



## PREFERRED CHECKLIST

Client's Name \_\_\_\_\_ Date \_\_\_\_\_

The following checklist will help you and your client determine the issue classification they may qualify to receive. Answer "yes," if applicable, for each question in the boxes listed below. If all items in a specific column, and for the general Preferred requirements listed in the bottom section, have a "yes" answer, the client may qualify for that classification unless, of course, the underwriting process identifies risk factors which were not known and/or not disclosed.

### AGES 18-59

### AGES 60 & OLDER

	Premier Non-Tobacco	Preferred Non-Tobacco & Preferred QUIX*	Premier Non-Tobacco	Preferred Non-Tobacco
<b>Tobacco</b>	<input type="checkbox"/> has not used tobacco or nicotine, in any form, (including nicotine patches and gum) in the past 36 months	<input type="checkbox"/> has not used tobacco or nicotine, in any form, (including nicotine patches and gum) in the past 24 months	<input type="checkbox"/> has not used tobacco or nicotine, in any form, (including nicotine patches and gum) in the past 36 months	<input type="checkbox"/> has not used tobacco or nicotine, in any form, (including nicotine patches and gum) in the past 24 months
<b>Cholesterol</b>	<input type="checkbox"/> has a cholesterol count of 240 or less, with a total cholesterol/HDL ratio of 5.1 or less	<input type="checkbox"/> has a cholesterol count of 260 or less, with a total cholesterol/HDL ratio of 6.1 or less – <b>not applicable for Preferred QUIX</b>	<input type="checkbox"/> has a cholesterol count of 260 or less, with a total cholesterol/HDL ratio of 6.1 or less	<input type="checkbox"/> has a cholesterol count of 280 or less, with a total cholesterol/HDL ratio of 7.1 or less
<b>Blood Pressure</b>	<input type="checkbox"/> has blood pressure, without treatment in the past two years, that is consistently less than 140/85	<input type="checkbox"/> has blood pressure, with or without treatment in the past two years, that is 145/90 or better from all sources	<input type="checkbox"/> has blood pressure, with or without treatment in the past two years, that is 150/90 or better from all sources	<input type="checkbox"/> has blood pressure, with or without treatment in the past two years, that is 155/95 or better from all sources
<b>Family History</b>	<input type="checkbox"/> has not had a natural parent or sibling diagnosed with or die from cardiovascular disease, coronary disease, or cancer prior to age 60	<input type="checkbox"/> has not had a natural parent die prior to age 60 due to cardiovascular disease <b>If male</b> , has had no history of prostate cancer in father or brothers prior to age 60 <b>If female</b> , has had no history of breast cancer, ovarian cancer, or cervical cancer in mother or sisters prior to age 60	<input type="checkbox"/> has not had a natural parent or sibling diagnosed with or die from cardiovascular disease, coronary disease, or cancer prior to age 60	<input type="checkbox"/> has not had a natural parent die prior to age 60 due to cardiovascular disease <b>If male</b> , has had no history of prostate cancer in father or brothers prior to age 60 <b>If female</b> , has had no history of breast cancer, ovarian cancer, or cervical cancer in mother or sisters prior to age 60
<b>Recreation</b>	<input type="checkbox"/> has not engaged in hazardous sports (e.g. racing, scuba diving, skydiving) during the past three years	<input type="checkbox"/> has not engaged in hazardous sports (e.g. racing, scuba diving, skydiving) during the past two years. Non-ratable scuba diving is acceptable.	<input type="checkbox"/> has not engaged in hazardous sports (e.g. racing, scuba diving, skydiving) within the last three years	<input type="checkbox"/> has not engaged in hazardous sports (e.g. racing, scuba diving, skydiving) within the last two years
			<input type="checkbox"/> is self-sufficient and not residing in a nursing home or other assisted living facility	<input type="checkbox"/> is self-sufficient and not residing in a nursing home or other assisted living facility

\*Preferred QUIX – Issue ages 18-45; face amounts of \$249,999 or less.

### Requirements for ALL Preferred, Preferred QUIX and Premier risks

- Has no personal history of internal cancer, melanoma, diabetes, cardiovascular disease, coronary disease, or other significant health problems.
- Has no history of drug or alcohol abuse.
- Has not had two or more moving violations in the past three years, or a DWI, DUI or reckless driving conviction or license suspension in the past five years.
- Is not a private pilot, student pilot, or participant in aviation activity (private pilots can qualify if Aviation Exclusion Rider is accepted). Commercial pilots are acceptable if not engaged in private flying.
- Is a US Citizen or has had permanent resident status for at least two years.
- Has no plans for extended foreign travel to countries or areas considered hazardous by North American.
- Is not an active duty military risk.
- Is within the height/weight requirements shown on the reverse side.

AGES 18-59											
PREMIER NON-TOBACCO Height & Weight Limits						PREFERRED NON-TOBACCO & PREFERRED QUIX Height & Weight Limits					
4' 8"	126	5' 4"	162	6' 0"	202	4' 8"	141	5' 4"	177	6' 0"	224
4' 9"	131	5' 5"	166	6' 1"	207	4' 9"	144	5' 5"	184	6' 1"	230
4' 10"	136	5' 6"	172	6' 2"	213	4' 10"	147	5' 6"	188	6' 2"	235
4' 11"	141	5' 7"	177	6' 3"	219	4' 11"	153	5' 7"	195	6' 3"	242
5' 0"	146	5' 8"	182	6' 4"	224	5' 0"	161	5' 8"	200	6' 4"	247
5' 1"	149	5' 9"	187	6' 5"	230	5' 1"	164	5' 9"	205	6' 5"	254
5' 2"	153	5' 10"	191	6' 6"	235	5' 2"	168	5' 10"	211	6' 6"	261
5' 3"	158	5' 11"	196	6' 7"	243	5' 3"	173	5' 11"	217	6' 7"	268

AGES 60 and older											
PREMIER NON-TOBACCO Height & Weight Limits						PREFERRED NON-TOBACCO Height & Weight Limits					
4' 8"	131	5' 4"	167	6' 0"	207	4' 8"	146	5' 4"	182	6' 0"	229
4' 9"	136	5' 5"	171	6' 1"	212	4' 9"	149	5' 5"	189	6' 1"	235
4' 10"	141	5' 6"	177	6' 2"	218	4' 10"	152	5' 6"	193	6' 2"	240
4' 11"	146	5' 7"	183	6' 3"	224	4' 11"	158	5' 7"	200	6' 3"	247
5' 0"	151	5' 8"	187	6' 4"	229	5' 0"	166	5' 8"	205	6' 4"	252
5' 1"	154	5' 9"	192	6' 5"	235	5' 1"	169	5' 9"	210	6' 5"	259
5' 2"	158	5' 10"	196	6' 6"	240	5' 2"	173	5' 10"	216	6' 6"	266
5' 3"	163	5' 11"	201	6' 7"	248	5' 3"	178	5' 11"	222	6' 7"	273