

# Underwriting Guidelines

## Super Preferred Nonsmoker

A person who has not used tobacco or nicotine products in any form within the past **five years**, who is in excellent health and meets these criteria:

### Personal History

A personal history that excludes disorders or activities which would have an adverse effect on mortality.

### Aviation

Available only with Aviation Exclusion Rider.

### Build

Weight must be within the limits of the Super Preferred Build Chart.

#### Super Preferred Build Chart Maximum Height and Weight

Height	Male	Female	Height	Male	Female
5'0"	145	130	5'10"	193	165
5'1"	149	133	5'11"	199	170
5'2"	153	135	6'0"	205	175
5'3"	158	138	6'1"	211	179
5'4"	162	140	6'2"	216	183
5'5"	166	143	6'3"	222	188
5'6"	170	145	6'4"	227	192
5'7"	176	150	6'5"	233	196
5'8"	182	155	6'6"	238	200
5'9"	188	160	6'7"	243	204

### Hypertension

No history of treatment for hypertension. No current or prior blood pressure reading in excess of:

140/85 Age 60 or younger

150/90 Age 61 or older

### Hyperlipidemia

No history of treatment for hyperlipidemia.

### Family History

No cardiovascular or cancer death in either parent or siblings prior to age 70.

### Cholesterol

May not exceed 210% mg.

### Cholesterol/HDL Ratio

May not exceed 5.0.

### Motor Vehicle Record (MVR)

Favorable driving record required.

## Preferred Nonsmoker

A person who has not used tobacco or nicotine products in any form within the past three years, and who meets these criteria:

### Personal History

A personal history which excludes disorders or activities which would have an adverse effect on mortality.

### Aviation

May qualify for Preferred with aviation rating if applicable.

### Build

Weight must be within the limits of Preferred Build Chart.

#### Preferred Build Chart Maximum Height and Weight

Height	Male	Female	Height	Male	Female
4'8"	138	128	5'8"	200	178
4'9"	145	135	5'9"	205	184
4'10"	150	139	5'10"	212	190
4'11"	155	145	5'11"	217	196
5'0"	160	150	6'0"	224	201
5'1"	165	153	6'1"	232	206
5'2"	170	155	6'2"	237	210
5'3"	175	159	6'3"	242	216
5'4"	180	161	6'4"	248	221
5'5"	185	164	6'5"	254	225
5'6"	190	167	6'6"	260	230
5'7"	195	173	6'7"	266	235

### Hypertension

If all other aspects of Preferred guidelines are met, we will accept certain well-controlled hypertensives at Preferred rates.

### Hyperlipidemia

If all other aspects of the Preferred guidelines are met, we will include the most favorable cases of hyperlipidemia under treatment.

### Family History

No cardiovascular death in either parent or siblings prior to age 60.

### Cholesterol

May not exceed 250% mg.

### Cholesterol/HDL Ratio

May not exceed 6.5.

### Motor Vehicle Record (MVR)

Favorable driving record required.

## ***Standard Nonsmoker***

An individual who medically qualifies for Preferred or better, and is an alternate tobacco\* (no cigarettes) user.

### **Or**

A nonsmoker who hasn't used tobacco or nicotine products in any form within the past three years doesn't qualify for Preferred and doesn't have a ratable impairment.

## ***Preferred Smoker***

An individual who medically qualifies for the Preferred class and who has smoked cigarettes (less than two packs per day) within the past three years.

### **Or**

Medically qualifies for the Standard class and is an alternate tobacco\* (no cigarettes) user.

\*Alternate Tobacco - The use of tobacco product other than cigarettes, e.g., pipes, cigars, chewing tobacco.

## ***Standard Smoker***

A cigarette smoker who does not medically qualify for Preferred Smoker and does not have a ratable impairment.