

Select NonSmoker Guidelines

Select NonSmoker Availability

The Select NonSmoker classification is derived by splitting the nonsmoking class into two categories “Select NonSmoker” and “Standard NonSmoker.” The Select NonSmoker rates are somewhat lower than the Standard NonSmoker rates.

The Select NonSmoker class is available on the following products:

- ◆ Pacific Estate Preserver
- ◆ Versa-Flex V
- ◆ Pacific Select Estate Preserver III and IV
- ◆ PL Protector 10, PL Protector 20, PL Protector ART.

Note: The Select NonSmoker guidelines for our term products differ from those indicated below. Refer to the Pro-Term Sales Guide for the guidelines for PL Protector 10, PL Protector 20, and PL Protector ART.

The following are the eligibility guidelines for the Select NonSmoker class. Use insurance age and the maximum face amount calculated in the first 15 years of the illustration to determine the underwriting requirements using the Underwriting Requirements Chart on page 42.

Select NonSmoker Guidelines

1. Blood pressure no greater than 140/90 to age 50, and no greater than 160/90 over age 50. No antihypertensive medication. (Accept treated hypertension if well controlled for 2 years prior to application without evidence of side effects (kidney, heart, etc.) and no ratable readings in the last 24 months.) All other usual Select criteria must be met.
2. Cholesterol/HDL ratio less than or equal to 6.0 age 35 and over; 5.5 under age 35.
3. No family deaths from heart disease, hypertension, cancer or diabetes under age 50 in parent or siblings; no two deaths under age 60 from the same list.
4. No tobacco use for 24 months prior in any form. (Occasional cigar and pipe smoker is acceptable.)
 - a. No cigarettes in the past 5 years.
 - b. No nicotine in HOS.
 - c. Admitted on application/exam. All other usual Select criteria must be met.
5. No debits on EKG, blood profile, or treadmill exam.
6. No diabetes or current treatment for hypertension or high cholesterol.
7. No ratable avocation, such as scuba diving. No hazardous non-medical features such as aviation, driving record, drug/alcohol abuse, etc. and no foreign national eligibility. (Aviation assessed Standard is okay Select. All other usual Select criteria must be met.)
8. No associated health history with 20 or more debits. This is necessary to cover miscellaneous impairments that could be accepted as Standard but do not belong in the Select class.

Select NonSmoker Guidelines

9. Issue ages 20 through 80 are eligible for the Select category. Issue ages below and above that age range will not be differentiated.
10. Build must be within the Height and Weight Chart below.

4'10"138 lbs.	5'11"206 lbs.
4'11"142 lbs.	6'0"212 lbs.
5'0"148 lbs.	6'1"218 lbs.
5'1"153 lbs.	6'2"225 lbs.
5'2"159 lbs.	6'3"231 lbs.
5'3"165 lbs.	6'4"237 lbs.
5'4"169 lbs.	6'5"243 lbs.
5'5"175 lbs.	6'6"250 lbs.
5'6"179 lbs.	6'7"256 lbs.
5'7"184 lbs.	6'8"262 lbs.
5'8"190 lbs.	6'9"269 lbs.
5'9"195 lbs.	6'10"275 lbs.
5'10"200 lbs.	



PACIFIC LIFE

UNDERWRITING REQUIREMENTS CHART

AMOUNT	ISSUE AGE						
	0 - 15	16 - 30	31 - 40	41 - 45	46 - 50	51 - 60	61 & Up
UNDERWRITTEN							
0 - 50,000							
50,001 - 99,999							
100,000 - 250,000							
250,001 - 750,000							
750,001 - 1,000,000							
1,000,001 - 3,000,000							
3,000,001 - 5,000,000							
5,000,001 & over							

- Non-Medical
- Paramedical + HOS
- Exam by Personal Physician + HOS
- Paramedical + HOS + Blood Profile
- Paramedical + HOS +EKG + Blood Profile
- Physician Exam + HOS + EKG + Blood Profile

Important Notes

- If amount exceeds \$3,000,000, an inspection and motor vehicle report are required.
- If amount exceeds \$5,000,000 on an individual plan or \$10,000,000 on a last survivor plan, a treadmill EKG is required on all applicants ages 40 through 70.
- If amount exceeds \$10,000,000 on all plans, a chest x-ray is required only when there is a prior history of smoking in the five years preceding an application.

Physician Exams

- Physician examiners must be actively in practice and fully licensed.
- Mobile physician exams are acceptable to \$5,000,000 only.
- If over non-medical limit and age 15 or below, physician exam by board certified pediatrician is usually required.
- If amount exceeds \$5,000,000, only a special physician examiner or a board certified internist in-office should be used. Paramedical facilities will recommend a board certified internist in their areas
- Physician exams (mobile and in-office) may be arranged at any of the following facilities.

Paramedical Exams

- The paramedical examination consists of the medical history, height, weight, pulse readings, and blood pressure.

American Para Professional Systems, Inc. (APPS) 800-727-2999
 Examination Management Services, Inc. (EMSI) 800-872-3674
 Portamedic Services 800-765-1010
 Exam One 800-333-9947

Please contact Risk Selection at 800-800-7681 x8666 for PL underwriting questions.
P.O. Box 6390, Newport Beach, CA 92658-6390

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