

Underwriting Criteria

Criteria	Preferred	Superpreferred ⁴
<i>Face Amount</i>	\$250,000 or greater (term)	\$250,000 or greater (term)
<i>Blood Pressure</i>	to age 55 up to 135/85 age 56-65 up to 140/90	to age 65 up to 135/85
<i>Cholesterol</i>	to age 55 up to 230 mg/dl age 56-65 up to 250 mg/dl	to age 55 up to 210 mg/dl age 56-65 up to 230 mg/dl
<i>Chol/HDL Ratio</i>	to age 55 up to 5.5 age 56-65 up to 6.5	to age 55 up to 4.5 age 56-65 up to 5.5
<i>Family History</i>	No more than one immediate family member died or diagnosed before age 65 of/with coronary disease, stroke, kidney disease.	No immediate family member died or diagnosed before age 65 of/with coronary disease, stroke, kidney disease.
<i>Personal History</i>	No history of diabetes, cardiovascular disease, cerebrovascular disease or cancer (tumors rated standard immediately after excision may qualify for preferred).	No history of diabetes, cardiovascular disease, cerebrovascular disease or cancer (tumors rated standard immediately after excision may qualify for preferred).
<i>Alcohol/Drug</i>	No history of alcohol or drug abuse or treatment.	No history of alcohol or drug abuse or treatment.
<i>DWI/Reckless</i>	No driving while intoxicated or reckless driving convictions in the last 5 years or no more than one conviction over 5 years ago.	No driving while intoxicated or reckless driving convictions in the last 10 years or no more than one conviction ever.
<i>MVR</i>	Less than 3 moving violations in the last 2 years.	Less than 3 moving violations in the last 2 years.
<i>Aviation</i>	No participation last 12 months.	No participation last 12 months.
<i>Hazardous Sports</i>	No participation last 12 months.	No participation last 12 months.
<i>Tobacco Use</i>	No tobacco use in the last 2 years.	No tobacco use in the last 5 years.

continued

Underwriting continued

Preferred Build Table

<i>Height</i>	4'8"	4'9"	4'10"
<i>Weight</i>	132	137	142
<i>Height</i>	4'11"	5'0"	5'1"
<i>Weight</i>	148	154	160
<i>Height</i>	5'2"	5'3"	5'4"
<i>Weight</i>	166	172	176
<i>Height</i>	5'5"	5'6"	5'7"
<i>Weight</i>	182	187	193
<i>Height</i>	5'8"	5'9"	5'10"
<i>Weight</i>	198	204	209
<i>Height</i>	5'11"	6'0"	6'1"
<i>Weight</i>	215	221	227
<i>Height</i>	6'2"	6'3"	6'4"
<i>Weight</i>	233	239	245
<i>Height</i>	6'5"	6'6"	
<i>Weight</i>	251	258	

Underwriting continued

Superpreferred Build Table

<i>Height</i>	4'8"	4'9"	4'10"
<i>Weight</i>	130	133	137
<i>Height</i>	4'11"	5'0"	5'1"
<i>Weight</i>	141	145	149
<i>Height</i>	5'2"	5'3"	5'4"
<i>Weight</i>	153	158	162
<i>Height</i>	5'5"	5'6"	5'7"
<i>Weight</i>	166	170	176
<i>Height</i>	5'8"	5'9"	5'10"
<i>Weight</i>	182	188	193
<i>Height</i>	5'11"	6'0"	6'1"
<i>Weight</i>	199	205	211
<i>Height</i>	6'2"	6'3"	6'4"
<i>Weight</i>	216	222	227
<i>Height</i>	6'5"	6'6"	
<i>Weight</i>	233	238	