

# Criteria for top underwriting classes

	<b>Preferred select criteria</b>	<b>Preferred criteria</b>	<b>Non-tobacco plus<sup>1</sup></b>
<b>Personal history</b>	No history of diabetes, heart disease, cerebrovascular disease or cancer (except certain types of basal cell skin cancer).	No history of diabetes, heart disease, cerebrovascular disease or cancer (except certain types of skin cancer).	No history of diabetes, heart disease, cerebrovascular disease or cancer (except certain types of skin cancer).
<b>Tobacco*</b> (See mortality credits guidelines F58854-13)	No tobacco or nicotine use in the past 36 months. Nicotine (cotinine) reading on specimen must be negative.	No tobacco or nicotine use in the past 12 months. Nicotine (cotinine) reading on specimen must be negative.	No tobacco or nicotine use in the past 12 months. Nicotine (cotinine) reading on specimen must be negative.
<b>Blood pressure</b>	Must be better than or equal to 135/85, with or without treatment.	Must be better than or equal to 145/90, with or without treatment.	Must be better than or equal to 145/95, with or without treatment.
<b>Family history*</b> (See mortality credits guidelines F58854-13)	No death of a parent or sibling before age 60 due to diabetes, heart disease, cerebrovascular disease or cancer.	No death of a parent or sibling before age 60 due to diabetes, heart disease or cerebrovascular disease.	No more than one death of a parent or sibling before age 60 due to diabetes, heart disease or cerebrovascular disease.
<b>Alcohol/substance abuse</b>	No history of, or treatment for alcohol or substance abuse.	No history of, or treatment for alcohol or substance abuse within the last 10 years.	No history of, or treatment for alcohol or substance abuse within the last 10 years.
<b>Cholesterol*</b> (See mortality credits guidelines F58854-13)	Cholesterol level of 240 or less. Cholesterol/HDL ratio must be less than or equal to 5.0.	Cholesterol level of 260 or less. Cholesterol/HDL ratio must be less than or equal to 6.0.	Cholesterol level of 280 or less. Cholesterol/HDL ratio must be less than or equal to 7.0.
<b>Avocations</b>	No ratable avocations.	No ratable avocations.	No ratable avocations.
<b>Build*</b> (See mortality credits guidelines F58854-13)	Must satisfy the Preferred Select Build criteria outlined on this card.	Must satisfy the Preferred Build criteria outlined on this card.	Must satisfy Non-Tobacco Plus Build criteria outlined on this card.

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<b>Aviation</b>	No student or private pilots (unless aviation coverage is excluded). Private pilots considered if IFR rated, 250 or more total hours and flying between 50 and 250 hours annually. Commercially certified pilots are eligible if employed full-time as corporate pilots or as commercial airline pilots.	All pilots are eligible for Preferred pricing dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for Preferred pricing.	All pilots are eligible for Non-Tobacco Plus pricing dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for Non-Tobacco Plus pricing.
<b>Driving*</b> (See mortality credits guidelines F58854-13)	No DWI, DUI, or reckless driving in the past 10 years. No more than two moving violations in the past five years.	No DWI, DUI, or reckless driving in the past five years. No more than two moving violations in the past three years.	No DWI, DUI, or reckless driving in the past three years. No more than two moving violations in the past two years.
<b>Residence</b>	Must be a permanent U.S. resident.	Must be a permanent U.S. resident.	Must be a permanent U.S. resident.

\*Overall medical history will be considered in addition to the above criteria.

<sup>1</sup> Non-tobacco plus not available on all products.

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