

Underwriting Criteria

Select Preferred Guidelines

Proposed Insureds Through Age 70

Nicotine	No nicotine use for the past 5 years (<i>urine nicotine negative</i>). Will allow up to 6 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
Driving	Not available if two or more moving violations in the last three years or any DUI or reckless driving in the last five years.
Family History	No history of or death from cancer*, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60. *Family history cancers are limited to those types that clearly demonstrate a genetic predisposition, i.e. breast, colon, prostate, ovarian, melanoma, lung cancer.
Basic Insurability	Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Average from current medical exam and history readings within the last year do not exceed 135/85 through age 60 or 140/85 for ages 61-70. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
Cholesterol	Total Cholesterol not greater than 275 including treated cholesterol and Cholesterol/HDL Ratios is 4.5 or less.
Hazardous Sports	No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 75 feet is acceptable. Exclusions will be permitted for qualification, where jurisdiction approved.
Aviation	Not a private pilot or participant in aviation activities. Pilot and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusions will be permitted for qualification, where jurisdiction approved.
Residence	Citizen of U.S. (<i>including Puerto Rico</i>) or Canada or proof of permanent residence.
Build	Weight in pounds does not exceed limit shown on the chart below (male or female):

Height/Weight		Height/Weight		Height/Weight	
4-7	120	5-5	168	6-3	224
4-8	125	5-6	173	6-4	230
4-9	129	5-7	179	6-5	236
4-10	134	5-8	184	6-6	242
4-11	139	5-9	190	6-7	249
5-0	143	5-10	195	6-8	255
5-1	148	5-11	201	6-9	261
5-2	153	6-0	206	6-10	268
5-3	158	6-1	212	6-11	274
5-4	163	6-2	218		

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Proposed Insureds Through Age 70

Nicotine	No nicotine use of any kind during the last 24 months (<i>urine specimen negative</i>). Will allow up to 12 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
Driving	Not available with three or more moving violations in the last three years or any DUI or reckless driving in the last five years.
Family History	No death from cancer*, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60. *Family history cancers are limited to those types that clearly demonstrate a genetic predisposition, i.e. breast, colon, prostate, ovarian, melanoma, lung cancer.
Basic Insurability	Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Average from current medical exam and history readings within the last year do not exceed 140/90 through age 60 or 150/90 for ages 61-70. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
Cholesterol	Total Cholesterol not greater than 275 including treated cholesterol and Cholesterol/HDL Ratio is 5.5 or less.
Hazardous Sports	No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 75 feet is acceptable. Exclusions will be permitted for qualification, where jurisdiction approved.
Aviation	Pilot and crewmembers on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Private pilots acceptable if the following requirements are met: <ul style="list-style-type: none"> • Ages 27-65 • 400 solo hours • 26-200 hours annually • Flying in the US and Canada Only • Possesses IFR or ATR • Clean MVR • No abnormal liver function tests Exclusions will be permitted for qualification, where jurisdiction approved.
Residence	Citizen of U.S. (<i>including Puerto Rico</i>) or Canada or proof of permanent residence.
Build	Weight in pounds does not exceed limit shown on the chart below (<i>male or female</i>):

Height/Weight		Height/Weight		Height/Weight	
4-7	129	5-5	180	6-3	240
4-8	134	5-6	186	6-4	246
4-9	139	5-7	192	6-5	253
4-10	144	5-8	197	6-6	260
4-11	149	5-9	203	6-7	266
5-0	154	5-10	209	6-8	273
5-1	159	5-11	215	6-9	280
5-2	164	6-0	221	6-10	287
5-3	169	6-1	227	6-11	294
5-4	175	6-2	234		

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Proposed Insureds Over Age 70

Nicotine	No nicotine for 5 years (<i>urine negative</i>). Will allow up to 6 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
Driving	Not available if two or more moving violations in the last three years or if any DUI or reckless driving in the last five years.
Basic Insurability	Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Average from exam and readings within the last year may not exceed 150/90. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
Cholesterol	Total Cholesterol may not be lower than 130 untreated and may not exceed 275 with or without treatment. Cholesterol/HDL Ratio may not exceed 4.5.
Aviation	Exclusions will be permitted for qualification, where jurisdiction approved.
Residence	Citizen of U.S. (<i>including Puerto Rico</i>) or Canada or proof of permanent residence.
Build	Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below:

Height	Min	Max	Height	Min	Max
4-7	95	129	5-10	153	209
4-8	98	134	5-11	158	215
4-9	102	139	6-0	162	221
4-10	105	144	6-1	167	227
4-11	109	149	6-2	171	234
5-0	113	154	6-3	176	240
5-1	116	159	6-4	181	246
5-2	120	164	6-5	186	253
5-3	124	169	6-6	190	260
5-4	128	175	6-7	195	266
5-5	132	180	6-8	200	273
5-6	136	186	6-9	205	280
5-7	140	192	6-10	210	287
5-8	145	197	6-11	216	294
5-9	149	203			

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Nicotine	No nicotine use of any kind during the last 24 months (<i>urine specimen negative</i>). Will allow up to 12 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
Driving	Not available if three or more moving violations in the last three years or if any DUI or reckless driving in the last five years.
Basic Insurability	Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/ substance abuse.
Blood Pressure	Average from exam and readings within the last year may not exceed 160/95. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
Cholesterol	Total Cholesterol may not be lower than 130 untreated and may not exceed 275 with or without treatment. Cholesterol/HDL Ratio may not exceed 5.5.
Aviation	Exclusions will be permitted for qualification, where jurisdiction approved.
Residence	Citizen of U.S. (<i>including Puerto Rico</i>) or Canada or proof of permanent residence.
Build	Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below:

Height	Min	Max	Height	Min	Max
4-7	86	142	5-10	139	230
4-8	89	147	5-11	143	237
4-9	92	152	6-0	147	243
4-10	96	158	6-1	152	250
4-11	99	163	6-2	156	257
5-0	102	169	6-3	160	264
5-1	106	175	6-4	164	271
5-2	109	180	6-5	169	278
5-3	113	186	6-6	173	286
5-4	117	192	6-7	178	293
5-5	120	198	6-8	182	300
5-6	124	204	6-9	187	308
5-7	128	211	6-10	191	316
5-8	132	217	6-11	196	323
5-9	135	223			