

Guidelines for Each Class Rating to Qualify for Non-Smoker For Term Insurance

Company	Preferred Plus Non-Smoker/ Preferred Best Non-Smoker	Preferred Non-Smoker	Select Non-Smoker	Standard Plus Non-Smoker	Standard Non-Smoker
American General	5 years	3 Years	X	2 Years	1 Year
American MayFlower	5 Years	3 Years	2 Years	12 Months	12 Months
Banner Life	36 Months	24 Months	X	12 Months	12 Months
Empire General	60 Months	36 Months	X	X	12 Months
First Colony	5 Years	3 Years	2 Years	12 Months	12 Months
General American	48 Months	12 Months	X	X	12 Months
Jefferson Pilot	36 Months	12 Months	X	X	12 Months
Lincoln Life Life (Term)	5 Years	3 Years	X	3 Years	3 Years
Manulife	5 Years	2 Years	X	X	12 Months
Mass Mtutual	12 Months	12 Months	X	X	12 Months
MONY	5 Years	3 Years	X	X	1 Year

Company	Preferred Plus Non-Smoker/ Preferred Best Non-Smoker	Preferred Non-Smoker	Select Non-Smoker	Standard Plus Non-Smoker	Standard Non-Smoker
North American	X	36 Months	X	12 Months	12 Months
Prudential Financial	5 Years Pref Best 3 Years Pref Plus	12 Months	X	X	12 Months
Travelers	5 Years	3 Years	24 Months	X	12 Months
United of Omaha	60 Months	60 Months	X	12 Months	12 Months
West Coast Life	3 Years	1 Year	X	1 Year	1 Year