or driving under the influence of alcohol or drugs in the past 5 years.
- Family History** No deaths prior to age 60 among natural parents or siblings due to heart disease or diabetes (waived if applicant is age 65 or older unless both natural parents died from one of the same preceding impairments prior to age 60).
- Basic Insurability** Standard risk with no history or current significant impairments such as diabetes, cancer, stroke, heart disease or hazardous occupation - No history of alcohol or drug abuse. Current laboratory values within acceptable limits.
- Blood Pressure** Controlled for the past two years - Current exam does not exceed 145/90 through age 50 or 150/90 above age 50.
- Cholesterol** Cholesterol/HDL ratio 6.5 or less (average for past year) on or off treatment and Total Cholesterol not greater than 270.
- Blood Profile** Acceptable limits.
- Urinalysis** Acceptable limits.
- Travel** No travel to high risk areas.
- Hazardous Sports** No participation in hazardous sports (racing, scuba diving, etc.), student or private pilot activity – Exclusions, where allowed, will be permitted.
- Residence** Permanent resident of U.S. or Canada.
- Felony Conviction** None within the past 10 years.
- Weight** Does not exceed limit shown below (male or female).

Height	Weight	Height	Weight
4'10"	147	5'10"	211
4'11"	152	5'11"	217
5'0"	156	6'0"	222
5'1"	161	6'1"	228
5'2"	166	6'2"	233
5'3"	172	6'3"	239
5'4"	177	6'4"	244
5'5"	182	6'5"	250
5'6"	192	6'6"	257
5'7"	197	6'7"	263
5'8"	201	6'8"	270
5'9"	207		

If ALL other Preferred criteria are met, 5 pounds may be added to the above weights.



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