

Preferred Underwriting Information

Preferred Non-Smoker rates are available for those clients who qualify. A brief checklist to help you determine if your client meets our Preferred Underwriting requirements is provided below. Please also refer to the weight limits in the "Preferred Weights" chart.

This checklist is not an all-inclusive list, nor do favorable responses guarantee the availability of Preferred risk. They are simply an indicator of risk classification. Final Preferred risk decisions are determined at the completion of full underwriting. Preferred rates are available for non-smokers only, ages 16-80. (Ages 71-80 Preferred is available on some products.)

If the client answers "Yes" to any of the following questions, Preferred Risk coverage will not be available and should not be illustrated. By illustrating Preferred without first completing this checklist, you run the risk of raising your client's expectations to a level that neither you nor the Company will be able to meet.

Ask your client if he or she:

1. Has used any form of tobacco or nicotine substitute within the past 12 months?
2. Has been charged with DWI/DUI within the past five years, or been charged with more than two moving violations within the past three years?
3. Has had either parent or any sibling die from cardiovascular disease (heart disease) or cancer before the age of 60?
4. Has engaged in any hazardous sports/hobbies (e.g., scuba diving, auto racing, mountain climbing) within the past two years, or intends to do so?
5. Has flown as a private pilot or student pilot within the past two years, or intends to do so?
6. Plans to reside in a foreign country?
7. Exceeds the height/weight limits? (See the chart to the right.)

8. Has a medical history of:
 - Cancer (except non-melanoma skin cancer)?
 - Cardiovascular disease (except controlled hypertension and hyperlipidemia)?
 - Diabetes?
 - Alcohol abuse or use of illegal drugs (within 10 years)?
 - Major mental illness (within 10 years)?
 - Any other chronic disease or condition not mentioned here?
9. Has ever been rated for blood pressure?
10. Has a blood and urine profile within established guidelines?
11. Has a normal EKG and chest x-ray interpretation (if available)?

Preferred Weights Limits (lbs.)

Height	Ages through 45	Ages 46+
4'10"	146	153
4'11"	150	156
5'0"	153	160
5'1"	156	163
5'2"	160	166
5'3"	164	171
5'4"	168	176
5'5"	173	180
5'6"	177	185
5'7"	180	188
5'8"	185	193
5'9"	189	197
5'10"	195	203
5'11"	199	208
6'0"	205	214
6'1"	209	218
6'2"	215	224
6'3"	220	230
6'4"	227	237
6'5"	233	243
6'6"	240	250
6'7"	246	257
6'8"	253	264